



**THE EFFECT OF INTEGRATED MARKETING COMMUNICATION  
ELEMENTS ON CUSTOMER BASE BRAND EQUITY: THE CASE OF  
COMMERCIAL BANK OF ETHIOPIA**

**By  
Sisay Ayele**

**A Thesis Submitted to Addis Ababa University School of Graduate Studies  
College of Commerce, Department of Marketing in Partial Fulfillment of  
the Degree of Master of Arts in Marketing Management**

**In Partial Fulfillment of the Requirements for the Degree of Master in  
Marketing Management**

**Advisor: Saleamlak Mola (PHD)**

**Addis Ababa, Ethiopia**

**June, 2024**

**THE EFFECT OF INTEGRATED MARKETING COMMUNICATION  
ELEMENTS ON CUSTOMER BASE BRAND EQUITY: THE CASE OF  
COMMERCIAL BANK OF ETHIOPIA**

**By  
Sisay Ayele**

**Approved by the Board of Examiners**

**Saleamlak Mola (PhD)**

|                |                  |             |
|----------------|------------------|-------------|
| _____          | _____            | _____       |
| <b>Advisor</b> | <b>Signature</b> | <b>Date</b> |

**Temesgen B. (PhD)**

|                          |                  |             |
|--------------------------|------------------|-------------|
| _____                    | _____            | _____       |
| <b>Internal Examiner</b> | <b>Signature</b> | <b>Date</b> |

**Yibeltal N. (Asst. Professor)**



**27/06/2024**

|                          |                  |             |
|--------------------------|------------------|-------------|
| _____                    | _____            | _____       |
| <b>External Examiner</b> | <b>Signature</b> | <b>Date</b> |

|                                        |                  |             |
|----------------------------------------|------------------|-------------|
| _____                                  | _____            | _____       |
| <b>Chairperson, Graduate Committee</b> | <b>Signature</b> | <b>Date</b> |

## Declaration

I, Sisay Ayele, hereby declares that this thesis titled, ‘The Effect of Integrated Marketing Communication Elements on Customer Base Brand Equity: The Case of Commercial Bank of Ethiopia’ is my original work. I have carried out the present study independently with the guidance and support of the research advisor, Saleamlak Mola (PhD). Any other research or academic sources used here in this study have been duly acknowledged. Moreover, this study has not been submitted for the award of any degree or Diploma program in this or any other institution.

Declared by:

Sisay Ayele

\_\_\_\_\_

Signature

\_\_\_\_\_

Date

Confirmed by Advisor

Saleamlak Mola (PhD)

\_\_\_\_\_

Signature

\_\_\_\_\_

Date

## **Abstract**

As the Development of Information and Communication technologies, marketing communication is changing towards the interactive customer approach by integrating different Marketing communication tools to be competent in the market. This study therefore sought to examine the effect of Integrated Marketing Communication Elements on the Customer Base Brand Equity of Commercial Bank of Ethiopia. The research design adopted was explanatory. The population was the customers of the bank in Addis Ababa city in the ten districts out of which a sample of 384 was drawn. The main instrument used was questionnaire. Both secondary and primary data were used. In measuring the effect of Integrated Marketing Communication Elements on Customer Base Brand Equity, the researcher conducted a percentage and mean analysis. To measure the effect on Customer Base Brand Equity, the researcher conducted a regression analysis; the study found some level of correlation between Integrated Marketing Communication Elements and Customer Base Brand Equity. However, the independent variables (Integrated Marketing Communication Elements) had a significant relationship with Customer Base Brand Equity (dependent). The correlation value showed significant association between the variables. The  $R^2$  value indicates that approximately 75.6% (0.756) meaning Customer Base Brand Equity could be explained by using Integrated Marketing Communication Elements. Hence, the study indicated that the independent variables that are Integrated Marketing Communication elements (Personal Selling, Advertisement, Sales Promotion, Publicity/Public Relations and Direct Marketing) had a positive effect on Customer Base Brand Equity (dependent) of Commercial Bank of Ethiopia.

*Key words: Customer Base Brand Equity, integrated Marketing Communication Elements*

## **Acknowledgements**

I would like to thank Dr Saleamlak Molla who has been giving me professional help and guidance in the periods of my studies. Next, I would like to express my sincere thanks to the customers of Commercial Bank of Ethiopia, for giving immediate response in properly filling the questionnaire given to them. Also, I would like to thank the staffs of Commercial Bank of Ethiopia in the branches where questionnaire distributed, for their help in assisting the customers to fill the questionnaire properly and helping me to collect the information in a short period of time.

## Table of Contents

|                                                     |    |
|-----------------------------------------------------|----|
| CHAPTER ONE .....                                   | 1  |
| 1. Structural Elements.....                         | 1  |
| 1.1 Back ground of the study .....                  | 1  |
| 1.2 Statement of the Problem.....                   | 4  |
| 1.3 Main Research Question .....                    | 6  |
| 1.3.1 Sub Research Questions.....                   | 6  |
| 1.4 Objective of the Study.....                     | 7  |
| 1.4.1 General Objectives.....                       | 7  |
| 1.4.2 Specific Objectives: .....                    | 7  |
| 1.5 Scope of the Study .....                        | 7  |
| 1.6 Significance of the Study .....                 | 8  |
| 1.7 Definition of Operational Terms.....            | 8  |
| 1.8 Limitations of the Study.....                   | 9  |
| 1.9 Organization of the Study .....                 | 10 |
| CHAPTER TWO .....                                   | 11 |
| 2. Review of Related Literatures.....               | 11 |
| 2.1 Introduction.....                               | 11 |
| 2.2 Theoretical Review .....                        | 11 |
| 2.2.1 Integrated Marketing Communication (IMC)..... | 11 |
| 2.2.2 Importance of IMC.....                        | 14 |

|                     |                                                         |                                     |
|---------------------|---------------------------------------------------------|-------------------------------------|
| 2.2.3               | Integrated Marketing Communication Elements (IMCE)..... | 22                                  |
| 2.2.4               | Publicity and Public Relations .....                    | 21                                  |
| 2.2.5               | Customer Base Brand Equity (CBBE).....                  | 25                                  |
| 2.2.6               | IMCE and Customer Base Brand Equity (CBBE) .....        | 26                                  |
| 2.3                 | Empirical Literature Review .....                       | 27                                  |
| 2.4                 | Hypothesis.....                                         | 31                                  |
| 2.5                 | Conceptual Framework.....                               | 32                                  |
| CHAPTER THREE ..... |                                                         | 33                                  |
| 3.                  | Research Methodology .....                              | 33                                  |
| 3.1                 | Background of the Organization .....                    | <b>Error! Bookmark not defined.</b> |
| 3.2                 | Research Approach .....                                 | 33                                  |
| 3.3                 | Research Design.....                                    | 33                                  |
| 3.4                 | Sampling Design .....                                   | 34                                  |
| 3.4.1               | Target Population.....                                  | 34                                  |
| 3.4.2               | Sampling Frame .....                                    | 34                                  |
| 3.4.3               | Sampling Technique .....                                | 35                                  |
| 3.4.4               | Sample size .....                                       | 35                                  |
| 3.5                 | Source of Data.....                                     | 36                                  |
| 3.6                 | Instrument of Data Collection.....                      | 36                                  |
| 3.7                 | Data Collection Procedure and Analysis.....             | 37                                  |
| 3.8                 | Descriptive Analysis .....                              | 37                                  |
| 3.9                 | Validity and Reliability Test.....                      | 37                                  |
| 3.9.1               | Validity Test.....                                      | 34                                  |
| 3.9.2               | Reliability Test.....                                   | 34                                  |
| 3.10                | Ethical Consideration.....                              | 39                                  |

|                                                       |    |
|-------------------------------------------------------|----|
| CHAPTER FOUR .....                                    | 40 |
| 4. Data Presentation and Analysis .....               | 40 |
| 4.1 Introduction.....                                 | 40 |
| 4.2. Response rate of the participants .....          | 40 |
| 4.3. Demographic Characteristics of Respondents ..... | 41 |
| 4.3.1 Gender Mix of Respondents .....                 | 41 |
| 4.3.2 Age of Respondents .....                        | 41 |
| 4.3.3 Educational Qualification .....                 | 42 |
| 4.4 Descriptive analysis .....                        | 43 |
| 4.5 Normality Test .....                              | 44 |
| 4.6 Multicholinearity.....                            | 48 |
| 4.7 Linearity.....                                    | 49 |
| 4.8 Homoscedasticity.....                             | 51 |
| 4.9 pearson Correlation Analysis .....                | 51 |
| 4.10 Multiple Regression Analysis .....               | 51 |
| 4.9 Summary of Tested Hypotheses .....                | 51 |
| 4.12 Discussion of Hypothesis result.....             | 51 |
| CHAPTER FIVE .....                                    | 53 |
| 5. Summary, Conclusion and Recommendation.....        | 53 |
| 5.1 Summary of findings.....                          | 53 |
| 5.2 Conclusion .....                                  | 54 |
| 5.3 Recommendations.....                              | 55 |
| 5.4 Area for Future Study .....                       | 55 |

## List of Tables

|                                                           |           |
|-----------------------------------------------------------|-----------|
| <i>Table 3.9.1 Models for Cronbach's Alpha.....</i>       | <i>43</i> |
| <i>Table 3.9.2 Reliability Statistics .....</i>           | <i>40</i> |
| <i>Table 4.2.1 Survey Response Rate .....</i>             | <i>40</i> |
| <i>Table 4.3.1. Gender .....</i>                          | <i>41</i> |
| <i>Table 4.3.2. Age of Respondents.....</i>               | <i>42</i> |
| <i>Table 4.3.3. Educational Background .....</i>          | <i>43</i> |
| <i>Table 4.4.1. Interpretation of Mean Scores .....</i>   | <i>43</i> |
| <i>Table 4.4.2. Results of Mean Scores.....</i>           | <i>44</i> |
| <i>Table 4.5.1. Normality Distribution.....</i>           | <i>45</i> |
| <i>Table 4.9.1 Pearson correlation .....</i>              | <i>38</i> |
| <i>Table 4.10.1. Multi Collinearity Test.....</i>         | <i>39</i> |
| <i>Table 4.10.2. ANOVA Result for IMCE and CBBE .....</i> | <i>50</i> |
| <i>Table 4.10.3 Normality Distribution.....</i>           | <i>50</i> |
| <i>Table 4.6.2 ANOVA Result for IMCE and CBBE .....</i>   | <i>50</i> |
| <i>Table 4.11.1 Summary of Tested Hypothesis .....</i>    | <i>51</i> |

## List of Figures

|                                             |           |
|---------------------------------------------|-----------|
| <i>Figure 2.1 Elements of IMC.....</i>      | <i>16</i> |
| <i>Figure 1.2 Conceptual Framework.....</i> | <i>32</i> |
| <i>Figure 4.1 Histogram.....</i>            | <i>45</i> |
| <i>Figure 4.2 Linearity.....</i>            | <i>46</i> |
| <i>Figure 4.3 Scatter plot .....</i>        | <i>47</i> |

## LIST OF ABBRVIATIONS

AAAA American Advertising Agencies Association

AMA America Marketing Association

BE Brand Equity

CBBE customer Base Brand Equity

CBE Commercial Bank of Ethiopia

FCY Foreign Currency

IMC Integrated Marketing Communications

LCY Local Currency

SMM Social Media Marketing

VIF Variance Inflation Factor



# **CHAPTER ONE**

## **STRUCTURAL ELEMENTS**

### **1.1 Back ground of the study**

The word brand is derived from the Old Norse word *brander*, which means ‘‘to burn,’’ as brands were and still are the means by which owners of livestock mark their animals to identify them. Branding has been around four centuries as means of distinguishing the goods of one producer from those of another. However, it was in the 1980’s that the concept of brand equity has emerged for the first time. From there, more and more firms have come to the realization that one of the most valuable assets is the brand names associated with their products or services.

The definition by American Marketing association (AMA) for a brand as a ‘‘name, term, sign, symbol, or design, or a combination of them, intended to identify the goods and services of one seller or a group of sellers and to differentiate them from those of competition.’’

Brand equity is the sum total of all the different values people attaché to the brand, or the holistic value of the brand to its owner as a corporate asset. Brand equity can include: the monetary value or the amount of additional income expected from a brand product over and above what might be expected from an identical, but unbranded product; the intangible value associated with the product that cannot be accounted for by price of features; and the perceived quality attributed to the product independent of its physical features.

Starting from the late 1990s, the Integrated Marketing Communication (IMC) system became a warm and tangible topic in the field of marketing activities (Kitchen & Schultz, 2009; Madhavaram et al., 2005). Whereas in previous years, most marketing activities only utilize traditional advertising media, but now the situation has been different, the marketing funds owned by the company are allocated to various communication activities such as sales promotion, direct sales to consumers, branding activities, public relations, and advertising (Prasetyo et al., 2018; Vollero et al., 2019). Integrated Marketing Communication itself is a concept in which a company integrates and coordinates various

communication channels to send a clear, consistent and convincing message with regard to the company and its products. In 1989, the American Advertising Agencies Association (AAAA) defined Integrated Marketing Communication (IMC) as a marketing communication planning concept that recognizes a value of using various communication disciplines (e.g., advertising, direct marketing, sales promotion, and public relations) and combines these disciplines together to provide message clarity and consistency, as well as maximum communication impact at minimal cost (Percy, 2018; Ulfa & Marta, 2017).

This is in line with the current condition of global economic activity characterized by a high dynamic, highly competitive market environment to get the customer interest, making it impossible for companies to limit their marketing communications activities by using only one communication channel. Advertising on mass media was initially considered to be the only proper and useful marketing communication channel, but today marketing experts consider it less effective due to high costs and unpredictable target audiences. So today almost all companies use integrated marketing communication, which cuts through all marketing tools and approaches, to maximize the delivery of good image and brand association to the minds of consumers, convince customers about the quality of their products and the benefits and services consumers get from the use of their products. The implementation of integrated marketing communication is proven by the better marketing performance result such as increased market share, sales, and corporate profits. In addition, the effective implementation of IMC encourages companies to build relationships with sustainable consumers in the long term (Tleuberdinova & Sabdenbekova, 2018). In the future, integrated marketing communication is said to be a requirement and not an option to be done by either the company or the world's communications agency. Furthermore, with the development of information and communication technology, marketing communication is changing towards an interactive consumer approach. Integrated marketing communication divided into several elements in it consisting of seven kinds, namely: Advertising, Sales Promotion, Events and Experiences, Public Relations, Direct and Interactive Marketing, Personal Selling, Word of Mouth Marketing (Julia et al., 2020; Kotler & Keller, 2012),

Customer Based Brand equity (CBBE) is one of the derivatives of Brand Equity (BE) which embodies the customer perspective in to the conception of brand equity (Bachlbaki & Guzmán, 2016). The importance of customer perspective to the management and the development of customer-based brand

equity beyond monetary profits, rather it reflects the general effectiveness of marketing activities such as (advertising, Sales promotion, direct marketing and so forth) in developing brand knowledge (Keller & Lehman, 2006). Thus, influencing consumers' perception and consumer's behavior. (Touminen, 1999, Farjam & Hongy;2015)

The banking industry is growing in a fastest rate both in business expansion and technological development in the last two decades. It is a known fact that many new banks are introduced in to operation and there are also on the establishment process to open new banks and the others are also developed to bank from different microfinance. All this bank invests a lot of money and energy to be successful in the market. Hence to attain their customer-based brand equity, banks implement different promotional strategies.

Brand equity is the additional value that a company can produce from a product with a well-known name in comparison to a generic counterpart and companies can establish brand equity for their products by ensuring they are memorable, easily identifiable, and surpass their competition in quality and reliability (Hayes,2020). Kevin Keller's concept of Customer-Based Brand

Equity concentrates on how customers' knowledge and perception of a brand influence s their responses to the brand's marketing efforts. Positive Customer-Based Brand Equity is reflected when customers react more favorably to a product and its market in when the brand is mentioned, compared to when it is not (Keller & Swaminathan, 2020, p.58.).

The first definition for integrated marketing communication came from the American Association of Advertising Agencies (also 4A's) in 1989, defining IMC as "an approach to achieving the objectives of a marketing campaign through a well-coordinated use of different promotional methods that are intended to reinforce each other. “

Commercial Bank of Ethiopia (CBE) was established 1n 1942 and it had been the largest and the leading Commercial bank in the country for more than 80 years. But currently the number of banking industries introduced and on the process of establishment has its own challenge for a bank to maintain its market share. As per the annual report of the bank for a year end June 2023.It has above one trillion-birr asset. It has around 1950 branches organized under 33 districts across the country with 41 million account holders (Commercial Bank of Ethiopia, December, 2023). Within instituted business development wing,

the bank has instituted promotion and brand management department to carry out its promotional activities and to manage brand related matters. The bank is currently using a variety of marketing communication elements to reach its target audience. These include advertising using mass media and social media, sales promotion, Personal selling, press release, Sponsorship of media events, Publicity programs, print and billboards.

The study will investigate the effects of using Integrated Marketing Communication Elements on the Customer Base Brand Equity of Commercial Bank of Ethiopia.

## **1.2 Statement of the Problem**

Many marketers built strong barriers around the various marketing and promotional functions and planned and managed them as separate practices, with different budgets, different views of the market, and different goals and objectives. These companies failed to recognize that the wide range of marketing and promotional tools must be coordinated to communicate effectively and present a consistent image to target markets.

During the 1980s, many companies came to see the need for more of a strategic integration of their promotional tools. These firms began moving towards the process of Integrated Marketing Communications (IMC) which involves coordinating the various promotional elements and other marketing activities that communicate with a firm's customers (Adrienne, 1993:1-2). As marketers embraced the concept of Integrated Marketing Communications, they began asking their agencies to coordinate the use of a variety of promotional tools rather than relying primarily on media advertising. Several companies also began to look beyond traditional advertising agencies and use other types of promotional specialists to develop and implement various components of their promotional plans (Belch and Belch, 2001:10).

P.R. Smith see integrated marketing communication as the studying, analyzing, planning and implementing of the elements of promotional elements that inform, persuade and induce action from target audience. To Kurtz and Boone (2011), IMC is the bringing together of promotional mixes to arrive at a unified, customer-based sales message. Chartered Institute of Marketing (CIM, 2012) simply defines IMC as a strategic approach to the management of an organization's marketing communication

activities. Lamb and others are of the opinion that IMC is the systematic coordination of all sales programs mainly: media advertisement, sales promotion, personal selling, public relation and other forms types of communication to have a consistent, unified message which is a customer focused message (Lamb *et al*, 2012).

Different studies have been conducted by taking one promotional element and its effect either on brand image or other variables such as profit, brand equity etc. For example, Johnson and Kinyuru (2015), studied the effects of promotional mix on brand equity, and concluded that advertising have favorable effect on brand equity. On the other hand, Ofunya and Maina (2015), studied the effects of promotional mix elements on sales volume, and indicated in their findings that sales promotion was the highest ranked promotional mix element with regards to its effect on sales volume, personal selling was ranked second, advertising was ranked third, public relations was ranked fourth while direct marketing was the least ranked.

In Ethiopia, Teklay (2018) studied the effect of promotional mix on profit of commercial bank of Ethiopia, and his research reveals that all promotion mix elements such as advertising, sales promotion. Personal selling, public relations and publicity, and direct marketing have significantly and positively effects on CBE profitability. But according to the employees' response direct marketing has no effect on profitability of CBE. Another researcher from Addis Ababa University, Gossaye (2017), studied the effect of sales promotion on brand image, and also indicated that all had a positive correlation with brand image. It is known that currently CBE is using coupon as one tool to attract customers there by giving them additional incentives to use its services. Again also another researcher Samuel Biratu (2021) on the effect of promotional mix elements on the brand equity of Dashen Bank highlights the importance of understanding the dynamics unique to each financial institution. Applying findings from other banks may not fully address the specific challenges and opportunities that CBE faces in the context of Ethiopia. This underscores the need for a tailored and context-specific approach to integrated marketing communication within the financial sector.

However, the researcher observed that the relation between Integrated Marketing Communication Elements and Customer Base Brand Equity is not being investigated especially in Ethiopia and also the researcher could not find related empirical studies the subject under study. Consequently, there is

scarcity of literature on the influence of the relative effect of the Integrated Marketing Communication Elements on Customer Base Brand Equity of financial institutions in Ethiopia. Hence, this study attempted to bridge the gap in search of answers to the research questions listed above. Besides, the researcher believes that this study will add value for further study by narrowing the empirical gap in the topic under investigation.

### **1.3 Main Research Question**

What is the effect of Integrated Marketing Communication on creating Customer Based Brand Equity in the case of Commercial bank of Ethiopia?

#### **1.3.1 Sub Research Questions**

- What is the effect of Personal Selling on The Customer Base Brand Equity of Commercial Bank of Ethiopia?
- What is the effect of Advertizing on The Customer Base Brand Equity of Commercial Bank of Ethiopia?
- What is the effect of Sales Promotion on Customer Base Brand Equity of Commercial Bank of Ethiopia?
- What is the effect of Publicity/Public Relations on the Customer Base Brand Equity of Commercial Bank of Ethiopia?
- What is the effect of Direct Marketing on The Customer Base Brand Equity of Commercial Bank of Ethiopia?
- What is the effect of Integrated Marketing Communication Elements on The Customer Base Brand Equity of Commercial Bank of Ethiopia?

## **1.4 Objective of the Study**

### **1.4.1 General Objectives**

The general objective of this research is to examine the effect of Integrated Marketing Communication Elements on Customer-Based Brand Equity in the Commercial Bank of Ethiopia.

### **1.4.2 Specific Objectives:**

1. To determine the effects of Personal Selling on The Customer Base Brand Equity of Commercial Bank of Ethiopia
2. To determine the effects of advertizing on the Customer-Based Brand Equity of Commercial Bank of Ethiopia.
3. To determine the effects of Sales Promotion on the Customer-Based Equity of Commercial Bank of Ethiopia.
4. To determine the effects of Publicity and Public Relations on the Customer Base Brand Equity of the Commercial Bank of Ethiopia.
5. To determine the effects of Direct Marketing on the Customer Base Brand Equity of Commercial Bank of Ethiopia
6. To determine the Effects of Integrated Marketing Communication Elements on the Customer Base Brand Equity of Commercial Bank of Ethiopia.

## **1.5 Scope of the Study**

In Ethiopia there are 28 private commercial banks, one government owned Commercial bank, one development bank and the National Bank of Ethiopia as governing body. Out of the 30 commercial

banks, this paper was **focused on Commercial Bank of Ethiopia as case study**. Further in order to **make the study manageable** the papers center of attention was on the effects of Integrated Marketing Communication Elements on the Customer Base Brand Equity of Commercial Bank of Ethiopia. The study was conducted on selected branches organized under ten districts in Addis Ababa city, as such considering time constraint, resources availability, cost effectiveness and access to information by selecting 78 special and Grade IV Branches from each district in Addis Ababa city (Arada, Bole, Gulele, Kality, Kirkos, Kolfe, Megenagna, Merkato, Nifas silk and Yeka) and those branches were considered to get the information's needed for the study.

### **1.6 Significance of the Study**

The banking industry is growing in a fastest rate both technologically and in business expansion in the last two decades. It is a known fact that recently many new banks are going to be introduced to this industry from time to time and there have been banks under formation. There is also additional challenge coming to the banks that is the permission for foreign banks to be opened in the country. All of government owned and private local banks invest a lot of money and energy to be successful in the market and tried to increase their market share. Hence, to attain this goal banks implement different promotional strategies and different competitive mechanisms.

The research intention was demonstrating the positive and constructive relationship between Integrated Marketing Communication Elements and the resulting Customer Base Brand Equity, so that CBE and other concerned parties can recognize and work towards integrating their communication programs in order to maintain their market share. Thus, the study will provide an insight to marketers, readers and other stakeholders about the importance of Integrated Marketing Communication Elements in fostering Customer Base Brand Equity. To invite further research and deep analysis that will contribute to the development of the subject matter will be expected from the study.

### **1.7 Definition of Operational Terms**

The following definitions of terms by prominent scholars are the key concepts that will be used throughout the research.

**Promotion:** The means, by which firms attempt to inform, persuade and remind customers directly or indirectly about the product and brand they provide (Kotler and Keller, 2012).

**Advertising:** any paid form of non-personal presentation and promotion of ideas, goods, or services by an identified sponsor designed to convince the receiver to take some action now or in the future (Kotler and Keller, 2012). The study focuses on television and radio advertising.

**Sales Promotion:** short term incentive to encourage the purchase or sale of a product or service (Kotler and Armstrong, 2005). The study specifically investigates non-monetary or non-price sales promotions. According to Corsi, Loose and Lockshin (2013),

**Public Relations:** are communication activities aimed at improving a brand's image and maintaining good relations with society. Public relations strategies have been developed in the fourth phase to shape societal perceptions of corporate responsibility in line with the brand's strategies established in the previous phases (Bowker, 2003, p. 155).

**Direct Marketing:** is the use of direct consumer channels to reach customers and deliver products and services without using any intermediaries. In direct marketing, companies use direct mail, catalogue marketing, telemarketing, interactive television, kiosks, websites, and mobile devices to reach their customers (Kotler, 2000, p. 635).

**Brand Equity:** A set of assets and liabilities linked to a brand, its name and symbol that adds to or subtracts from the value provided by a product or service to a firm and/or to that firm's Customers (Aaker, 1991).

**Integrated Marketing Communication Elements (IMCE):** Advertising, Sales Promotion, Events and Experiences, Public Relations, Direct and Interactive Marketing, Personal Selling, Word of Mouth Marketing (Julia et al., 2020; Kotler & Keller, 2012),

**Customer Based Brand Equity (CBBE):** the differential effect that the brand knowledge has on Consumers response to the marketing of the brand (Keller, 2004).

## **1.8 Limitations of the Study**

The limitation regarding this study is that it was difficult to investigate a broad topic that requires deep investigation, associated with large number of factors within the budgeted time across the branches of

Commercial Bank of Ethiopia throughout the country almost in all woredas and in more than one branch in cities in the zone of the country. In order to include outline branches to the study current security condition of the country was difficult to move from place to place. There are numerous branches in Addis Ababa city with different grades and it was very crowd traffic hence it was difficult to include all city branches in the sample. Therefor it was limited to Grade VI and special Branch only to take samples for the study.

## **1.9 Organization of the Study**

This study was organized in five chapters. Chapter one covered background of the study, introduction, statement of the problem, research questions, objective of the study, and significance of the study, scope of the study and definition of operational terms. Chapter two was about review of related literatures which emphasize on correlation between the existing studies, researches, reports etc. that was acted as bases for proposed study. It is specific and up to the requirement of proposed study. Chapter three was about research methodology which elaborates and identifies all possible analysis based on the available data gathered. Besides, formal procedures different analytical tools used to give a thorough analysis. Chapter four was about data analysis and interpretation of the study and finally chapter five was emphasized on conclusion and recommendation of the study.

## **CHAPTER TWO**

### **REVIEW OF RELATED LITRATURES**

#### **2.1 Introduction**

The flow of the chapter is on the effect that has been made by other scholars towards studying the influence of Integrated Marketing Communication Elements (IMCE) on Customer Base Brand Equity (CBBE). This chapter, therefore, specifically reviews related issues such as evolution of Integrated Marketing Communications, definitions of IMC, elements of IMC, Importance of IMC, the relation between IMCE and other theoretical and imperial reviews regarding the title.

#### **2.2 Theoretical Review**

Developing and expanding markets with the dynamics of the global markets, changing consumer expectations and perceptions, the rapid spread of communication technologies, and increasingly intense competition require a particular focus on marketing and marketing communication activities. Through the use of integrated marketing communication tools, brands can organize their marketing communication activities and communicate with their target audience through various channels using the same message. Elements such as public relations, direct marketing, and personal sales, which are recognized as integrated marketing communication tools, are also used to ensure the holistic permanence of the brand in the minds of consumers (Tolon & Zengin, 2016, p. 36). These tools are the marketing promotional mix elements and occupy essential places in brands' integrated marketing communications plans. It is clear that, with the influence of technological developments, channels such as social media and websites are also gaining importance in communicating with target audiences.

##### **2.2.1 Integrated Marketing Communication (IMC)**

Many marketers built strong barriers around the various marketing and promotional functions and planned and managed them as separate practices, with different budgets, different views of the market, and different goals and objectives. These companies failed to recognize that the wide range of marketing

and promotional tools must be coordinated to communicate effectively and present a consistent image to target markets.

During the 1980s, many companies came to see the need for more of a strategic integration of their promotional tools. These firms began moving towards the process of Integrated Marketing Communications (IMC) which involves coordinating the various promotional elements and other marketing activities that communicate with a firm's customers (Adrienne, 1993:1-2). As marketers embraced the concept of Integrated Marketing Communications, they began asking their agencies to coordinate the use of a variety of promotional tools rather than relying primarily on media advertising. Several companies also began to look beyond traditional advertising agencies and use other types of promotional specialists to develop and implement various components of their promotional plans (Belch and Belch, 2001:10).

P.R. Smith see integrated marketing communication as the studying, analyzing, planning and implementing of the elements of promotional that inform, persuade and induce action from target audience. To Kurtz and Boone (2011), IMC is the bringing together of promotional mixes to arrive at a unified, customer-based sales message. Chartered Institute of Marketing (CIM, 2012) simply defines IMC as a strategic approach to the management of an organization 's marketing communication activities. Lamb and others are of the opinion that IMC is the systematic coordination of all sales programs mainly: media, advertisement, sales promotion, personal selling, public relation and other forms types of communication to have a consistent, unified message which is a customer focused message (Lamb *et al*, 2012).

This system widely accepted at all levels of the firm playing strategic part in the mode of development programs before the onset of any outside branding understandings. Vargo and Lusch (2013), recently presented an argument that sales changes and dynamic program which is focused on services. They suggested the IMC promotional and management tools be utilized planning and sustenance continued contact of customers to enhance interaction. Kitchen *et al* opined that "well-planned brand interaction help organization progressing this very competitive 21st century in business world ". Based on Schultz (2012) postulation, IMC has strategized to include initiating, development, projection and assessment of integrated, measurable, types of interaction processes over a period, target buyers, prospects, employees,

associates, and other focused customer, external and internal audiences. It implies then that a reliable integrated marketing communication produces an effective brand equity strategy. In addition, IMC effectively encourages the firm 's type of products which affect brand equity.

In real terms, the message to the audience should be constant, irrespective be it an advertisement, sales on article or a coupon inserted in a newspaper. Each element of communication is integrated with other means of communication so as to get a consistent unified message. In fact, most press releases are not meant for the good but the advertisement proper. Publicity and advertising can therefore combine to effect hearing on the cost effectiveness. Consumers do not consider the four of sales promotion, namely; promotion, advertisement, sales promotion, personal selling, public relation but rather everything that advertises. Only markets themselves can disintegrate this communication. However, marketers do not take cognizance of this capability when planning promotional strategies, thus failing to put together communication programs from an element to another. This disjoint approach has made much organization 's to use the concept of process of joint communication. Based on this concept of IMC, marketing managers judiciously work out the roles to be played by the various promotional managers. The turning of promotional activities is coordinated with each result being monitored carefully to improve upon the future use of promotional mix tools. A director of marketing communication solely responsible for integrating the company's marketing communication is often appointed (Schultz, 2012).

For many years, the promotional function in most media advertising companies relied primarily on their advertising agencies for guidance, and nearly all areas of marketing communications. Most marketers did use additional promotional and marketing communication tools, but sales promotion and direct marketing agencies as well as package design firms were generally viewed as auxiliary services and often used on a preprocessed basis. Public relations agencies were used to manage the organization's publicity, image and affairs with relevant publics on an ongoing but were not viewed as integral participants in the marketing communications process (Belch & Belch, 2001: 10).

A variety of definitions have emerged surrounding the concept and understanding of what IMC means. One of the most widely accepted definitions offered by the American Advertising Agencies Association (AAAA) in 1989, Integrated Marketing Communication (IMC) as a marketing communication planning concept that recognizes a value of using various communication disciplines (e.g., advertising, direct

marketing, sales promotion, and public relations) and combines these disciplines together to provide message clarity and consistency, as well as maximum communication impact at minimal cost (Percy, 2018; Ulfa & Marta, 2017).

### **2.2.2 Importance of IMC**

Each strategy has its own importance which can be accessed from the results and impact of that strategy. Although IMC may require a lot of efforts, it delivers many benefits. According available literature, IMC could create four main benefits such as competitive advantage, a boost in sales and profits, build clear brand image, while saving time, money and stress.

#### **2.2.2.1 Creates Competitive Advantage**

Smith (2008:196) suggests IMC could wrap communications around customers, and help them move through the different stages of the buying process. The organization builds dialogues and relationships with customers. Yeshin (2000:256), also claims that, for the agency, it provides the opportunity to play a significantly more important role in the development of the communication programs and become a more effective partner in the relationship. This marketing relationship could be seen as a powerful competitive advantage.

#### **2.2.2.2 Boosts Sales and Profits**

Smith (2008:197), points out that, IMC increases profits through increased effectiveness. It could increase sales by stretching messages across several communication tools and make messages more consistent and more credible. Yeshin (2000:256), suggests that, for the company, IMC could be used as a strategic tool in communicating its corporate image and the benefits of its products or services. In addition, integration of communication messages leads to creative completeness and consistent messages. Also, media choices are optimized, which can lead to operational efficiency as a result, more ways are created for customers to become aware, motivated and make purchases.

### **2.2.2.3 Saves Time, Money and Stress**

Smith (2008:197), emphasizes that, IMC could save money, such as graphics and photography; they can be shared and used in advertising, exhibitions and sales literature. Yeshin (2000:256), suggests that within the IMC program, the same message is delivered repeatedly to the target audience. This requires the adoption of an overall strategy for the brand, rather than developing individual strategies for the separate marketing communication tools. Nakra (1999:42-45), also claims that the use of IMC saves time and money and improves the firm or organization's ability to protect the integrity of the product or service. Moreover, organizations can maximize their return on investments and minimize selling stress through IMC (Tortorici, 1999:20-22).

### **Builds Clear Brand Image**

According to Smith (2008:199), IMC could help a brand to consolidate its image by developing a dialogue and nurture a relationship. In addition, IMC helps businesses and organizations to create brand value in the form of sales, profits and brand equity. Since its focus is on building and sustaining long-term relationships. It is more effective than the traditional advertising and marketing. Moreover, Yeshin (2000:256), claims IMC highlights "integration" by harmonizing various marketing messages to create "synergy" for a brand and is based on a clear brand image to build relationships with target audience to advance the brand value. Belch and Belch (2004:14), maintain that one of the major reasons for the growing importance of Integrated Marketing Communications over the past decade is that it plays a major role in the process of developing and sustaining brand identity and equity. Keller (2000:3-10), notes "building and properly managing brand equity has become a priority for companies of all sizes, in all types of industries, in all types of markets." With more and more products and services competing for consideration by customers who have less and less time to make choices, well known brands have a major competitive advantage in today's market-place. Brand identity is a combination of many factors, including the name, logo, symbols, design, packaging and performance of a product or service as well as the image or type of associations that comes to mind when consumers think about a brand. It encompasses the entire spectrum of consumers, awareness, knowledge, and image of the brand as well as the company behind it. It is the sum of all points of encounter or contact that consumers have with the brand and it extends beyond the experience or outcome of using it. These contacts can also result from

various forms of Integrated Marketing Communication activities used by a company, including mass-media advertising, sales promotion offers, sponsorship activities at sporting or entertainment events, websites on the internet, and direct mail pieces such as letters, brochures, catalogs, or videos. Consumers can also have contact with or receive information about a brand in stores at the point of sales through articles or stories they see, hear, or read in the media; or through interactions with a company's representatives, such as a sales person.

### 2.2.3 Integrated Marketing Communication Elements (IMCE)



**Figure 2.1 Elements of IMC**

Many authors defined the concept of integrated marketing communication. IMC was defined by Percy., (2014), as the process of planning and execution of all types of advertising for a brand, service or company to meet the overall business objectives. He focuses on the management of marketing processes like promotions, campaigns, and discounts activities effectively to help business to succeed. The American Marketing Association defined the IMC as a process of planning which assure that all brand contacts used by marketers are relevant to the target consumers and consistent over time. This definition reflects the importance of marketing segmentations and target marketing. Kotler, (2003), defined IMC as the way of looking at the whole marketing process from the view point of customer. This definition focuses on the importance of customer's satisfaction for the success and failure of business activities. Business organizations used IMC to inform its customers, persuade, and remind them directly or indirectly. (Kotler ,2014). To attain this objective, Kotler., (2014), suggested that firms will adopt the

marketing communication mix to build brand awareness, forging brand picture in customers' feelings and help strengthening consumer loyalty. This mix includes advertising programs, sales promotions, events & experiences, public relations& publicity, direct marketing, interactive marketing, word-of-mouth marketing and personnel selling. A creative marketing mix should be designed to attract more customers as well as enhancing the firms' competitiveness. IMC is described by Kitchen, Philip; de Pelsmacker, Patrick., (2004) as the major communications development of the last decade of the twentieth century which considered by many organizations as the key to marketing competitive advantage. The concept is also defined by Govoni., (2004) as a cohesive combination of marketing communications activities, media techniques designed to deliver a coordinated message to specific target market. As defined by Cay wood, Schultz & Wang., (1991): IMC focus mainly on the coordination and consistency of messages and communication channels in order to operate in a high harmonization. Chitty, W., Barker, Valos & Shimp, T. A., (2011) have added that IMC imperative has become one of the marketing tools to ensure that each communications tactic serves to reinforce of the other parts of the communications program. As mentioned by Šerić, & Gil-Saura., (2012) , IMC was improved by the development in information and communication technology (ICT), and starting help creation of brand equity. Keller., (2009), has added that information technology changing the way of our inter actions and communications. It provides consumers with all information needed. According to Keller, IMC includes different options which create the desired awareness and image in the minds of consumers.

#### **2.2.3.1 Personal Selling**

Personal selling is also known as face-to-face selling in which one person who is the salesman tries to convince the customer in buying a product. It is a promotional method by which the salesperson uses his or her skills and abilities in an attempt to make a sale. According to Kotler et al. (1999) Personal selling is oral presentation in a conversation with one or more prospective purchasers for the purpose of making sales and building customer relationships. The salesperson tries to highlight various features of the product to convince the customer that it will only add value. However, getting a customer to buy a

product is not the motive behind personal selling every time. Often companies try to follow this approach with customers to make them aware of a new product.

Personal selling involves face to face interaction with one or more prospective purchasers for the purpose of making sales. Personal selling represents a communication option with pros and cons almost exactly the opposite of advertising (Keller, 2008). According to Kotler (2006) Face to face interaction with one or more prospective customers for the main purpose of obtaining orders is generally called personal selling. Personal selling is an important brand building tool because everything involved in it actually affects how the brand is perceived by customers. The main advantage of personal selling is that comprehensive and customized message can be presented to customers. Products are demonstrated in front of customers so that their involvement can produce a positive impact on the brand. Personal selling offers the connection between the needs of the organization and the desires of its customers (Dmour et al., 2013).

Personal selling has influenced brand performance in retail shoe companies in Nairobi central business district. The study finally concludes that there has been significant brand performance in retail shoe companies in Nairobi central business district (Muchina and Okello, 2013). Personal sellers who visit workplaces around New Zealand in the weeks leading up to Christmas positively influence the CBBE of the Christmas Cookies brand. They positively influence customers, decision to purchase, their associations and quality perceptions of the brand, and thus influencing their loyalty to the brand. Furthermore, personal selling is the most preferred distribution channel for the Christmas Cookies (Hocking, 2012).

#### **2.2.3.2 Advertising**

Advertising, one of the elements of the marketing-promotion mix, can be considered at the same time as one of the elements of integrated marketing communication. Clow and Baack assert that advertising is crucial for connecting with customers and consumers in consumer and industrial markets, which are focused on marketing along with direct marketing and public relations operations (Tolon & Zengin, 2016). Advertising is one of the essential communication tools for promoting brands, consolidating the function of reminding, convincing, and informing the target audience about the product or service

(Özkundakçı, 2014, p. 38). It is a form of marketing in which certain institutions or individuals use various communication tools for a charge (Odabaşı & Oyman 2012, p. 96). It is an effective communication tool that aims to promote buying behavior by spreading the announcement of products and services (Erciş, 2010, p. 263). Advertising is not only the transmission of a message that promotes the product or service but also a form of communication that allows the brand to build an emotional connection with the target audience (Ak, 2011, p. 310). Brands communicate the messages they want to convey to the target audience through the slogans they use in their advertising. The fact that the brand's slogan is clear and understandable and that the promise it offers to the consumer is included in the slogan on a rational and emotional level plays an important role in the perception and memory of this brand by the target audience (Deniz, 2010, p. 304). For instance, the Nike brand's tagline, "Just Do It," and the Adidas brand's catchphrase, "Impossible is Nothing," might both be analyzed as messaging that reflects the companies' philosophies and help them forge strong emotional connections with their respective target audiences.

The creation of brand awareness depends on planned marketing communication activities, in other words, promotion strategies. After giving the brand name to the product or service, the first phase of branding should be supported by integrated marketing communication efforts, especially advertising. With advertisements, potential consumers become acquainted with the product. According to some research results, there is a positive relationship between advertising investment and brand awareness (As cited by Rooney, Joseph Arthur a.g.m. Taşkın, 2018, p. 135).

#### **2.2.3.3 Sales Promotion**

According to Keller (2008) Sales promotion can be defined as short term incentives to encourage trial or usage of a product or service. Sales promotion consists of a diverse collection of incentive tools, mostly short term, that are designed to stimulate trial or quicker or greater purchase of particular goods or services by consumers or the trade. They are designed to do three things: get the consumer to buy a product for the first time, buy more of a brand or buy the brand more often (Percy, 2008). The American Marketing Association (AMA) defined, sales promotion is non-media marketing pressure applied for a predetermined, limited period of time in order to stimulate trial, increase consumer demand or improve

product quality. Other studies defined sales promotion as an offer or incentive that induces manufacturers, and retailers, desired sales result (Gilbert and Jackaria, 2002).

Sales promotion, if undertaken appropriately, can be a great contributor to brand awareness (Dahlen et al., 2010). Belch (2009) defined Sales promotion as those marketing activities that provide extra value or incentives to the sales force, the distributors or the ultimate consumers and can stimulate immediate sales. Sales promotion is generally broken into two major categories: consumer-oriented and trade-oriented activities. Consumer-oriented sales promotion is targeted to the ultimate user of a product or service and includes couponing, sampling, premiums, rebates, contests, sweepstakes and various points of purchase materials. Trade oriented sales promotion is targeted toward marketing intermediaries such as wholesalers, distributors and retailers. Kotler, (2006) stated that, in contrast to consumer promotion, trade promotions are targeted at retailers, distributors and other members of the trade channel. They often come in the form of financial incentives or discounts with the purpose of securing shelf space and distribution for a new brand. Business and sales force promotion at tradeshow, for instance, can be made up by special contests for sales representatives or similar actions.

According to Kotler (2006) sales promotions are incentives of various kinds that are used to increase the value of a market offering over a specified period of time. Its usual purpose is to encourage trial or increased usage of a product or service. Consumers who were previously unaware of a brand may know it in the event of a sales promotion drive. On the other hand, qualities of a brand that the current consumers of a brand may not have been aware of may be highlighted in the event of a promotions drive. Sales promotion can also be referred to as any incentive used by manufacturers or retailers to provoke trade with other retailers or with other channel members, or with consumers to buy brands apart from encouraging the sales force to aggressively sell the items (Shimp, 2003).

According to Mandić (2009), when sales promotions are used properly and strategically, it may have a positive long-term impact on brands. Sales promotion is an important tool designed to accelerate the selling process and maximize sales volume. Consistently reviewing all the points of creating brand equity will improve the commercial value of your brand. Touching on as many brand experience dimensions when creating a sales promotion campaign, will establish positive consumer perceptions that will last a lifetime (Danaher, 2019).

#### **2.2.4 Publicity/ Public Relations**

Publicity and public relations are often wrongfully considered one and the same. In fact, publicity is just one aspect of public relations. Publicity refers to non-personal communication regarding an organization, product service or idea not directly paid for or run under identified sponsorship (Belch, 2009). Publicity concerns a company, organization or individual's presence in the media. According to W.J Stanton "Publicity is any communication about an organization its products or policies through the media that is not paid for by the organization". Forms of publicity include news stories, articles and event information. Publicity creates public awareness and attention around a brand, and publicists gain publicity for their clients by promoting (Easland, 2015).

Unlike public relations, publicity is used solely to attract attention. It differs from public relations in the sense that public relations focus on more than just public attention. The intent in public relations is to accomplish an organization's stated goals by sending strategic messages to the appropriate audiences in hopes of impacting their knowledge, behaviors or attitudes (Kolter and Keller, 2012) Public relation is about building good relations with the company's numerous publics by gaining Favorable publicity, building up a good corporate image and handling unfavorable rumors, stories and events. According to Brassington and Pettit (2000), the essence of public relations (PR) is to look after the nature and quality of the relationship between the organization and its different publics, and to create a mutual understanding. According to Kotler (2006) Proactive publicity can be one of the most powerful and cost-effective brand building tools, especially for smaller organizations that can't afford significant advertising.

Public relations have been defined as" the management function that evaluates public attitudes, identifies the policies and procedures of an individual or organization with the public interest, and executes a program to earn public understanding and acceptance (Schultz & Barnes, 1999). An increasing number of organizations are using PR to communicate with their audiences about the organization (corporate public relations) and brands (marketing public relations) (Mubushar et al., 2013). In short, public relations manage the overall reputation of the client while simultaneously building relationships among all of those who are affected by it. As a management function, public relations focus on building relationships and managing an image (Easland, 2015).

According Daye (2007), to Publicity is free, almost six times as many people read articles as read ads and the articles are more credible as they are perceived to be third party endorsements versus self-promotion. And, the average salary of an in-house copywriter is very low compared to the average ad agency fee to create a comparable amount of advertising. Publicity is not always under the control of an organization and is sometimes unfavorable. Negative stories about a company and/or its products can be very damaging (George, 2003). Hence, Public Relations can have strong impact on public awareness at a much lower cost than advertising. If the company develops an interesting story, it can pick up by the media, having the same effect as advertising without costing millions of dollars. To attract attention and spark recognition, the firm's visual identity is carried by its logos, stationery, brochures, signs, business forms, business cards, Website, buildings, uniforms, and dress codes (Kotler, 2000). An increasing number of Organizations are using PR to communicate with their audiences about the organization (corporate public relations) and brands (marketing public relations) (Mubushar et al., 2013).

Public Relation helps increase the level of awareness and helps improve the image of the organization (Smith, 2013). As a result, it can change attitudes, and preferences with respect to products and services offered by the organization (Mubushar et al., 2013). Public Relations can have strong impact on public awareness at a much lower cost than advertising. Public relation represents a strategic communication process, which shapes and creates mutually beneficial relationships between organizations and their publics (Mubushar et al., 2013). Exhibitions, Trade shows, Event marketing and Sponsorships are the main means by which publicity and PR are conducted.

Global brands, in intense competition with each other, seek to attract more customers involved in product development, advertising, public relations, distribution, etc., and focus on staying ahead of their competitors in their activities (Werther Jr. & Chandler, 2005, p. 317). Public relations are communication activities aimed at improving a brand's image and maintaining good relations with society. Recently, brands have been able to increase the effectiveness of their communication efforts by using advertising and public relations in an integrated manner. For example, American Airlines, one of the largest airline brands in the world, has managed to maintain its brand equity with its public relations activities on social media. However, it reduced its advertising budget for a while for economic reasons (Prindle, 2011, p. 32).

A successful public relations strategy for a brand consists of four phases, using brand through the quality, consistency, and reliability of their products and activities. Global brands are

Positioning and brand identity strategies, brands define their values in the first phase. In the second phase, brands evaluate the perceptions of their external stakeholders. Brands represent product quality, leadership, innovation, and management, including corporate citizenship. It seeks to positively influence external stakeholder perceptions through its efforts in these areas. The third phase is the effective delivery of internal communications through brands. In this phase, the brand's attributes, features, view of crises, etc., and issues are communicated to employees in the most accurate manner possible. Public relations strategies have been developed in the fourth phase to shape societal perceptions of corporate responsibility in line with the brand's strategies established in the previous phases (Bowker, 2003, p. 155).

Public Relations News emphasizes the broad spectrum of public relations with the definition that "public relations empower communication efforts. It is clear that companies emphasize their social responsibility initiatives to demonstrate that they are socially sensitive and to consolidate their reputation. In this environment, the role and importance of public relations in marketing communications have increased dramatically in recent years. According to Peltekoğlu (2007), public relations is a form of strategic communication management that is focused on the goals of the institution and carried out with target groups whose importance varies depending on the goals of the institution and the campaign. As can be seen from the definition, Public relations can be described as a planned communication process. Also, Alexandria Easland (2015), mentioned, as a management function, public relations focus on building. Again Kotler (2006), proactive publicity can be one of the most powerful and cost-effective brand building tools, especially for smaller organizations that can't afford significant advertising.

Philip Kotler has illustrated PR in marketing by classifying it with the acronym PENCILS.

Because of their dynamic structure, public relations and public affairs are indispensable in raising social awareness of all social issues. They are also open to developments and can adapt to changing conditions.

#### **2.2.4.1 Direct Marketing**

Direct marketing is a type of advertising campaign that seeks to bring an action in a selected group of consumers (such as an order, visit the store or the website of the mark or a request for information) in response a communication by the marketer. This communication can take many different formats, such as postal mail, telemarketing, point of sale ... One of the most interesting is the direct email marketing (Campos, 2019). According to Belch and Belch (2009) direct marketing is a system of marketing by which organizations communicate directly with target customers to generate a response or transaction. This response may take the form of an inquiry, a purchase, or even a vote.

According to Kotler (2006) Direct marketing tools include the use of direct mail, telemarketing, fax, e-mail, newsletter, catalog, internet, and others to communicate directly with specific customers and prospects. Direct marketing is beneficial in delivering personalized messages, which help build a one-to-one relationship with each customer, communicating on a direct and personal basis (Keller, 2007). Immediate response is very important for service provider firms and who are providing service to mass consumers. Direct marketing is one of the most effective promotional tools to get immediate response (Belch and Belch, 2009). Beyond brand and image building, they usually seek a direct, immediate and measurable consumer response (Kotler and Armstrong, 2005). An essential aspect of direct marketing is that the consumer response is measurable: for example, if you offer a discount for an online store, you should include some kind of cookie or pixel to let you know if the user has made use of the code (Campos, 2019).

Direct marketing was often referred to as direct mail or as conversation marketing, personal marketing and database marketing (Kotler and Armstrong, 2012). Every direct marketing campaign should feature a specific call to action. A direct marketing effort might acquire stronger leads for a particular sales force, perhaps calling customers to schedule appointments for consultations. Other calls to action might involve a “sale” that isn’t a financial one, such as when a non-profit organization uses direct marketing to recruit volunteers. Direct marketing represents a strategic approach to the market. It actively seeks to remove channel intermediaries; reduce costs; improve the quality and speed of service for customers; and through this bundle of attributes presents a new offering for the market, which in itself may provide competitive advantage (Korgaonkar et al., 2000).

Direct marketing is a tool which allows marketers to reduce wasteful communication to non-target customers or customer's groups. For direct marketing tools it is also very important to achieve consistency of the brand appearance. Brand building through direct marketing is only achieved if customer's expectations are met by the brand performance. Therefore, listening and responding to customer feedback regarding positive and negative experiences is important. traditional salespersons' responsibilities such as person to person feature of personal selling can be replaced by direct marketing tools like, telephone conversation, email communication, direct mail letter.

Consequently, direct marketing is an increasingly popular technique as it enables you to target specific customer groups very accurately. Mubushar et al. (2013) direct marketing has been found to have an impact in creating awareness and shaping brand image. Direct marketing targets individual customers with the intention of delivering personalized messages and building a relationship with them according to their responses.

Direct marketing facilitates the differentiation of brands' identity from their competitors and provides consumers and stakeholders with information about the brand (Foroudi et al., 2017, p. 535). Direct marketing helps companies better communicate their identity to consumers. In direct mail marketing, for example, the quality of the envelope, the content of the messages in the letter, and the form of the brochures facilitate the placement of brand identity in the minds of consumers. For instance, in kiosk marketing, the kiosk's outside appearance, digital usability, and product diversity supplied to customers all play a significant role in informing customers about the businesses' identities (Jankovic, 2012, pp. 62-63)

### **2.2.5 Customer Base Brand Equity (CBBE)**

Tuominen (1999) and De Chernatony and Francesca (1998) have argued that, different approaches have been employed to study brand equity. Such differences have resulted in numerous definitions of brand equity that cannot be captured or represented with one concept or idea (Tuominen, 1999). This is evident in the differences of models commonly used by brand equity researchers. The most popular perspectives of studying brand equity are; organization/employee perspective, financial perspective and consumer perspective (Keller & Lehman, 2006; Farjam & Hongyi, 2015). Keller and Lehman (2006) have

explained that, brand equity is an accumulation of values generated from three market levels namely; company, customer and financial markets. Each of these perspectives (market level) has different influence on the definitions, interpretations and dimensions used in measuring brand equity. However, theorists have unanimously defined CBBE as an offshoot of brand equity conceptualized for measuring brand equity in consumer perspectives (Tuominen, 1999; Farjam & Hongyi, 2015). This perspective is focused on understanding the consumers' mind, attitude and the process of decision-making as the basis for evaluating and judging the attributes and performance quality of a brand and also, for the purpose of improving marketing activities and communication efforts (Hsieh, 2004).

CBBE mirrors consumers' knowledge of a brand, their experiences acquired while associating with a brand and it represents the consumer mind-set and perception of the brand (Aaker, 1991; Keller 1993; Keller, 2001). Keller (1993) has further explained that, brand knowledge is of two types namely; brand awareness and brand image. Brand awareness and brand image are often referred as the structures of consumers' mindset, memory, perceptions and the association with a brand (Christodoulides & Chernatony, 2010; Keller & Lehman, 2006). According to Keller (1993), on the implication of CBBE (brand knowledge), consumer response to marketing activities can be either positive or negative. Christodoulides et al. (2006) have further explained that, positive CBBE occurs when consumers perceived the brand to be strong and unique with favorable image of the brands' image and attributes. Ailawadi et al. (2003) have added that, the underlying purpose of conceptualizing CBBE especially from the organizational perspective is to determine the strength of a brand, to measure the successfulness of marketing decisions, to determine the financial consequence of branding and to develop successful brands.

### **2.2.6 IMCE and Customer Base Brand Equity (CBBE)**

In recent years, much attention has been focused on the effectiveness of marketing communications as a key advantage in building a strong brand (Keller, 2009). Consequently, recent studies focused on the importance of customer-centric concept of brand equity as an indicator of the results of marketing communication activities (Duncan and Moryaty, 1997, Ryyd, 2002; Keller, 2009) and the key motivating factor for the success of the business (and Prasad, 2000). However, Keller (2009) claimed

that these activities are in line with marketing communications, in order to send the same message and consolidation strategic positioning to their integration. Therefore, researchers and activists in the marketing and branding support the theory of integrated marketing communications, which plays an important role in building and strengthening relationships with stakeholders and to rate this relationships in order to create a customer-centric brand equity (Keller, 1993; Duncan and Mvryaty, 1997; Ryyd, 2002, Anantachart, 2004; Madhavaram *et al.*, 2005; Byada and Mayti, 2005, Ker and Drnan, 2010; Delgado-Balstr *et al.*, 2012, Serik and Gil-Seurat, b2012 ). Integrated marketing communication approach consider as a more profitable and more complex communication methods which is able to respond quickly to changes in market conditions, and also considered as an important role in strengthening brand equity in the minds of customers.

## **2.3 Empirical Literature Review**

### **2.3.1 Personal Selling**

Kotler and Armstrong (2012) indicated that this two-way communication helps the organization to update, persuade, or remind people to buy the product. According to Muchina and Okello (2016) concludes that personal selling has influenced brand performance in retail shoe companies in Nairobi central business district. It was recommended that adequate and timely personal selling should be encouraged especially for brands of products that are performing dismay in the marketing. Hocking (2012) revealed that the personal sellers who visit workplaces around New Zealand in the weeks leading up to Christmas positively influence the Customer Bases Brand Equity of the Christmas Cookies brand. They positively influence customer's decision to purchase, their associations and quality perceptions of the brand, and thus influencing their loyalty to the brand.

### **2.3.2 Advertising.**

The creation of brand awareness depends on planned marketing communication activities, in other words, promotion strategies. After giving the brand name to the product or service, the first phase of branding should be supported by integrated marketing communication efforts, especially advertising.

With advertisements, potential consumers become acquainted with the product. According to some research results, there is a positive relationship between advertising investment and brand awareness (As cited by Rooney, Joseph Arthur a.g.m. Taşkın, 2018, p. 135).

### **2.3.3 Sales promotion**

Sales promotion, if undertaken appropriately, can be a great contributor to brand awareness (Dahlen et al., 2010). According to Gossaye (2017), concluded that sales promotion enhanced commercial bank of Ethiopia's brand image especially the use of coupons has significant role. Nagar, (2009) found out that consumer sales promotions have more influence on the brand switchers as compared to the loyal consumers. Also, among the various forms of consumer sales promotions free gifts have more influence on the brand switching behavior of consumers. Further, it was found that economic status was not a defining factor effecting consumer's brand loyalty. And also concluded that: -

- ☐ Monetary promotions of a brand influence brand awareness
- ☐ Non-monetary promotions of a brand influence brand awareness
- ☐ Monetary promotions of a brand do not influence brand image
- ☐ Non-monetary promotions of a brand influence brand image

Sales promotion is an important tool designed to accelerate the selling process and maximize sales volume. Consistently reviewing all the points of creating brand equity will improve the commercial value of your brand. Touching on as many brand experience dimensions when creating a sales promotion campaign, will establish positive consumer perceptions that will last a lifetime (Danaher, 2019).

### **2.3.4 Publicity/Public Relations**

Kotler and Keller (2012) particularly discussed that public relation as a successful factor in increasing brand awareness. Again Easland (2015) also mentioned, as a management function, public relations focus on building relationships and managing an image. According to Kotler (2006), proactive publicity

can be one of the most powerful and cost effective brand building tools, especially for smaller organizations that can't afford significant advertising.

Public Relation helps increase the level of awareness and helps improve the image of the organization (Smith, 2013). As a result, it can change attitudes, and preferences with respect to products and services offered by the organization (Mubushar et al., 2013). Public Relations can have strong impact on public awareness at a much lower cost than advertising. Public relation represents a strategic communication process, which shapes and creates mutually beneficial relationships between organizations and their publics (Mubushar et al., 2013). Exhibitions, Trade shows, Event marketing and Sponsorships are the main means by which publicity and PR are conducted.

### **2.3.5 Direct Marketing**

Kotler and Armstrong (2012) stated that, Direct Marketing allows the organization to reach the audience; to boost their awareness, interest, and quality; to share information about goods or services; to promote them; to shape brand image; and to build interest towards the brand. Once the customers are aware of the brand, a strong and positive brand image is formed by the usage of direct marketing. Mubushar et al. (2013) argued that, direct marketing has been found to have an impact in creating awareness and shaping brand image. Direct marketing targets individual customers with the intention of delivering personalized messages and building a relationship with them according to their responses. Kotler and Armstrong (2012) stated that, this tool allows the organization to reach the audience; to boost their awareness, interest, and quality; to share information about goods or services; to promote them; to shape brand image; and to build interest towards the brand. Once the customers are aware of the brand, a strong and positive brand image is formed by the usage of direct marketing.

According to Khan, (2011) the promotional tools capabilities can help businesses to spread the messages to the mass market. It is very powerful technique to be used to increase brand awareness of the organization. We found out those promotional tools such as sales promotion, direct marketing, personal selling, publicity, advertisement, and internet marketing play vital role to create international brand. According to Buil, Chernatony, and Martínez, (2010) advertising plays a key role influencing brand

equity dimensions, whereas advertising spend improves brand awareness but it is not enough to positively influence brand associations

**Dr. Tahir Ali (2013):** on the study made on impact of Integrated Marketing Communication on consumers purchase decision confirms the importance of IMC activities and concludes that IMC is the best to target the consumers, because the consumers are strongly influenced by IMC implementations.

The study by Teklay (2018) indicated positive effects of various promotional mix elements, such as advertising, sales promotion, personal selling, public relations, and direct marketing, on the profitability of CBE. However, the discordant view among employees about the impact of direct marketing on profitability raises concerns about internal alignment and understanding of the promotional strategies within the organization. This internal discrepancy could potentially impact the effectiveness of promotional efforts and influence customer perceptions differently than intended.

**M Sayeed Alam and Md. Farhan Faruqui (2009)** had presented a case study to investigate the effect of sales promotion on consumer Brand preference of laundry detergent in Dhaka city consumers. The study find that sales promotion will not be related to brand loyalty or brand preference. In this case, it is mentioned that the study was conducted on Dhaka city consumers (sample). The Sales promotion increase the sales for short time and the message satisfies the consumers but it has no impact to convince the customer to become loyal towards the promoted brand or in other words it will not increase the deterministic component if the customer utility equation.

**Samuel Biratu (2021)** on the effect of promotional mix elements on the brand equity of Dashen Bank highlights the importance of understanding the dynamics unique to each financial institution. Applying findings from other banks may not fully address the specific challenges and opportunities that CBE faces in the context of Ethiopia. This underscores the need for a tailored and context-specific approach to integrated marketing communication within the financial sector.

Kotler and Keller (2012) particularly discussed that public relation as a successful factor in increasing brand awareness. Again Easland (2015) also mentioned, as a management function, public relations focus on building relationships and managing an image. According to Kotler (2006), proactive publicity can be one of the most powerful and cost-effective brand building tools, especially for smaller organizations that can't affords significant advertising.

## **2.4 Hypothesis**

To guide our exploration, we formulate the following hypothesis:

### **1. Personal Selling:**

H1: Personal selling efforts positively influence customer based-brand equity

### **2. Advertising:**

H1: Advertising expenditure positively affects customer based-brand equity

### **3. Sales promotion:**

H1: Sales promotion activities positively contribute to customer based-brand equity.

### **4. Publicity and Public Relations**

H1: Publicity and public relations efforts positively impact customer-based brand equity.

### **5. Direct Marketing**

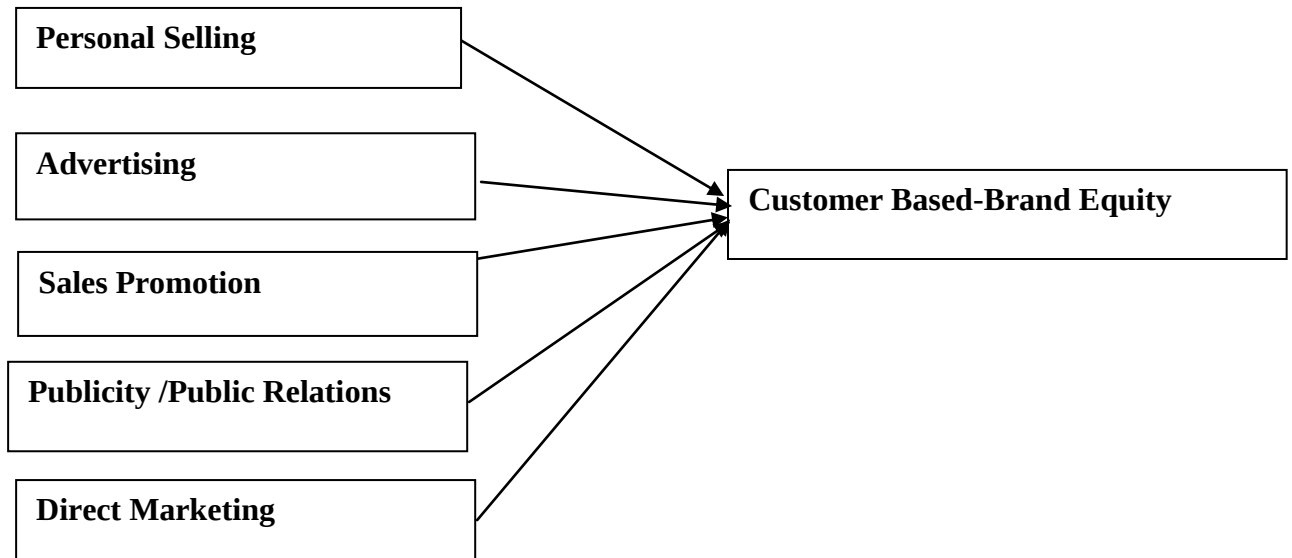
H1: Direct marketing efforts positively contribute to customer based- brand equity.

These hypotheses will be rigorously tested through empirical research methods, allowing us to discern whether the integration of marketing communications indeed plays a substantial role in shaping and enhancing brand equity. The findings from this study aim to provide valuable insights for practitioners, academics, and marketing alike, shedding light on the intricate dynamics between IMC strategies and development of brand equity.

In the subsequent sections, we will delve in to the theoretical framework, research methodology, data analysis techniques and potential implications of our study. Through a meticulous examination of these elements, we aspire to contribute to the existing body of knowledge and offer practical recommendations for organizations aiming to optimize their marketing communication strategies for bolstering brand equity

## 2.5 Conceptual Framework

Conceptual framework helps to visualize ideas and allow to clearly illustrating how things are related (Bhattacharjee, 2012). The study was attempted to look in to Customer- Based Brand Equity building efforts in CBE, where Integrated Marketing Communication Elements Influences Customer Base Brand Equity. Accordingly, the conceptual framework for the study was proposed as follows.



Source: Adopted from Lovelock & Wirtz (2004:136) and Aaker (1996:8)

**Figure 1.2 Conceptual Framework**

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Background of the Organization**

This chapter of the study was covered the research approach, Research Design, Target population and sample size, method of data collection, procedures, ethical considerations, and data analysis.

By analyzing the collected data and applying the general statistical data we will be able to determine the effects of Integrated Marketing Communication Elements on the Customer Base Brand Equity. For effective outcomes, the study was applied a n explanatory research design. The study was covered the customers of Commercial Bank of Ethiopia in the Addis Ababa district Grade VI and Special Branch's.

#### **3.2 Research Approach**

Quantitative methodology was employed in this study hence deals with quantifying and analysis variables in order to get results. According to Creswell (2014), quantitative research is an approach for testing objective theories by examining the relationship among variables. These variables, in turn, can be measured, typically on instruments, so that numbered data can be analyzed using statistical procedures.

The quantitative analysis methods mirrored the post-positivist worldview throughout the late 19th and in the 20th centuries. These involve true experiments and the less rigorous experiments called quasi-experiments and co relational studies, as well as specific experiments on a single subject. Most notably, complicated tests involving multiple factors and methodological methods involved. They included elaborated structural equation models that include causal pathways and the collective strength identification of multiple variables (Creswell, 2009).

#### **3.3 Research Design**

Explanatory research design explores why something occurs when limited information is available. Therefore, this study was focused on Explanatory research design. The designs are addressed in following sections.

A research design constitutes the focal point of every research. This affects the type of investigation and the methodology technique used. Research design means the technique used to embrace the various aspects of the research in an effective and meaningful way (De Vaus, 2010). Three major forms of research design used by Saunders et al. (2012) include exploratory, descriptive and explanatory.

The design for this research was explanatory that focused on the effects of Integrated Marketing Communication Elements on Customer-Based Brand Equity. The research was conducted in the selected CBE branches and data which mainly primary data was obtained from customers of the bank.

### **3.4 Sampling Design**

#### **3.4.1 Target Population**

“Universe’ or ‘Population’ is all the items under consideration in any field of inquiry. A complete enumeration of all the items in the ‘population’ is known as a census inquiry whereas taking sub groups that can represent the population is called sample study (Kothari, 2004). The target population for this study were customers of CBE who are using different banking services in Addis Ababa city selected Grade IV and Special branches which are organized under ten districts. Determination of customers was established with the criteria of maintaining an account of either deposit local currency LCY or Foreign Currency FCY or different types of loan account. Therefore, the population under study was those individuals who are having relationship with the bank either by opening and using CBE account or borrowing customers.

#### **3.4.2 Sampling Frame**

The bank is structurally comprised of 33 Districts and other head office organs. The target population resides in branches within these Districts. Under these Districts there are a total of 1950 branches all over the country. Out of the 33 districts in the country 10 districts are found in Addis Ababa having 519 branches (Commercial Bank of Ethiopia, December 2023). Hence, as the study wants to investigate the population in Addis Ababa in the ten districts namely (Arada, Bole, Gulele, Kaliti, Kirkos, kolfe, Megenagna, Merkato, Nifas Silk and Yeka).

These branches are classified hierarchically in five levels (Grade I, II, III IV and special) in terms of their number of customers and transactions. Relatively Grade IV and Special branches are senior branches and hold the largest number of customers with huge banking transactions and also hence the city is capital of the country, many customers come and transact from different parts of the country. For these reasons, these branches are believed to represent the population under study i.e. customers of CBE in Addis Ababa. The number of CBE Grade IV and Special Branches found in Addis Ababa city district from which sample taken were 78. In each branch 5 questionnaires were distributed to get the intended sample size. Therefore, these branches were served as a sampling frame from which samples were drawn.

### **3.4.3 Sampling Technique**

Different Non-probability sampling techniques were used to select the sample. Generally, the population is defined as CBE's customers in Addis Ababa and samples were taken from branches located in the city that are believed to represent the population under study. For this reason, the research used purposive sampling method by selecting Grade IV and Special Branches to distribute questionnaires. The main objective to use purposive sampling is to produce a sample that can be considered representative of the population (Battaglia, 2008).

Ease of obtaining the sample relates to the cost of locating elements of the population, the geographic distribution of the sample, and obtaining the data from the selected elements (Battaglia, 2008). In applying convenience sampling, customers were intercepted in branches at peak hours until the required sample size is reached.

### **3.4.4 Sample size**

The size of sample should neither be excessively large, nor too small but it should be optimum. An optimum sample is one which fulfills the requirements of efficiency, representativeness, reliability and flexibility (Kothari, 2004). The sample size for the study is calculated from the total population i.e. the number of customers was Grade IV and Special Branches under Addis Ababa districts.

Accordingly, the total numbers of customers in these districts are 12,882,547 as of December 31, 2023. Determination of the sample size is computed using sample size calculator with acceptable confidence level. Hence, with 95% confidence level and  $\pm 5\%$  confidence interval, the sample size becomes 384.

### **3.5 Type and Source of Data**

The study used data from both primary and secondary sources. Questionnaires were the sole source of primary data collection. These questionnaires were distributed to sample CBE customers in Addis Ababa in which their responses were collected for further statistical analysis.

Secondary data were collected from various sources such as previous research like journal articles, internal publications, in-house company survey and others.

### **3.6 Instrument of Data Collection**

In descriptive research design questionnaire tools are often used to gather data (Nassaji, 2015). A questionnaire is a self-report data-collection instrument that each research participant fills out as part of a research study. Researchers use questionnaires so that they can obtain information about the thoughts, feelings, attitudes, beliefs, values, perceptions, personality, and behavioral intentions of research participants. In other words, researchers measure many different kinds of characteristics using questionnaires (Johnson and Christensen, 2014).

In this research close ended type of questionnaire was employed. These questionnaires were focused on getting participant responses to standardized items for the purpose of confirmatory research in which specific variables are measured and hypotheses are tested. The principle of standardization is very important in quantitative research; the goal is to provide common response categories to each person in the research study. This is done to ensure maximum comparability of responses. In addition, closed-ended question is appropriate when the dimensions of a variable are already known. Closed-ended questions expose all participants to the same response categories and allow standardized quantitative statistical analysis (Johnson and Christensen, 2014).

In this study, 5-point Likert scale questionnaire was used. The Likert scale is an integral part of the research aim, and sometimes the purpose of the research is to understand the views and perceptions of participants with the single 'latent' variable (phenomenon of interest). Such constructed structures

interact with a particular aspect of the under-examination hypothesis in a mutually exclusive way and calculate the whole phenomena in unity (Joshi<sup>1</sup>, Kale, Chandel and Pal, 2015). According to Johnson and Christensen (2014), researchers also collect data from research participants by presenting questions or statements and rating scales with instructions to use the rating scale given to make decisions on-item stem. A rating scale is a continuum of reaction options that participants are instructed to use when their responses are indicated

### **3.7 Data Collection Procedure and Analysis**

To attain relevant data, the study was applied questionnaire as main data collection means and some secondary data was also collected through reference materials. The questionnaire was consisting of closed ended question that was designed and distributed to the customers of Commercial Bank of Ethiopia in the selected special and Grade IV branches in all districts found in Addis Ababa city. The questionnaire was arranged in a Likert scale manner from strongly disagree to strongly agree in which the respondents can easily participate with interest and ease.

### **3.8 Descriptive Analysis**

The quantitative data collected were analyzed and interpreted using the SPSS (Statistical Package for Social Sciences) software. Responses from the demographic part were analyzed using descriptive analysis and the result was presented in the form of a table whereas response for the second part of the questioner that measured the effect of Integrated Marketing Communication Elements on Customer Based Brand Equity of the Commercial bank of Ethiopia was tested and interpreted According to orasmah and Sabariah (2007) and Norasmah and Salmah, (2011), the mean score below 2.00 was considered as low, the mean score from 2.01up to 3.00 was considered as Moderately low and mean score between 3.01-4.00 was considers as Moderately High and the mean score from 4.01-5.00 was considered as High as illustrated on the table 3.2 below . And to see the correlation that exists between the dependent and independent variables and multiple regressions was also applied to test whether the hypothesis was accepted or rejected.

### 3.9 Validity and Reliability

#### 3.9.1 Validity Test

Validity is one of the most important terms in research that refers to the conceptual and scientific soundness of a research study (Graziano & Raulin, 2004). Many scholars agree that the primary aim of a research is to give valid conclusions. Validity is the extent to which a test measures what it claims to measure. Research validity refers to the correctness or truthfulness of the inferences that are made from the results of the study (Jonson and Christensen, 2014). There are two types of validity that the research tried to ensure, namely external validity, which is the ability of the data to be generalized across persons, settings and time; and internal validity, which is the ability of the questionnaire to measure what it is supposed to measure (Cooper and Schindler, 2006).

Hence, the questionnaire in this study extracted from different literatures that focused on the effect of Integrated Marketing Communication Elements on Customer Base Brand Equity.

#### 3.9.2 Reliability Test

**Table 3.9.1** *Models for Cronbach's Alpha*

| Cronbach's Alpha | Internal Consistency |
|------------------|----------------------|
| 0.91-1           | Excellent            |
| 0.81-0.9         | Good                 |
| 0.71-0.8         | Acceptable           |
| 0.61-0.7         | Questionable         |
| 0.51-0.6         | Poor                 |
| 0-0.5            | Unacceptable         |

The consistency of a measure is based on reliability. Whenever the test is done, a person who completes a method for assessing motivation will have exactly the same answers. Although an exact reliability calculation cannot be carried out, a reliability estimate can be made by different measures (Heale, and

Twycross, 2015). The reliability must be calculated and reported using the alpha coefficient of Cronbach for internal consistency reliability.

In this study, a two section with six-part likert scale questionnaire of 40 items were designed for gathering data. Part one was designed to obtain background information of the participants. Part two contained questions related to general promotional elements questions, advertisements, sales promotion, personal selling, public relation, and direct marketing. These items were calculated using the alpha coefficient of Cronbach and resulted in 97.4%. The reliability statistics is depicted in table 3.9.2.

**Table 3.9.2. Reliability Statistics**

| <b>Reliability Statistics</b> |                   |
|-------------------------------|-------------------|
| <b>Cronbach's Alpha</b>       | <b>N of Items</b> |
| <b>.974</b>                   | <b>40</b>         |

Source: IBM SPSS 26 output

### **3.10 Ethical Consideration**

According to (Bratton and Gold, 2000) ethics is the code of moral principles and values that governs the behavior of an individual or group with respect to what is right or wrong. The study was considered ethical issues with especial consideration. When the researcher gave the questionnaire to customers to collect necessary information for the study, they were not asked to write their name or phone number for the purpose of confidentiality. Furthermore, the researcher clearly stated that the purpose of the questionnaire is only related to the academic issues only.

## CHAPTER FOUR

### DATA PRESENTATION AND ANALYSIS

#### 4.1 Introduction

This chapter analyzes and interprets the research based on the collected data from customers of Commercial Bank of Ethiopia branches under districts in Addis Ababa city. The findings were analyzed and interpreted based on the results obtained from respondents. The Social Sciences Statistical Package (SPSS IBM version 26) was used to measure descriptive statistics such as frequencies and mean used to analyze the data and correlation and regression. The major purpose of the research was to find the relationship between the independent variables that are Integrated Marketing Communication Elements (Personal selling, Advertising, Sales promotion, Publicity/Public Relation and Direct Marketing) with dependent variable (Customer Based Brand Equity) of Commercial Bank of Ethiopia.

#### 4.2. Response rate of the participants

To assess the effects of Integrated Marketing Communication Elements on Customer Based Brand Equity of Commercial bank of Ethiopia, 390 questionnaires were prepared and distributed to collect the whole sample size of 384. Out of these, 356 (92.71%) were properly filled and completed questionnaires. 28(7.29%) respondents were not fill the questionnaires as required and the others were incomplete and not workable. The total number of distributions, returned and unreturned questionnaire is depicted under the table below.

**Table 4.2.1 Survey response rate**

|                                      |        |
|--------------------------------------|--------|
| Sample Size                          | 384    |
| Distributed questionnaire            | 390    |
| Completed and workable questionnaire | 356    |
| Response rate                        | 92.71% |

Source: Sample survey 2024

### 4.3. Demographic Characteristics of Respondents

Before administering the question, ire related to the study, the questionnaire that was used for the survey begins with questions related to the demographic characteristics of the customers that were participating on the survey and the demographic characteristics of the respondents were as follows.

#### 4.3.1 Gender Mix of Respondents

According to the questionnaires collected from each branch selected for the survey, 68% of the respondents were male while the numbers of females participating in the questionnaire were 32% of the respondents as shown on the table 4.3.1 below.

**Table 4.3.1. Gender**

| Gender |        |           |         |               |                    |
|--------|--------|-----------|---------|---------------|--------------------|
|        |        | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid  | Male   | 242       | 68.0    | 68.0          | 68.0               |
|        | Female | 114       | 32.0    | 32.0          | 100.0              |
|        | Total  | 356       | 100.0   | 100.0         |                    |

Source: IBM SPSS 26 output

#### 4.3.2 Age of Respondents

The age distribution of the customers that were participated in the survey questionnaire during the collection of the survey was as shown in the table 4.3.2 below. Among the respondents who took part in the survey those between the ages of 31-40 have the highest number.

**Table 4.3.2. Age of Respondents**

| Age |       |           |         |               |                    |
|-----|-------|-----------|---------|---------------|--------------------|
|     |       | Frequency | Percent | Valid Percent | Cumulative Percent |
|     | 18-25 | 20        | 5.6     | 5.6           | 5.6                |
|     | 26-30 | 51        | 14.3    | 14.3          | 19.9               |
|     | 31-35 | 109       | 30.6    | 30.6          | 50.6               |
|     | 36-40 | 85        | 23.9    | 23.9          | 74.4               |
|     | 41-45 | 41        | 11.5    | 11.5          | 86.0               |
|     | > 45  | 50        | 14.0    | 14.0          | 100.0              |
|     | Total | 356       | 100.0   | 100.0         |                    |

Source: IBM SPSS 26 output

### **4.3.3 Educational Qualification**

Since those who are participated in the study understand marketing communication, so it was appropriate to know the educational back ground of the respondents. Therefore, one of the questionnaires about their personal information's was about their educational back ground from under diploma to above masters. Accordingly, Majority of the respondents were first degree holders which accounted to 142 (39.9%) followed by respondents under diploma which accounted 128 (36%) of the respondents. The other group of respondents was MA/MB/MSC holders that were 80 (22.5%) and the list were diploma holders 6 (1.7%) of the respondents. Even if the number of respondents with less than diploma is large, the numbers of respondents with more than diploma were twice as high. This implies that 228 (64.4%) of the respondents can understand interpret and conceptualize the different marketing communication elements that Commercial Bank of Ethiopia releases via different medium.

**Table 4.3.3. Educational Background**

| Education |                 |           |         |               |                    |
|-----------|-----------------|-----------|---------|---------------|--------------------|
|           |                 | Frequency | Percent | Valid Percent | Cumulative Percent |
|           | Below Diploma   | 128       | 36.0    | 36.0          | 36.0               |
|           | Diploma/Level 4 | 6         | 1.7     | 1.7           | 37.6               |
|           | BA/BSC          | 142       | 39.9    | 39.9          | 77.5               |
|           | MA/MB/MSC       | 80        | 22.5    | 22.5          | 100.0              |
|           | Total           | 356       | 100.0   | 100.0         |                    |

Source: IBM SPSS 26 output

#### **4.4 Descriptive Analysis**

**Table 4.4.1 Interpretation of Mean Scores**

| Mean Score | Description     |
|------------|-----------------|
| 1.00-2.00  | Low             |
| 2.01-3.00  | Moderately Low  |
| 3.01-4.00  | Moderately High |
| 4.01-5.00  | High            |

**Sources:** Norasmah and Sabariah, 2007; Norasmah and Salmah, 2011

Norasmah and Sabaria (2007) described their level of measuring mean score between 3.01 and 4.00 is belongs to moderately high. Hence, from the above descriptive result, summary of findings of the study indicates that all the mean results are above 3.00 and most close to 4.00 which reflect moderately high level of agreement on the independent variables that are Personal Selling 3.65 with standard deviation of .90285, Advertisement 3.73 with a standard deviation of .83625, Sales Promotions 3.90 with a standard deviation of .864, Publicity/PR 3.67 with a standard deviation of .85357 and Direct Marketing 3.92 with a standard deviation of .85133 have a positive effect on the on the customer Base Brand Equity of Commercial Bank of Ethiopia. Overall Commercial Bank of Ethiopia had moderately high Customer Base Brand Equity effect on customers.

**Table 4.4.2 Results of Mean Scores**

|                            | <b>N</b> | <b>Mean</b> | <b>Standard Deviation</b> |
|----------------------------|----------|-------------|---------------------------|
| Personal Selling           | 356      | 3.65        | 0.90285                   |
| Advertizing                | 356      | 3.73        | 0.83625                   |
| Sales Promotion            | 356      | 3.90        | 0.864                     |
| Publicity/Public Relations | 356      | 3.67        | 0.85357                   |
| Direct Marketing           | 356      | 3.92        | 0.85133                   |
| Customer Base Brand Equity | 356      | 3.39        | 0.865                     |

Source: IBM SPSS 26 output

### **4.5 Normality Tests**

Normality test is used to determine whether sample data has been drawn from a normally distributed population or the population from which the data came is normally distributed. Normality was checked by two terms i.e. kurtosis and skewness using SPSS. For kurtosis, the normal value is less than 3 whereas for skewness the normal value is supposed to be less than 6 (Asghar and Saleh 2012).

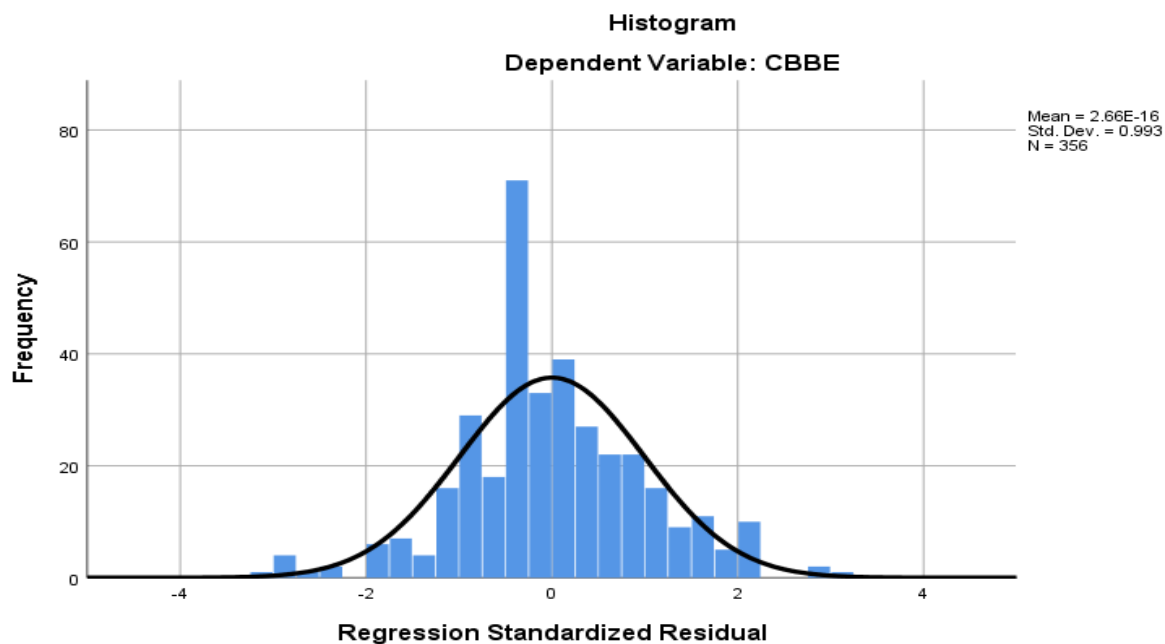
As shown on the table 4.4.1 below the data has been drawn from a normally distributed population or in other word the data came from the normally distributed population distributed because the value for both kurtosis and skewness is found to be normal which was below 3 for skewness and below 6 for kurtosis.

The histogram figure 4.4 under also show that the distribution of the population from which the questionnaire collected were normal.

**Table 4.5.1. Normality Distribution**

|                               |                | PS    | AD    | SP    | PR    | DM    |
|-------------------------------|----------------|-------|-------|-------|-------|-------|
| <b>N</b>                      | <b>Valid</b>   | 356   | 356   | 356   | 356   | 356   |
|                               | <b>Missing</b> | 0     | 0     | 0     | 0     | 0     |
| <b>Skewness</b>               |                | -.644 | -.787 | -.644 | -.860 | -.768 |
| <b>Std. Error of Skewness</b> |                | .129  | .129  | .129  | .129  | .129  |
| <b>Kurtosis</b>               |                | .304  | .806  | .435  | 1.015 | .836  |
| <b>Std. Error of Kurtosis</b> |                | .258  | .258  | .258  | .258  | .258  |

Source: IBM SPSS 26 output



**Figure 4.1 Histogram**

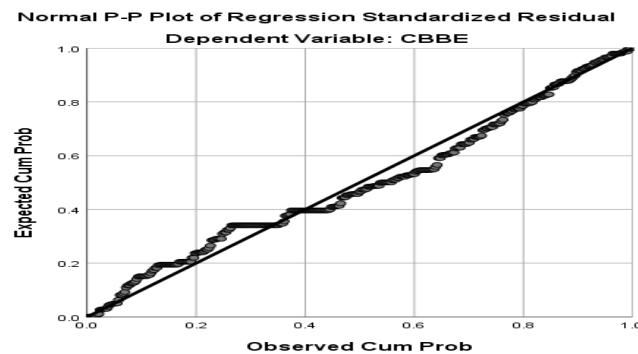
## 4.6 Multicollinearity

Multiple regression analysis was employed to examine the influence of Integrated Marketing Communication Elements on customer Based Brand Equity. According to (Kline, 1998) multicollinearity is not a threat if a correlation value is less than 80%. Before conducting the multiple regression analysis, the researcher examined the result of multiple correlations among the independent variables and there was pair wise correlation between the independent variables is less than 80%, as shown in table 4.6.3 below. VIF (Variance Inflation Factor) is another factor for diagnosis of collinearity so it is supposed to be less than five which indicates no multicollinearity problem exists among the independent variables as shown under the table 4.6.3 below.

If two or more independent variables highly correlated each other multicollinearity will occurs. This leads to the problem which independent variable contributes to the variance explained in the dependent variable.

From the table 4.6.3 below we can see that all of the five independent variables (PS, AD, SP, PR and DM) shows the correlation coefficients and tolerance/VIF below the acceptable value that is less than five and the multicollinearity assumption is normal

## 4.7 Linearity



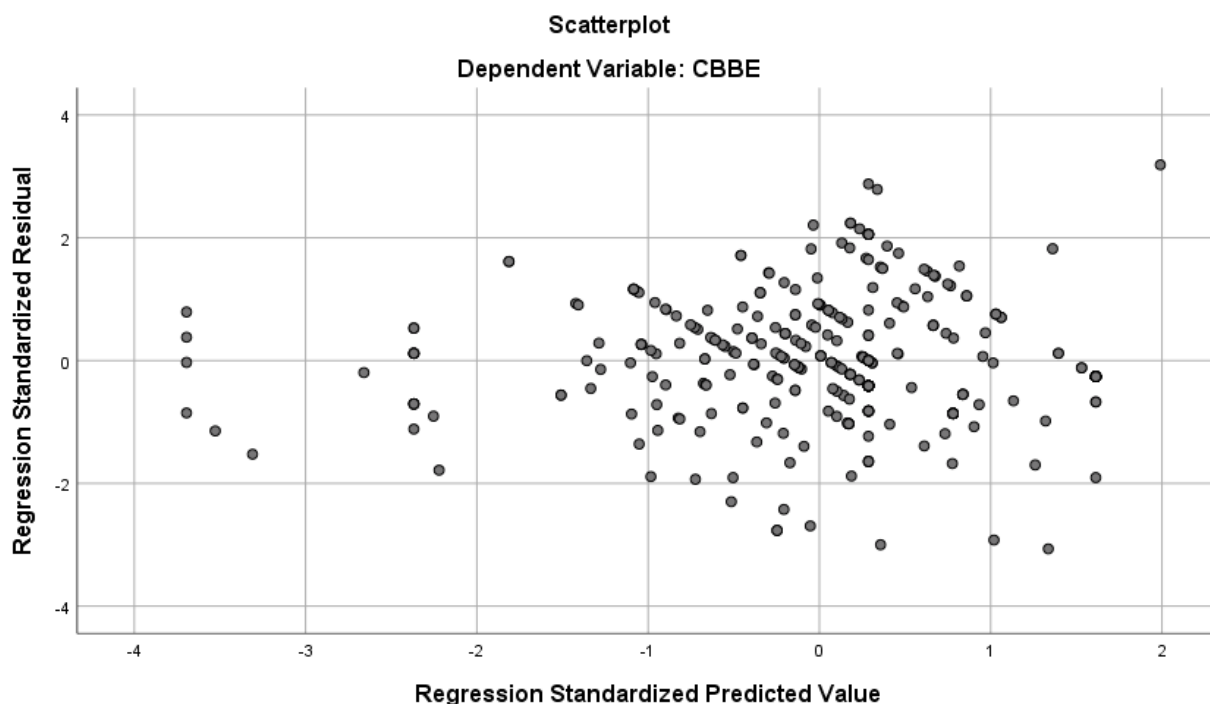
**Figure 4.2 Linearity**

The assumption for normal linearity is that the residuals of the regression should follow a normal distribution along with the normal Predicted Probability (P-P) plot.

The above normal probability Plot (P-P) of the Regression Standardized Residual table indicates that all the points are not as such deviated from Normal P-P Plot with a reasonable straight line from left bottom to top right with the suggestion that there are no major deviations from normality.

#### 4.8 Homoscedasticity

The assumption for homoscedasticity is checked by referring to the scatter plot diagram. From the diagram, we can check if the residuals are equally distributed, or whether they tend to bunch together at some values, or spread far apart. From scatter plot diagram below, we can see that there is reasonably an equal distribution of values below and above zero on the X-axis, and the residuals are slightly distributed to right from left and right of zero on the Y-axis. All the variables are between the range of 2 and -4 on the X-Y axis.



**Figure 4.3 Scatter plot**

## 4.9 Pearson Correlation Analysis

Pearson correlation coefficient (r) is a measure of the strength of the association between the variables. Theoretically, there could be a perfect positive correlation between variables which is represented by 1.0 (plus1), or a perfect negative correlation which would -1.0(minus 1) while correlation range between -1.0and +1.0

As per Marczyk, et al., (2005) general guidelines of correlations of .01 to .30 are considered small, correlations of .30 to .70 are considered moderate, correlations of .70 to .90 are considered large, and correlations of .90 to 1.00 are considered very large.

As can be seen from the below Table 4.5.1 there was a significant positive correlation between the three independent variables (Advertisement, sales promotion, personal selling, direct marketing and publicity and public relation and) and dependent variable (brand preference), and there is also a significant relation between the independent variables mentioned earlier and the intervening variables (brand awareness and attitude towards brand) preference). And the result was found to be statistically significant at (P<0.05) for each variable. This shows that the factors have moderate correlation and have an impact on brand preference.

**Table 4.9.1. Pearson correlation**

| Correlations |                     |        |        |        |        |        |        |
|--------------|---------------------|--------|--------|--------|--------|--------|--------|
|              |                     | PS     | AD     | SP     | PR     | DM     | CBBE   |
| PS           | Pearson Correlation | 1      | .749** | .686** | .733** | .675** | .739** |
|              | Sig. (2-tailed)     |        | .000   | .000   | .000   | .000   | .000   |
|              | N                   | 356    | 356    | 356    | 356    | 356    | 356    |
| AD           | Pearson Correlation | .749** | 1      | .792** | .760** | .779** | .781** |
|              | Sig. (2-tailed)     | .000   |        | .000   | .000   | .000   | .000   |
|              | N                   | 356    | 356    | 356    | 356    | 356    | 356    |
| SP           | Pearson Correlation | .686** | .792** | 1      | .670** | .816** | .770** |
|              | Sig. (2-tailed)     | .000   | .000   |        | .000   | .000   | .000   |
|              | N                   | 356    | 356    | 356    | 356    | 356    | 356    |
| PR           | Pearson Correlation | .733** | .760** | .670** | 1      | .722** | .777** |
|              | Sig. (2-tailed)     | .000   | .000   | .000   |        | .000   | .000   |
|              | N                   | 356    | 356    | 356    | 356    | 356    | 356    |
| DM           | Pearson Correlation | .675** | .779** | .816** | .722** | 1      | .790** |

|                                                                      |                            |               |               |               |               |               |             |
|----------------------------------------------------------------------|----------------------------|---------------|---------------|---------------|---------------|---------------|-------------|
|                                                                      | <b>Sig. (2-tailed)</b>     | <b>.000</b>   | <b>.000</b>   | <b>.000</b>   | <b>.000</b>   |               | <b>.000</b> |
|                                                                      | <b>N</b>                   | <b>356</b>    | <b>356</b>    | <b>356</b>    | <b>356</b>    | <b>356</b>    | <b>356</b>  |
| <b>CBBE</b>                                                          | <b>Pearson Correlation</b> | <b>.739**</b> | <b>.781**</b> | <b>.770**</b> | <b>.777**</b> | <b>.790**</b> | <b>1</b>    |
|                                                                      | <b>Sig. (2-tailed)</b>     | <b>.000</b>   | <b>.000</b>   | <b>.000</b>   | <b>.000</b>   | <b>.000</b>   |             |
|                                                                      | <b>N</b>                   | <b>356</b>    | <b>356</b>    | <b>356</b>    | <b>356</b>    | <b>356</b>    | <b>356</b>  |
| <b>** . Correlation is significant at the 0.01 level (2-tailed).</b> |                            |               |               |               |               |               |             |

Source: IBM SPSS 26 output

#### 4.10 Multiple Regression Analysis

The Table 4.6.1 below represents the analysis of multiple regression models for the beta coefficients of each elements of Integrated Marketing Communication Elements., these Independent variables accounted for 75.6% of the variance in the dependent variable Customer Based Brand Equity  $R^2 = 0.756$ . Thus, 75.6% of the variation in CBBE could be explained by these five integrated marketing communication elements which are Personal Selling, advertizing, Sales Promotion, Publicity and Public Relations and Direct Marketing and other unexplored variables other than those mentioned above may explain the variation in CBBE which accounts for about 24.4%.

**Table 4.10.1 multi collinearity test**

| <b>Model Summary</b>                          |              |                 |                          |                                   |
|-----------------------------------------------|--------------|-----------------|--------------------------|-----------------------------------|
| <b>Model</b>                                  | <b>R</b>     | <b>R Square</b> | <b>Adjusted R Square</b> | <b>Std. Error of the Estimate</b> |
| <b>1</b>                                      | <b>.869a</b> | <b>.756</b>     | <b>.752</b>              | <b>2.433</b>                      |
| a. Predictors: (Constant), DM, PS, AD, PR, SP |              |                 |                          |                                   |

Source: IBM SPSS 26 output

The table 4.6.2 below shows statistically significant effect between independent variable Integrated Marketing Communication Elements and dependent variable (Customer Based Brand Equity) where, (F) value was (216.693) at 0.000 which states that there is significant effect of IMCE on CBBE.

**Table 4.10.2 ANOVA Result for IMCE and CBBE**

| ANOVA <sup>a</sup>                            |            |                |     |             |         |                   |
|-----------------------------------------------|------------|----------------|-----|-------------|---------|-------------------|
| Model                                         |            | Sum of Squares | df  | Mean Square | F       | Sig.              |
| 1                                             | Regression | 6414.716       | 5   | 1282.943    | 216.693 | .000 <sup>b</sup> |
|                                               | Residual   | 2072.194       | 350 | 5.921       |         |                   |
|                                               | Total      | 8486.910       | 355 |             |         |                   |
| a. Dependent Variable: CBBE                   |            |                |     |             |         |                   |
| b. Predictors: (Constant), DM, PS, PR, SP, AD |            |                |     |             |         |                   |

Source: IBM SPSS 26 output

**Table 4.10.3 Normality Distribution**

| Coefficients <sup>a</sup>   |                             |            |                           |       |      |                                 |             |                         |       |
|-----------------------------|-----------------------------|------------|---------------------------|-------|------|---------------------------------|-------------|-------------------------|-------|
| Model                       | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. | 95.0% Confidence Interval for B |             | Collinearity Statistics |       |
|                             | B                           | Std. Error | Beta                      |       |      | Lower Bound                     | Upper Bound | Tolerance               | VIF   |
| 1 (Constant)                | 2.433                       | .662       |                           | 3.673 | .000 | 1.130                           | 3.736       |                         |       |
| PS                          | .131                        | .036       | .160                      | 3.661 | .000 | .061                            | .202        | .363                    | 2.755 |
| AD                          | .089                        | .040       | .120                      | 2.247 | .025 | .011                            | .167        | .245                    | 4.076 |
| SP                          | .176                        | .048       | .189                      | 3.694 | .000 | .082                            | .269        | .266                    | 3.759 |
| PR                          | .223                        | .038       | .269                      | 5.894 | .000 | .149                            | .298        | .336                    | 2.976 |
| DM                          | .232                        | .050       | .240                      | 4.670 | .000 | .134                            | .329        | .265                    | 3.779 |
| a. Dependent Variable: CBBE |                             |            |                           |       |      |                                 |             |                         |       |

## 4.11 Summary of Tested Hypotheses

**Table 4.11.1 Summary of Tested Hypothesis**

| Hypothesized Relationship       |   |      | Estimate (B) | Critical Ratio (t) | P    | Conclusion |
|---------------------------------|---|------|--------------|--------------------|------|------------|
| Personal Selling                | → | CBBE | .160         | 3.661              | .000 | Supported  |
| Advertizing                     | → | CBBE | .120         | 2.247              | .025 | Supported  |
| Sales Promotion                 | → | CBBE | .189         | 3.694              | .000 | Supported  |
| Publicity and Publ<br>relations | → | CBBE | .269         | 5.894              | .000 | Supported  |
| Direct Marketing                | → | CBBE | .240         | 4.670              | .000 | Supported  |

## 4.12 Discussion of hypothesis Result

**H1:** From the finding, we can accept the Personal selling efforts positively influence Customer Based-Brand Equity. It shows that the B-value is .160 and p- value is 0.000 as can be seen from the above table 4.6.3. Personal selling activities of Commercial Bank of Ethiopia have positive effect on Customer Base Brand Equity of the Bank. From the literature review, Machine and Okello (2016) conclude that, personal selling has influenced brand performance in retail shoe companies in Nairobi central business district. Briar Hocking, (2012) revealed that the personal sellers who visit workplaces around New Zealand in the weeks leading up to Christmas positively influence the Customer Bases Brand Equity of the Christmas Cookies brand.

**H2:** Again, from the above table 4.6.3, B value is .120 and P- vale is 0.025. Therefore, Advertising expenditure positively affects customer based-brand equity accepted because there are researches that support this for example, according to some research results; there is a positive relationship between advertising investment and brand awareness (As cited by Rooney, Joseph Arthur a.g.m. Taşkın, 2018, p. 135).

**H3:** Sales promotion activities of commercial bank of Ethiopia have positive effect on the customer Base brand equity of the bank and the effect was statistically significant. Therefore, the  $H_0$  is supported. The B- value is .189 negative and the P value is 0.000. There are researches that support this for example Gosaye 2017 concluded that, Sales Promotion activities enhanced commercial Bank of Ethiopia Brand Image especially the use of coupons have significant role. Negar 2009 argued that consumer sales promotion has more influence on the brand switchers as compared to the loyal consumers.

**H4:** Publicity and public relations efforts positively impact customer-based brand equity accepted because the B value is .269 and its P- value is 0.00. Negative stories about a company and/or its products can be very damaging (George, 2003). Hence, Public Relations can have strong impact on public awareness at a much lower cost than advertising. If the company develops an interesting story, it can pick up by the media, having the same effect as advertising without costing millions of dollars. To attract attention and spark recognition, the firm's visual identity is carried by its logos, stationery, brochures, signs, business forms, business cards, Website, buildings, uniforms, and dress codes (Kotler, 2000). An increasing number of Organizations are using PR to communicate with their audiences about Also Alexandria Easland (2015), mentioned, as a management function, public relations focus on building. Again Kotler (2006), proactive publicity can be one of the most powerful and cost-effective brand building tools, especially for smaller organizations that can't afford significant advertising. ut the organization (corporate public relations) and brands (marketing public relations) (Mubushar et al., 2013).

**H5:** Direct marketing efforts positively contribute to customer based- brand equity because b-value is .240 and P-value is .000 which is statistically significant effect and to support this previous finding such as Mubushar et al. 2013 Direct Marketing has been found to have an impact in creating awareness and shaping Brand Image. Kotler and Armstrong 2012 also stated that Direct Marketing allows the organization to reach the audience to boost their awareness interest and quality to share information about goods or services to promote them to shape Brand Image and to build interest towards the brand.

## **CHAPTER FIVE**

### **SUMMARY, CONCLUSION AND RECOMMENDATION**

#### **5.1 Summary of findings**

The main objective of this research was to identify the effects of Integrated Marketing Communication Elements on the customer Based Brand Equity of Commercial Bank of Ethiopia. The study was designed in quantitative explanatory research. The target populations of the research were the customers of Commercial Bank of Ethiopia Grade IV and Special Branch under ten districts in Addis Ababa city. 228 respondents out of 384 sample or 64.4% of the customers are educated and can understand and respond to questions in the questionnaires. Based on the research objective, English version and Amharic version questionnaires were prepared. Since total population of customers of Commercial bank of Ethiopia in the ten districts are above twelve million 384 samples were taken (Johnson and Christensen, 2012) and 356 (92.71%) filled and returned properly.

To verify the reliability of the questionnaire, the coefficient of Cranach's alpha (1951) was used. The values of Cranach's Alpha range from 0 (completely unreliable) to 1 (perfectly reliable). An alpha value of 0.5 to 0.6 is considered acceptable but 0.7 or higher is highly preferred. So, the finding 0.974 shows that all the questionnaires were reliable.

The effect of integrated Marketing Communication Elements on Customer Based Brand Equity of Commercial Bank of Ethiopia was measured by means of multiple regression models. The finding indicated that of the Integrated Marketing Communication Elements (Personal Selling, Advertising, Sales promotion, Public Relation and Direct Marketing) were positive and statistically significant ( $P < 0.05$ ) effect on Customer Base Brand Equity.

The following results were observed from the results of the respondents:

The research confirms the past research literatures are valid and reliable after data analysis of consumers' feed backs. Concluding the consumer's feedback, is obvious that they want firm to incorporate IMCE activities as they are well informed and able to purchase from the variety of brands available, so which brand reach them more effectively will influence them more.

The result of correlation analysis revealed that all components of Integrated Marketing Communication Elements: Personal Selling, Advertisement, Sales Promotion, and publicity/public relation and Direct Marketing are well correlated with customer Base Brand equity of CBE.

Pearson correlation coefficient shows that there is strong relationship with one of the independent variables which is Direct Marketing and dependent variable (CBBE) i.e. 0.790. The correlation between the rest of independent variables (Personal Selling, Advertising, sales promotion, publicity or public relation) variable and dependent variable (CBBE). i.e. 0.739, 0.781, 0.770 and 0.777 respectively.

The result of regression analysis shows Integrated Marketing Communication Elements: Personal Selling Advertisement Sales Promotion, Publicity or Public Relation and Direct Marketing have significant impact on CBBE.

## **5.2 Conclusion**

Customer Base Brand Equity is one of the most important assets in any business. It is therefore critical to understand its key drivers. The main objective of this Study is to investigate the effects of Integrated Marketing Communication Elements on Customer Base Brand Equity of Commercial Bank of Ethiopia. The researcher approached this objective by studying integrated marketing communication tools in relation to Customer Base Brand Equity. Questionnaire was administered in a likert scale manner and the responses were analysed based on percentage and mean that is conducted in IBM SPSS version 26. Hence all the integrated marketing communication tools are positively related to the Customer Base Brand Equity of Commercial Bank of Ethiopia. The study considered Integrated Marketing Communication Elements that are Personal Selling, Advertisement, Sales Promotion; publicity/PR and Direct Marketing confirmed their effect on the Customer Base Brand Equity of Commercial Bank of Ethiopia. According to the Pearson correlation analysis, it can be clearly seen that the five integrated marketing communication tools namely, Personal Selling, Advertising, Sales Promotion, Publicity/Public Relations and Direct Marketing are positively related to Customer Base Brand Equity of Commercial Bank of Ethiopia.

According to the regression analysis, the study concluded that Integrated Marketing Communication Elements explain Customer Base Brand Equity. The regression analysis also indicated that 75.6 % of

Customer Base Brand Equity is explained by the independent variables those are the Integrated Marketing Communication Elements. The other 24.4 % of brand image variation was other factors other than the independent variables under study.

The study concluded that among the Integrated Marketing Communication Elements Direct Marketing and Sales Promotion had constructive influence to build Customer Base Brand Equity as its mean value is greater than the other variables. The other variables which are Personal Selling and Publicity/Public Relations have a mean average has minimum compared to Direct Marketing and Sales Promotion, which means that Commercial Bank of Ethiopia should give extra attention to Publicity/Public Relations and Personal Selling in particular and also to attain a higher performance as Direct Marketing and sales Promotion. Advertizing in the Commercial Bank of Ethiopia has its mean value in overage in between all variables that shows good performance but needs improvement.

### **5.3 Recommendations**

Based on the findings and conclusions in the study, the following recommendations are suggested to commercial Bank of Ethiopia to implement Integrated Marketing Communication Elements to maximize customer Base Brand Equity.

- Among the Integrated Marketing Communication Elements, Publicity/Public relations and direct Marketing has highly positive impact and statistically significant and therefore the bank should maintain it. Because the banks accountability in its public confidence positively affect the bank's brand and CBE should maintain this image by continuing its public confidentiality since there is high competition between banks.
- From the survey result the sales promotion performance of the bank has also positive effect with is statistically significant. The researcher recommends that it needs an improvement in the future.
- Personal selling g and Advertising has positive Effect and statistically significant and compered to the other three communication elements these two elements need improvement.
- Commercial Bank of Ethiopia has a vision to become world class commercial bank. The researcher recommends that it should adopt experience of foreign banks in integrating the communication elements to increase its Customer Base Brand Equity.

- The researcher recommends that, due to current high competition between commercial banks so that Commercial Bank of Ethiopia Should apply creativity and uniqueness on its promotions in order to increase its brand image to the customer
- The researcher also recommends that Commercial Bank of Ethiopia constantly train its employees so that they become update, Knowledgeable and skillful in order to represent the brand appropriately.

#### **5.4 Area for Future Study**

Recommendation for the future study is on the effects of using the newly explored technological channels like social media and websites in communication with target audiences in the consistency and brand alignment in the era of rapidly evolving digital platforms, maintaining a cohesive and unified brand message across diverse communication.

## References:

- ❖ Aaker, D.A. (1991) *Managing Brand Equity*. Free Press, New York
- ❖ Again Easland (2015)
- ❖ Ailawadi et al. (2003, p. 161) Definition, conceptualization and Measurement of customer-based Brand Equity
- ❖ Apuke, O.D (2017) *Quantitative Research Methods*
- ❖ (Ak, 2011, p. 310).
- ❖ Baalbaki,S. and Guzman, F.(2016). A consumer perceived consumer-based brand equity scale *Journal of Brand Management*, 23(3), 229-251.
- ❖ Battaglia, M.P. (2008) ‘Non-Probability Sampling’, *Encyclopedia of Survey Research Methods*, Sage Publications, pp.523-526. (Baysal, 2006, p. 36).
- ❖ Bratton, J. and Gold, J. (2000). *Human Resource Management: Theory and Practice*. Amazon's Book Store.
- ❖ George Edward Belch, George Eugene Belch, Michael A. Belch. Irwin/ McGraw –Hill, 2001- *Business and Economics*-795. Pages.
- ❖ Bhattacharjee, A. (2012) ‘Social Science Research: Principles, Methods, and Practices’, 2nd edition, Florida: Creative Commons Attribution Available at: [http://scholarcommons.usf.edu/cgi/viewcontent.cgi?article=1002&context=oa\\_textbooks](http://scholarcommons.usf.edu/cgi/viewcontent.cgi?article=1002&context=oa_textbooks) [Accessed 11 December 2016]. (Bowker, 2003, p. 155).
- ❖ (Buil et al., 2013; Alhaddad, 2015; Mutsikiwa tal. 2013)
- ❖ Chattopadhyay, T., Dutta, R.N. and Sivani, S. (2010) ‘Media mix elements affecting brand equity: A study of the Indian passenger car market’, *IIMB Management Review*, 22, pp. 173-185.
- ❖ Christodoulides, G. and Chernatony, L.(2010) *Consumer-Based Brand Equity conceptualization and measurement*;
- ❖ Christodoulides et al. (2006) *Emotional connection, Online experience*
- ❖ Creswell, J. W. (2009). *Research design: Qualitative, quantitative, and mixed methods approaches (3rd ed.)*. SAGE Publications, Inc.

- ❖ Creswell, J. W. (2014). *Research design: qualitative, quantitative, and mixed methods approaches (4th ed.)* United States of America
- ❖ Cooper, D. R. & Schindler, P. S. (2006). *Business Research Methods. Volume 1.* McGraw-Hill,
- ❖ (Dahlen et al., 2010). Belch (2009) defined
- ❖ Danaher et al., 2019. Danaher, B., Hersh, J.S., Smith M.D, Telang, R, 2019.
- ❖ De Vaus, D. (2002) *Surveys in Social Research*. 5<sup>th</sup> Edition, Routledge, London.
- ❖ (Deniz, 2010, p. 304).
- ❖ International Journal of Business and Management/Archives/ Vol. 8, No. 11 (2013)/Al-Dmour.
- ❖ Armin Stein works for the ERCIS Network as Managing Director since 2010.
- ❖ Gholami, S., Roushanghias, E. and Karimian, M. (2016) ‘Examination of Factors Influencing on Enhancement of Brand Equity with Emphasis on Advertising and Sales Promotion’, *Journal of Current Research in Science*, 5(1), pp. 320-326.
- ❖ (Gilbert and Jackaria, 2002).
- ❖ Graziano, A. M. & Raulin, M. L. (2004). *Research Methods: A Process of Inquiry (5th Ed.)*.
- ❖ Heale, R. and Twycross, A. (2015). Validity and reliability in quantitative studies. *Evid Based Nurs July 2015, volume 18, number 3*. Downloaded from <http://ebn.bmj.com/> on May 10, 2020
- ❖ (Hocking, 2012).
- ❖ <https://doi.org/10.17576/JKMJC-2018-3401-01>
- ❖ <https://www.researchgate.net/publication/256296291>
- ❖ International Journal of Social Science and Business, Vol. 5, No. 2, 2021, pp. 278-283
- ❖ Indian Journal of Fundamental and Applied Life Sciences ISSN: 2231– 6345 (Online) An Open Access, Online International Journal Available at [www.cibtech.org/sp.ed/jls/2015/02/jls.htm](http://www.cibtech.org/sp.ed/jls/2015/02/jls.htm) 2015 Vol. 5 (S2), pp. 2300-2309/Fard and Farahani
- ❖ Johnson, R. B. & Christensen, L. (2014). *Educational research: Quantitative, qualitative, and mixed approaches (5th Ed)*. USA: SAGE Publications, Inc.
- ❖ (Joshi<sup>1</sup>, Kale, Chandel and Pal, 2015). According
- ❖ (Julia et al., 2020; Kotler & Keller, 2012),
- ❖ Juneja (2015).

- ❖ Keller, K.L, (1993) Building Customer-Based Brand Equity. *Marketing Management*, 10,14-21.
- ❖ Keller, K.L, (2001) Conceptualizing, Measuring, and Managing Customer-Based Brand
- ❖ Keller, K.L. (2004) ‘Strategies brand Management: Building, Measuring and Managing Brand Equity’, 2<sup>nd</sup>, New Delhi: Prentice Hall of India.
- ❖ Keller, K.L. and Lehmann, D.R. (2006) Brands and Branding: Research findings and future priorities. *Marketing Science*, 25,740-759.
- ❖ (Kitchen & Schultz, 2009; Madhavaram et al., 2005).
- ❖ Kotler, P. and Keller, K.L. (2012) ‘Marketing Management’, 14th edition, England: Pearson Education Limited.
- ❖ (Kotler, 2000, Kotler, P. (2000) ‘Marketing Management Millennium Edition’, 10th edition, USA: Prentice-Hall, Inc. p. 635).
- ❖ Kotler, P.: Keller, K.L: Burton, S. Marketing management. Pearson Education. 2015?
- ❖ Kothari, C.R. (2004) ‘Research Methodology: Methods and Techniques’, 2nd edition, New Delhi: New Age International Limited. Makasi, A., Govender, K. and Rukweza, C. (2014) ‘Building Brand Equity through Advertising’, *Mediterranean Journal of Social Sciences*, 5(20), pp.2613-2624.
- ❖ Lovelock & Wirtz (2004:136) and Aaker (1996:8)
- ❖ Mandić (2009),
- ❖ Mutsikiwa, M., Dhliwayo, K. and Basera, C.H. (2013) ‘The Impact of Advertising on BuildingBrand Equity: A Case of Zimbabwean Universities’, *European Journal of usiness andManagement*, 5(9), pp. 197-210.
- ❖ Caroline Muthoni Muchina, Barrack Okello 2013
- ❖ Muijs, D. (2010) ‘Doing Quantitative Research in Education with SPSS’, 2nd edition, London: SAGE Publications. ( Naghibi & Sadeghi, 2011).
- ❖ Nakra (1999:42-45),
- ❖ Norasmah, H. O., & Sabariah, I. (2007). Tahap tingkah laku kognitif keusahawanan di kalangan pelajar dan remaja. In N. H. Othman, & H. Harun (Eds.), *Keusahawanan Remaja Malaysia* (pp. 78-102). Serdang: Penerbit University Putra Malaysia.

- ❖ Nikabadi, M.S., Safui, M.A. and Agheshlouei, H. (2015) 'Role of Advertising and Promotion in Brand Equity Creation', *Journal of Promotion Management*, 21(1), pp. 13-32.
- ❖ Norasmah, H. O., & Sabariah, I. (2007). Tahap tingkah laku kognitif keusahawanan di kalangan pelajar dan remaja. In N. H. Othman, & H. Harun (Eds.), *Keusahawanan Remaja Malaysia* (pp. 78-102). Serdang: Penerbit University Putra Malaysia.
- ❖ (Odabaşı & Oyman 2012, p. 96).
- ❖ (Özkundakçı, 2014, p. 38).
- ❖ (Prasetyo et al., 2018; Vollero et al., 2019).
- ❖ (Percy, 2018; Ulfa & Marta, 2017).
- ❖ Rooney, Joseph Arthur a.g.m. Taşkın, 2018, p. 135).
- ❖ Sadek, H., Redding, P. and Tantawi, P (2015) 'Investigating the Major Marketing Communication Tools and Their Impact on Building Bank Brand Equity In The Egyptian
- ❖ Salelaw, G.T. and Singh, A. (2015) 'The Effects of Advertising Spending and Event Sponsorship on Brand Equity in the Ethiopian Brewery Industry', *Global Journal of Management and Business Research*, 15(10).<sup>th</sup>
- ❖ Selvakumar J. J. and Vikkraman, P. (2011) 'Impact of Advertising and Price Promotions on Brand Equity in Service Sector', *Journal of Contemporary Research in Management*, pp. 51-65.
- ❖ Saunders et al. (2012)
- ❖ Swamy, S. and Chaipoopirutana, S. (2014) 'Building Brand Loyalty through Selected Marketing Activities: Case Study of a Soft Drink Brand in Hyderabad, India', *International Conference on Trends in Economics*, Available at: <http://dx.doi.org/10.15242/ICEHM.ED0814096> [Accessed on 16 January 2017].
- ❖ Salelaw, G.T. and Singh, A. (2015) 'The Effects of Advertising Spending and Event Sponsorship on Brand Equity in the Ethiopian Brewery Industry', *Global Journal of Management and Business Research*, 15(10).
- ❖ Review of Shimp, T. A (2003). advertising, promotion and supplemental aspects of Integrated Marketing communications

- ❖ Swamy, S. and Chaipoopirutana, S. (2014) ‘Building Brand Loyalty through Selected Marketing Activities: Case Study of a Soft Drink Brand in Hyderabad, India’, *International Conference on Trends in Economics*, Available at: <http://dx.doi.org/10.15242/ICEHM.ED0814096> [Accessed on 16 January 2017].
- ❖ Tariq, M.I., Humayon, A.A., Bhutta, M.H. and Danish, R.Q. (2014) ‘Impact of Effective
- ❖ Advertisement on Brand Equity and Brand Switching Behavior: Study of Food and Beverages Industry in Emerging Market’, *Research Journal of Recent Sciences*, 3(6), pp. 40-45.
- ❖ (Tleuberdinova & Sabdenbekova, 2018).
- ❖ (Tolon & Zengin, 2016, p. 36).
- ❖ (Tortorici, 1999:20-22).
- ❖ Wolde, E.K. and Soudikar A. (2015) ‘Assessment On The Influence Of Promotional Mix
- ❖ Elements On Customer Satisfaction in The Case of Dashen Bank in Hawassa City Of Ethiopia’, *Journal of Commerce and Behavioral Science*, 04(12), pp. 50-67.
- ❖ (Werther Jr. & Chandler, 2005, p. 317).
- ❖ Integrated marketing Communications Tony Yeshin (2000:256),
- ❖ Yoo et al., (2000) Created the Brand Equity creation model

# **APPENDIX I**

## **English version survey questioners**

**Addis Ababa University**  
**School of commerce**  
**Department of Marketing**

Dear Participants,

This research is being conducted as part of the requirements for the Master of Science in Marketing Management at Addis Ababa University's College of Commerce, Department of Marketing Management. The primary objective of this study is to examine the Effect of Integrated Marketing Communication Elements on Customer Base Brand Equity of Commercial Bank of Ethiopia.

Your valuable responses will significantly contribute to this study, which relies on your insights and data collected from reliable sources. The questionnaire aims to gather genuine and unbiased information, and your cooperation is crucial for the success of this research.

Please take a moment to respond to each question. You can choose the applicable option by ticking the provided boxes or provide your response in the designated blank spaces. Additional notes, comments, or explanations are welcome. I assure you that all information provided will be treated with strict confidentiality.

Your support is highly appreciated, and I extend my gratitude in advance for your assistance.

Researcher's Information:

Name: Sisay Ayele Teshome  
Email: Sisay2011A@gmail.com  
Telephone: 0911976772

## **PART ONE: GENERAL INFORMATION**

Instructions: Please tick (✓) from the alternatives that are most applicable answer to you in respect of each of the following items

### **1. Gender**

- ☐ Male
- ☐ Female

### **2. Age**

- ☐ 18-25 Years      ☐ 26-30 Years      ☐ 31-35 Years
- ☐ 36-40 Years      ☐ 41-45 Years      ☐ Above 45 Years

### **3. Qualification (Educational background):**

- ☐ Below Diploma and below
- ☐ Diploma/Level 4
- ☐ Bachelor Degree (BA, BSC)
- ☐ Masters (MA, MB, MSC) and above
- ☐ Above Master

## Part Two: Customer Base Brand Equity

Mark your level of agreement on the statements listed down according to: -

1. Strongly Disagree

2. Disagree

3. Neutral

4. Agree

5. Strongly Agree

| No | Questions                                                                                                                                                                                             | Scale |   |   |   |   |
|----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|---|---|---|---|
|    |                                                                                                                                                                                                       | 1     | 2 | 3 | 4 | 5 |
| 1  | I easily recognize Commercial Bank of Ethiopia brand, logo, symbol and name                                                                                                                           |       |   |   |   |   |
| 2  | I know all of Commercial Bank of Ethiopia's Integrated Marketing Communication Elements (Advertisements, sales promotion, Personal Selling, Publicity, and Direct Marketing) promote its brand image. |       |   |   |   |   |
| 3  | I believe that Commercial Bank of Ethiopia messages are consistent with the product's performance and image                                                                                           |       |   |   |   |   |
| 4  | I believe that communication messages from Commercial Bank of Ethiopia through different mediums E.g. TV, radio, and magazines complement each other in defining its brand image                      |       |   |   |   |   |
| 5  | I believe that Commercial Bank of Ethiopia messages influence the attitude that I have toward the brand.                                                                                              |       |   |   |   |   |
| 6  | I believe that having more than one communication medium helps me to be more aware of the Commercial Bank of Ethiopia Brand                                                                           |       |   |   |   |   |

## Part Three: Integrated Marketing Communication Elements

### Personal Selling

Mark your level of agreement on the statements listed down according to: -

**1. Strongly Disagree**

**2. Disagree**

**3. Neutral**

**4. Agree**

**5. Strongly Agree**

| Personal Selling |                                                                                                         | Level of Agreement |   |   |   |   |
|------------------|---------------------------------------------------------------------------------------------------------|--------------------|---|---|---|---|
| Statement        |                                                                                                         | 1                  | 2 | 3 | 4 | 5 |
| 1                | Personal selling practiced by Commercial Bank of Ethiopia influences its brand image?                   |                    |   |   |   |   |
| 2                | Commercial Bank of Ethiopia's Direct (face to face) Interaction with Customers affects its brand image. |                    |   |   |   |   |
| 3                | The Bank's officer possess sufficient selling skills to promote its products.                           |                    |   |   |   |   |
| 4                | The Bank's officers have good communication skills to promote its products.                             |                    |   |   |   |   |
| 5                | The Bank's officers have good customer handling practice.                                               |                    |   |   |   |   |
| 6                | Commercial Bank of Ethiopia officers influenced me to have a positive brand image on the bank.          |                    |   |   |   |   |
| 7                | The Banks officer provide sufficient information about its products                                     |                    |   |   |   |   |

## Advertisements

Mark your level of agreement on the statements listed down according to: -

**1. Strongly Disagree**

**2. Disagree**

**3. Neutral**

**4. Agree**

**5. Strongly Agree**

| Advertisizing |                                                                                                                         | Level of Agreement |  |  |  |  |
|---------------|-------------------------------------------------------------------------------------------------------------------------|--------------------|--|--|--|--|
| Statement     |                                                                                                                         |                    |  |  |  |  |
| 1             | Commercial Bank of Ethiopia has undertaken enough advertising activities to promote its Brand Image?                    |                    |  |  |  |  |
| 2             | I believe that Commercial Bank of Ethiopia's advertisements are likable, memorable and meaningful                       |                    |  |  |  |  |
| 3             | Online activities of the Corporation such as websites, blogs and social media affect its brand image.                   |                    |  |  |  |  |
| 4             | The use of billboards, sonic screens and wall branding put in various places by the Corporation affect its brand image. |                    |  |  |  |  |
| 5             | Commercial Bank of Ethiopia flayers, policy explanation brochures and leaflets affect its brand image.                  |                    |  |  |  |  |
| 6             | TV Advertisements of Commercial Bank of Ethiopia affects its overall Brand image.                                       |                    |  |  |  |  |
| 7             | Radio Advertisements by the Commercial Bank of Ethiopia affect its Brand image                                          |                    |  |  |  |  |
| 8             | Print media Advertisements on newspapers and magazines affect its Brand Image.                                          |                    |  |  |  |  |

## Sales Promotions

Mark your level of agreement on the statements listed down according to: -

**1. Strongly Disagree**

**2. Disagree**

**3. Neutral**

**4. Agree**

**5. Strongly Agree**

| Sales Promotion |                                                                                                                         | Level of Agreement |   |   |   |   |
|-----------------|-------------------------------------------------------------------------------------------------------------------------|--------------------|---|---|---|---|
| Statement       |                                                                                                                         | 1                  | 2 | 3 | 4 | 5 |
| 1               | Sales promotions practiced by Commercial Bank of Ethiopia influences your knowledge of the Banks Brand?                 |                    |   |   |   |   |
| 2               | Commercial Bank of Ethiopia participation on various events such as trade fairs and exhibitions affect its performance. |                    |   |   |   |   |
| 3               | Commercial Bank of Ethiopia price linked saving enhanced my saving culture.                                             |                    |   |   |   |   |
| 4               | The Bank offers free gifts to customers.                                                                                |                    |   |   |   |   |
| 5               | Customer service such as visiting existing clients affect my opinion on the banks image                                 |                    |   |   |   |   |
| 6               | Additional interest on youth, and women savings enables customers to have positive image on the Bank.                   |                    |   |   |   |   |

## Publicity and Public Relations

Mark your level of agreement on the statements listed down according to: -

**1. Strongly Disagree**

**2. Disagree**

**3. Neutral**

**4. Agree**

**5. Strongly Agree**

| Publicity and Public Relations |                                                                                                                 | Level of Agreement |   |   |   |   |
|--------------------------------|-----------------------------------------------------------------------------------------------------------------|--------------------|---|---|---|---|
| Statement                      |                                                                                                                 | 1                  | 2 | 3 | 4 | 5 |
| 1                              | The promises made by Commercial Bank of Ethiopia in its Publicity are fulfilled by the brand.                   |                    |   |   |   |   |
| 2                              | Commercial Bank of Ethiopia is known for supporting organizations and Individuals (Sponsorship practice).       |                    |   |   |   |   |
| 3                              | Commercial Bank of Ethiopia participates on different public activities                                         |                    |   |   |   |   |
| 4                              | Press releases by Commercial Bank of Ethiopia gives the public good understanding of the banks activities       |                    |   |   |   |   |
| 5                              | Commercial Bank of Ethiopia participates on different Charity activities                                        |                    |   |   |   |   |
| 6                              | Commercial Bank of Ethiopia Identity medias like its Logo, Business card etc... are attractive and memorable.   |                    |   |   |   |   |
| 7                              | Commercial Bank of Ethiopia prints annual reports, brochures, short messages to strengthen its Public relations |                    |   |   |   |   |

## Direct Marketing

Mark your level of agreement on the statements listed down according to: -

**1. Strongly Disagree**

**2. Disagree**

**3. Neutral**

**4. Agree**

**5. Strongly Agree**

| Direct Marketing |                                                                                           | Level of Agreement |   |   |   |   |
|------------------|-------------------------------------------------------------------------------------------|--------------------|---|---|---|---|
| Statement        |                                                                                           | 1                  | 2 | 3 | 4 | 5 |
| 1                | I believe direct marketing is practiced in Commercial Bank of Ethiopia.                   |                    |   |   |   |   |
| 2                | Commercial Bank of Ethiopia uses SMS messages to directly communicate with its customers. |                    |   |   |   |   |
| 3                | Commercial Bank of Ethiopia uses e-mail to directly communicate with its customers.       |                    |   |   |   |   |
| 4                | Commercial Bank of Ethiopia uses call center to directly communicate with its customers.  |                    |   |   |   |   |
| 5                | The bank uses its Website to communicate its products.                                    |                    |   |   |   |   |
| 6                | The promotions on its websites are attractive and visually appealing                      |                    |   |   |   |   |

Thank you for your participation in this survey!!!

# APPENDIX II

## Amharic version survey questioners

አዲስ አበባ ዩኒቨርሲቲ

የንግድ ሥራ ትምህርት ቤት

የገበያ ጥናት ትምህርት ክፍል

□ት: ምላሽ ሰ□ ዎች

በቅድሚያ ውድ ጊዜያችሁን ሠ□ታችሁ ትክክለኛና ታማኝ የሆነ ምላሻችሁን ለመስጠት ፈቃደኝነታችሁን ስላሳያችሁ በጣም ላመሰግናችሁ እ□□ለሁ።

ይህ ጥናት በአዲስ አበባ ዩኒቨርሲቲ ንግድ ሥራ ኮሌጅ የማርክቲንግ ማኔጅመንት ክፍል የሳይንስ ጥናት በማርክቲንግ ማኔጅመንት ከሚያስፈልጉት መስፈርቶች አንዱ ሆኖ እየተካሄደ ነው። የዚህ ጥናት አላማ የግብይት ኮሙኒኬሽን ክፍሎች በኢትዮጵያ ንግድ ባንክ የደንበኞች ብራንድ ፍትህዊነት የሚከናወኑ የተለያዩ የፕሮሞሽን እንቅስቃሴዎች በብራንድ ገቢ ላይ ያላቸውን ተፅዕኖ ለማሳየት ነው። በመሆኑም የዚህ ጥናት ውጤት እ□ተሰሩ ያሉ የፕሮሞሽን እንቅስቃሴዎች ለብራንድ ገቢ አስተዋፆ አላቸው ወይስ የላቸውም ካላቸው መካከል የትኞቹ የበለጠ ስኬታማ እየሆኑ ነው የሚለውን በማሳየት የኢትዮጵያ አቅራቢዎች የበለጠ ስኬታማ ለሆኑት የፕሮሞሽን እንቅስቃሴዎች ትኩረታቸውንና ገንዘባቸውን በጥንቃቄ እ□□□ሉ □□□ል ተብሎ □□በቃል።

ስለ□ህ □ርሶ መጠይቁን በጥንቃቄና እውነተኛ ስሜትን በሚገልፅ ሁኔታ መሙላት ለውጤቱ ማማር አስተዋፅኦ ስላለው ይህንኑ በማድረግ እንዲተባበሩኝ እ□□ቃለሁ። በተ□ ማሪም ይህ መጠይቅ ለትምህርት አላማ ብቻ የሚውል መሆኑንና የሚሰጡት ምላሽ በሚሰጥር የሚያዝ መሆኑን ላረጋግጥሎት እ□□ለሁ።

የእርስዎ ድጋፍ በጣም የተመሰገነ ነው፤ እና ለርዳታዎ በቅድሚያ ምስጋናዬን አቀርባለሁ።

የአጥኚ□ መረ□

ሥም ሲሳይ አየለ ተሾመ

ኢሜ□ል: [siay2011A@gmail.com](mailto:siay2011A@gmail.com)

ስልክ ቁጥር: 0911976772

**ክፍል አንድ፤ ሕዝብ ነክ ጥናት መረጃ**

**ጾታ፡-**              **ወንድ**              ☐              **ሴት**              ☐

**የትምህርት ደረጃ**

**ምስክር ወረቀት**              ☐              **የመጀመሪያ/ BSCድግሪ**              ☐              **ሁለተኛ ድግሪ**              ☐  
**ሶስተኛ ድግሪ**              ☐

**ክፍል ሁለት ፤ ደንበኛን መሰረት ያደረገ የምርት ስም እኩልነት**

የምትሰማሙበትን ደረጃ ከዚህ በታች በተገለጸው መሰረት እንደሚከተለው አስቀምጡ

1. በጣም አልሰማም              2. አልሰማምም              3. ነጻ ነኝ              4. እሰማማለሁ              5. በጣም እሰማማለሁ

| ተ.ቁ. | ጥያቄ                                                                                                 | ልኬት |   |   |   |   |
|------|-----------------------------------------------------------------------------------------------------|-----|---|---|---|---|
|      |                                                                                                     | 1   | 2 | 3 | 4 | 5 |
| 1.   | የኢትዮጵያ ንግድ ባንክን መለያ የምርት ስም፣ሎን ፣ምልክት እና ስም በቀላሉ እለያለሁ፡፡                                             |     |   |   |   |   |
| 2.   | ሁሉንም የኢትዮጵያ ንግድ ባንክን ማስታወቂያ (ማስታወቂያ፣ የሽያጭ ማስታወቂያ ፣የግለሰብ ሽያጭ፣ ቀጥታ ግብይት) አውቃለሁ፡፡                      |     |   |   |   |   |
| 3.   | የኢትዮጵያ ንግድ ባንክን መልዕክት ከአገልግሎቱ ብቃት ጋር አብሮ የሚሄድ መሆኑን አምናለሁ፡፡                                          |     |   |   |   |   |
| 4.   | የኢትዮጵያ ንግድ ባንክ በተለያዩ የመገናኛ ብዙሃን የሚያስተላልፈው መልዕክት ለምሳሌ በቴሌቪዥን፣በሬድዮ እና በጋዜጣ እርስ በእርሳቸው እንደሚጣጣሙ አምናለሁ፡፡ |     |   |   |   |   |
| 5.   | የኢትዮጵያ ንግድ ባንክ መልዕክት ስለ መለያው ያለኝ አመላካክት ላይ ተጽዕኖ የሚያደርግ ነው፡፡                                         |     |   |   |   |   |
| 6.   | ከአንድ በላይ የሆነ መገኛኛ ብዙሃን መጠቀም ስለ ኢትዮጵያ ንግድ ባንክ ያለኝን ግንዛቤ ለማስፋት ይረዳል ብዬ አምናለሁ፡፡                        |     |   |   |   |   |

## ክፍል ሶስት፤ የተቀናጀ የግብይት ግንኙነት አካላት

### የግል ሽያጭ

የምትስማሙበትን ደረጃ ኪዚህ በታች በተገለጸው መሰረት እንደሚከተለው አስቀምጡ

1. በጣም አልስማም      2. አልስማምም      3. ገለልተኛ      4. እስማማለሁ      5. በጣም እስማማለሁ

| የግል ሽያጭ |                                                                                 | የስምምነት ደረጃ |   |   |   |   |
|---------|---------------------------------------------------------------------------------|------------|---|---|---|---|
| መግለጫ    |                                                                                 | 1          | 2 | 3 | 4 | 5 |
| 1.      | ኢትዮጵያ ንግድ ባንክ የሚተገብረው የግል ሽያጭ ወይም ቀጥታ ሽያጭ የምርት ስም ምስል ላይ ተፅእኖ አለው፡፡             |            |   |   |   |   |
| 2.      | ኢትዮጵያ ንግድ ባንክ ከደንበኞች ጋር የሚደረገው ቀጥታ ሽያጭ ወይም ፊት ለፊት ሽያጭ የምርት ስም ምስል ላይ ተፅእኖ አለው፡፡ |            |   |   |   |   |
| 3.      | የባንኩ ሰራተኞች በቂ የሆነ የሽያጭ እውቀት ተጠቅመው ባንኩ የሚሰጠውን አገልግሎት ያስተዋውቃሉ፡፡                   |            |   |   |   |   |
| 4.      | የባንኩ ሰራተኞች በቂ የሆነ የመገናኛ እውቀት ተጠቅመው ባንኩ የሚሰጠውን አገልግሎት ያስተዋውቃሉ፡፡                  |            |   |   |   |   |
| 5.      | የባንኩ ሰራተኞች በቂ የሆነ ደንበኛን የማስተናገድ ብቃት አላቸው፡፡                                      |            |   |   |   |   |
| 6.      | ኢትዮጵያ ንግድ ባንክ ሰራተኞች ባንኩ ላይ አወንታዊ እይታ እንዲኖረኝ አድርገዋል፡፡                            |            |   |   |   |   |
| 7.      | ኢትዮጵያ ንግድ ባንክ ሰራተኞች ባንኩ ስለሚሰጠው አገልግሎት በቂ የሆነ መረጃ ይሰጣሉ፡፡                         |            |   |   |   |   |

## ማስታወቂያ

የምትስማሙበትን ደረጃ ከዚህ በታች በተገለጸው መሰረት እንደሚከተለው አስቀምጡ

1. በጣም አልስማም      2.አልስማማም      3. ነጻ ነኝ      4. እስማማለሁ      5. በጣም እስማማለሁ

| ማስታወቂያ |                                                                                          | የስምምነት ደረጃ |   |   |   |   |
|--------|------------------------------------------------------------------------------------------|------------|---|---|---|---|
| መግለጫ   |                                                                                          | 1          | 2 | 3 | 4 | 5 |
| 1.     | የኢትዮጵያ ንግድ ባንክ መለያውን ለማስተዋወቅ በቂ የሆነ የማስታወቂያ ሥራ ሰርቷል፡፡                                    |            |   |   |   |   |
| 2.     | የኢትዮጵያ ንግድ ባንክ ማስታወቂያ የሚታወስ እና ትርጉም ያለው ነው ብዬ አምናለሁ፡፡                                    |            |   |   |   |   |
| 3.     | በአንዳይን የሚደረጉ እንቅስቃሴዎች ለምሳሌ በዌብ ሳይት እና ሶሻል ሚዲያ የኢትዮጵያ ንግድ ባንክ የምርት ስም ምስል ላይ ተጽዕኖ አለው፡፡   |            |   |   |   |   |
| 4.     | ቢል ቦርድ፣ በአስክሪን እና በሚለጠፉ ማስታወቂያዎች መጠቀም የኢትዮጵያ ንግድ ባንክ የምርት ስም ምስል ላይ ተጽዕኖ አለው፡፡           |            |   |   |   |   |
| 5.     | የኢትዮጵያ ንግድ ባንክ የሚዘጋጁ በራሪ ወረቀቶች፣ ብሮሽር መጠቀም የባንኩ የምርት ስም ምስል ላይ ተጽዕኖ አለው ፡፡                |            |   |   |   |   |
| 6.     | የቴሌቪዥን ማስታወቂያ የኢትዮጵያ ንግድ ባንክ አጠቃላይ የምርት ስም ምስል ላይ ተጽዕኖ አለው.                              |            |   |   |   |   |
| 7.     | የሬድዮማስታወቂያ የኢትዮጵያ ንግድ ባንክ አጠቃላይ የምርት ስም ምስል ላይ ተጽዕኖ አለው፡፡                                |            |   |   |   |   |
| 8.     | የህትመት ውጤቶች ማስታወቂያ ማለትም በጋዜጣ እና መጽሔት የሚደረግ የኢትዮጵያ ንግድ ባንክ አጠቃላይ የምርት ስም ምስል ላይ ተጽዕኖ አለው፡፡ |            |   |   |   |   |

## የሽያጭ ማስታወቂያ

የምትስማሙበትን ደረጃ ከዚህ በታች በተገለጸው መሰረት እንደሚከተለው አስቀምጡ

1. በጣም አልስማም      2. አልስማምም      3. ገለልተኛ      4. እስማማለሁ      5. በጣም እስማማለሁ

| የሽያጭ ማስታወቂያ |                                                                           | የስምምነት ደረጃ |   |   |   |   |
|-------------|---------------------------------------------------------------------------|------------|---|---|---|---|
| መግለጫ        |                                                                           | 1          | 2 | 3 | 4 | 5 |
| 1.          | የኢትዮጵያ ንግድ ባንክ የሽያጭ ማስታወቂያ ስለ ባንኩ ያለኝ ግንዛቤ ላይ ተጽዕኖ አለው፡፡                  |            |   |   |   |   |
| 2.          | ኢትዮጵያ ንግድ ባንክ የሚሳተፍባቸው የተለያዩ መርሃ ግብሮች ለምሳሌ ኤግዚቢሽን የባንኩ ብቃቱ ላይ ተጽዕኖ ያመጣሉ፡፡ |            |   |   |   |   |
| 3.          | ኢትዮጵያ ንግድ ባንክ ለተቀማጭ ሂሳብ የሚሠጠው ዋጋ የመቆጠብ ባህሌን ያነሳሳዋል፡፡                      |            |   |   |   |   |
| 4.          | ባንኩ ነጻ ስጦታ ለደንበኞቹ ይሰጣል፡፡                                                  |            |   |   |   |   |
| 5.          | የደንበኞች አገልግሎት ለምሳሌ ደንበኞችን መጎብኘት በባንኩ ምስል ላይ ያለኝን ግንዛቤ ላይ ተጽዕኖ አለው፡፡       |            |   |   |   |   |
| 6.          | ተጨማሪ በወጣቶችና ሴቶች ተቀማጭ ሂሳብ ላይ መስራት ባንኩ ላይ አውንታዊ የሆነ ተጽዕኖ እንዲኖር ያስችላል፡፡      |            |   |   |   |   |

## የሕዝብ ግንኙነት

የምትስማሙበትን ደረጃ ኪዚህ በታች በተገለጸው መሰረት እንደሚከተለው አስቀምጡ

1. በጣም አልስማም      2. አልስማምም      3. ገለልተኛ      4. እስማማለሁ      5. በጣም እስማማለሁ

| የሕዝብ ግንኙነት |                                                                             | የስምምነት ደረጃ |   |   |   |   |
|------------|-----------------------------------------------------------------------------|------------|---|---|---|---|
| መግለጫ       |                                                                             | 1          | 2 | 3 | 4 | 5 |
| 1          | ኢትዮጵያ ንግድ ባንክ በአደባባይ ቃል የሚገቡ ጉዳዮች ይፈጸማሉ፡፡                                   |            |   |   |   |   |
| 2          | ኢትዮጵያ ንግድ ባንክ ግለሰቦች እና ተቋማትን በመደገፍ ይታወቃል፡፡<br>(እስፖንሰር)                      |            |   |   |   |   |
| 3          | ኢትዮጵያ ንግድ ባንክ በተለያዩ ህዝቡን በሚደግፉ እንቅስቃሴዎች ላይ በመሳተፍ ይታወቃል፡፡                    |            |   |   |   |   |
| 4          | በመገናኛ ብዙኃን የሚለቀቁ መረጃዎች ባንኩ የሚሰጠውን አገልግሎት በተመለከተ በአግባቡ መረጃ የሚሰጥ ነው፡፡         |            |   |   |   |   |
| 5          | ኢትዮጵያ ንግድ ባንክ በተለያዩ የበጎ አድራጎች ተግባራት ላይ ተሳታፊ ነው፡፡                            |            |   |   |   |   |
| 6          | ኢትዮጵያ ንግድ ባንክ መለያ እንደ ሎጎ ንብረት ካርድ ያሉ የሚሰጡ እና የማይረሱ ናቸው፡፡                    |            |   |   |   |   |
| 7          | ኢትዮጵያ ንግድ ባንክ የሚታተሙ አመታዊ ሕትመት፣ብሮሽር እና አጭር መልዕክት ከህዝብ ጋር ያለውን ግንኙነት ያጠናክራል፡፡ |            |   |   |   |   |

## ቀጥታ ግብይት

የምትስማሙበትን ደረጃ ከዚህ በታች በተገለጸው መሰረት እንደሚከተለው አስቀምጡ

1. በጣም አልስማም 2. አልስማምም 3. ገለልተኛ 4. እስማማለሁ 5. በጣም እስማማለሁ

| ቀጥታ ግብይት |                                                       | የስምምነት ደረጃ |   |   |   |   |
|----------|-------------------------------------------------------|------------|---|---|---|---|
| መግለጫ     |                                                       | 1          | 2 | 3 | 4 | 5 |
| 1        | ኢትዮጵያ ንግድ ባንክ የቀጥታ ግብይት ይተገበራል ብዬ አምናለሁ፡፡             |            |   |   |   |   |
| 2        | ኢትዮጵያ ንግድ ባንክ የአጭር መልዕክትን በመጠቀም ቀጥታ ከደንበኞቹ ጋር ይገናኛል፡፡ |            |   |   |   |   |
| 3        | ኢትዮጵያ ንግድ ባንክ ኢሜል በመጠቀም ቀጥታ ከደንበኞቹ ጋር ይገናኛል፡፡         |            |   |   |   |   |
| 4        | ኢትዮጵያ ንግድ ባንክ የጥሪ ማዕከሉን በመጠቀም ቀጥታ ከደንበኞቹ ጋር ይገናኛል፡፡   |            |   |   |   |   |
| 5        | ባንኩ ዌብሳይትን የሚሰጠውን አገልግሎት ለማስተዋወቅ ይጠቀምበታል፡፡            |            |   |   |   |   |
| 6        | በዌብሳይት የሚደረገው ማስተዋወቂያ የሚስብ እና ጥሩ እይታ ያለው ነው፡፡         |            |   |   |   |   |

**በዚህ ጥናት ላይ ስለተሳተፉ አመሰግናለሁ!!!**