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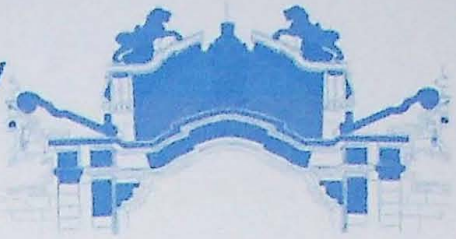


ADDIS ABABA UNIVERSITY

COLLEGE OF SOCIAL SCIENCES, ARTS AND HUMANITIES

SCHOOL OF MEDIA AND COMMUNICATION

DEPARTMENT OF PUBLIC RELATIONS AND STRATEGIC COMMUNICATION

Investigating Customer Perception of Integrated Marketing Communications Practices in the Dashen Bank: A Case Study

BY

Jemal Mohammed Ahmed

June, 2025

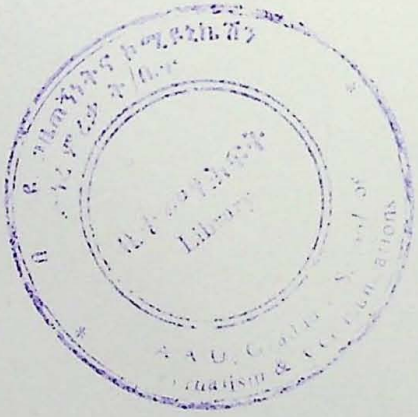
Addis Ababa, Ethiopia

Investigating Customer Perception of Integrated Marketing Communications Practices in the Dashen Bank: A Case Study

A Thesis Submitted to Addis Ababa University College of Social Sciences, Arts and Humanities School of Media and Communication in Partial Fulfillment of the Requirements for the Degree of Masters of Art in Public Relations and Strategic Communications

Advisor

Gashaye Belew (PhD.)



June, 2025

Addis Ababa, Ethiopia

DECLARATION

I declare that Investigating Customer Perception of Integrated Marketing Communications Practices in the Dashen Bank: A Case Study is my own work and that all the consulted sources have been acknowledged by a means of references.

Signature _____

Name Jemal Mohammed

Date 18/06/2025

ADDIS ABABA UNIVERSITY GRADUATE SCHOOL OF MEDIA AND COMMUNICATION DEPARTMENT OF PUBLIC RELATION AND STRATEGIC COMMUNICATION

This is to certify that the thesis prepared by Jemal Mohammed Ahmed, entitled **"Investigating Customer Perception of Integrated Marketing Communications Practices in the Dashen Bank: A Case Study"** and submitted in partial fulfillment of the requirements for the Degree of Master of Arts in Public Relations and Strategic Communication, complies with the regulations of the university. It complies with the regulations of the university and meets the accepted standards with respect to originality and quality.

Signed by the Examining Committee:

Internal Examiner	Signature	Date
Elias Woreu (PhD)		June 15, 2025
External Examiner	Signature	Date
		June 15, 2025
Advisor	Signature	Date
Gashaye Belew (PhD)		June, 15, 2025

Chair of Department or Graduate Coordinator

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Acronyms

IMC	Integrated Marketing Communication
CIMC	Customer Integrated Marketing Communication
NB	National Bank
PR	Public Relations
CSR	Corporate Social Responsibility
RC	Relationship Communication
4As	American Association of Advertissing Agencies
WOM	Word of Mouth
US	United States
DBSC	Dashen Bank Share Company

Abstract

This study investigates customer perceptions of Integrated Marketing Communications (IMC) practices within the banking industry, focusing specifically on Dashen Bank Share Company in Ethiopia. As the banking sector becomes increasingly competitive and digitally driven, the need for cohesive, customer-focused communication strategies has grown significantly. The primary objective of this research is to explore how Dashen Bank integrates various IMC tools such as advertising, public relations, sales promotion, direct marketing, digital media, and personal selling into a unified marketing strategy. A mixed-methods approach was employed, combining quantitative data from 353 customer surveys with qualitative insights from in-depth interviews conducted with three key marketing professionals at the bank. The findings reveal that while Dashen Bank utilizes a variety of communication tools, the integration across departments remains partial and lacks strategic cohesion. Correlation and regression analyses show that there is a strong, statistically significant relationship between IMC practices and customer perception, particularly highlighting the impact of digital marketing and sales promotion on customer trust, perception and banking preference. Challenges identified include limited cross-functional coordination, limited digital infrastruacture, inconsistent customer experience and varying awareness level across IMC tools, rigid organizational structure, and poor interdepartmental collaboration. Despite these challenges, IMC has positively influenced customer trust, service awareness, and relationship building. The study contributes practical insights for banking institutions aiming to improve their communication effectiveness and theoretical understanding of IMC application in emerging financial markets. Recommendations are offered to strengthen internal integration and enhance customer-centered communication planning.

Key words: Integrated Marketing Communications, Dashen Bank, Customer Perception, marketing strategy, customer-integrated marketing communication, communication tools, service marketing, e-banking, digital marketing, direct marketing, advertising, sales promotions, personal selling, public relations.

CHAPTER ONE

1. INTRODUCTION TO THE STUDY

This chapter introduces the study entitled "Investigating Customer Perceptions of Integrated Marketing Communications Practice in the Dashen Bank: A Case Study". To this end, it begins with the provision of background information on integrated marketing communications and company profile.

Following the background of the study, statement of the research problem is formulated. The research problem is comprehensively identified within the broader domain of the evolution of IMC. Specifically, research gaps are identified in terms of existing theory, practice and methodology. Therefore, specific research questions guiding this study are articulated. The scope of this study is also defined in terms of theory and methodology. Further, the organization of the thesis sections gives a glimpse of how the report of this study is organized.

1.1. BACKGROUND OF THE STUDY

In today's highly competitive business environment, effective communication plays a vital role in building strong relationships with customers. In the modern business landscape, communication has become a cornerstone of successful marketing strategies. As markets grow increasingly saturated and consumer attention becomes more fragmented, organizations must find innovative and cohesive ways to engage their target audiences. Integrated Marketing Communications (IMC) has evolved into a key strategy that integrates diverse promotional methods and communication avenues to convey a unified and coherent message to intended audiences. Recognized for its holistic nature, IMC emphasizes the alignment of all marketing communications including tools, messaging, and platforms to maintain consistency and amplify the impact of brand communications. By harmonizing these elements, organizations ensure that their messaging remains cohesive across all touchpoints, fostering stronger audience engagement and optimizing campaign effectiveness.

In the banking industry, where products and services are often intangible and complex, the role of IMC becomes even more critical to convey value, build relationship, and foster customer loyalty. The significance of IMC is particularly evident in service-oriented industries such as

banking, where trust, credibility, and customer engagement are paramount. Banks must effectively communicate their value propositions, build trust, and maintain a positive image in the eyes of customers, and stakeholders. As competition intensifies with the rise of digital banking and fin-tech services, traditional banks must adopt more integrated and customer-focused communication strategies to remain relevant.

Moreover, the financial sector is characterized by intense competition, and rapid technological change factors that necessitate the adoption of dynamic and integrated marketing strategies.

To situate the context of this study, the researcher had scrutinized some important studies on integrated marketing communication theory (Schultz, D.E., Tannenbaum, S.I., & Lauterborn, R.F., 1992) emerged as an approach understanding how a holistic communication message could be developed and managed. As a total communication concept, it is based on the notion that is not only traditional marketing communications but also the digital and interactive marketing communication.

Relationship Marketing Theory, introduced by Leonard L. Berry in 1983, underscores the value of fostering enduring connections with customers rather than prioritizing short-term transactional interactions. This approach advocates for sustained engagement, trust-building, and mutual benefit as foundational elements of customer retention, marking a shift from traditional transactional marketing strategies.. In the banking industry, where trust and customer loyalty are crucial, IMC can be positioned as a strategy for fostering relationships through integrated messages.

Integrated Market Communication is a concept of marketing communication planning that introduces the added value of a comprehensive plan that evaluates the strategic roles of various communication disciplines such as advertising, direct marketing, sales promotion, and public relations and combines these disciplines to provide maximum clarity, consistency and maximum communication impact.

The theory of integrated marketing communication consisting of advertising, sales, promotion, publicity hubs and direct marketing is a form of communication aimed at the planning, creation, consolidation, as well as implementation of several benches of marketing communication.

In Ethiopia, the banking sector has witnessed rapid growth and transformation, technological advancements, and increased customer expectations. As the sector grows in size and complexity, the need for innovative communication strategies has become more pressing. Banks are increasingly embracing digital platforms, customer relationship management tools, and image-building activities to attract and retain customers. Among the leading financial institutions in the country, Dashen Bank Share Company has played a prominent role in shaping the industry through innovation and customer-centered services. However, the extent to which the bank applies integrated marketing communications remains underexplored.

Therefore, this paper focuses to examine the practice of Integrated Marketing Communications at Dashen Bank Share Company, focusing on how the bank integrates its communication tools. It seeks to explore how the bank utilizes and coordinates its various communication tools. By providing empirical insights into Dashen Bank's IMC practices, the study also aims to contribute to the broader understanding of marketing communication strategies in the Ethiopian banking industry.

In the context of banking industry, Integrated Marketing Communications involves creating a cohesive and unified strategy that combines various marketing tools and channels to effectively reach and engage customers. Banks need to ensure that their messaging is consistent across all platforms-be traditional advertising or digital marketing.

Dashen Bank Share Company (DBSC), established in September 1995 by eleven visionary shareholders with an initial capital of Birr 14.9 million, began operations in January 1996. Named after Mount Dashen, Ethiopia's highest peak, the Bank aspires to be the "Best in Class Bank in Africa." With its headquarters in Addis Ababa, Dashen Bank has grown into one of Ethiopia's largest private banks, operating more than 900 branches.

Dashen Bank is known for its innovation and leadership in financial services. It was the first in Ethiopia to offer full-fledged payment card services as a principal member of AMEX, VISA, MasterCard, and UnionPay. The Bank also provides international debit cards and exclusive AMEX cards, enhancing customer convenience through 24/7 ATM and POS access.

In alignment with inclusive finance, Dashen offers interest-free banking services through 'Sharik', operated under Shariah compliance and supported by dedicated IFB branches and specialized products like SharikCard and An-NissaCard for women.

Dashen also leads in digital and omnichannel banking, integrating services across mobile, ATM, and POS platforms. It collaborates with major global brands in the payments and remittance sectors, including Western Union, MoneyGram, and World Remit.

Its broad service scope and strong integrated marketing communications practice, Dashen Bank as an ideal case for examining customer perceptions of Integrated Marketing Communications practices in Ethiopia's evolving banking sector.

1.2. Statement of the Problem

IMC has long been viewed as a major issue in marketing management since on its beginning of the last decade because of the effectiveness of the integration of marketing communication tools for example, advertising, public relations, direct marketing, sales promotion, and personal selling to optimize the communications impact on target consumers (Schultz, 1997).

It has been clear that integrated marketing communications strengthen the bank's competitive stability in the market, build trust, promote relationships with customers and enhances quality services.

In an era marked by fierce competition, rapid technological advancement, and increasingly discerning consumers, the strategic coordination of marketing communications has become indispensable for firms aiming to address consistent message and to strengthen customer relationships. Integrated Marketing Communications (IMC) has emerged as a pivotal approach that ensures consistency across all promotional tools and communication channels, thereby enabling organizations to deliver coherent and customer-centric messages. While the conceptual and practical significance of IMC has been well documented in global marketing literature, its application within the context of emerging markets particularly in Ethiopia's banking sector remains insufficiently investigated.

Dashen Bank is one of the leading private financial entities in Ethiopia, functions within a complex and evolving financial landscape that demands a strong and unified communication strategy to maintain competitiveness and relevance. Despite the bank's growing emphasis on marketing and branding initiatives, there is a noticeable gap in empirical research assessing how IMC principles are operationalized within its communication framework. Thus, this study seeks to critically investigate the practice of Integrated Marketing Communications at Dashen Bank, aiming to uncover the strengths, gaps, and potential areas for improvement in aligning

communication efforts with broader marketing goals.

In banking industry, Integrated Marketing Communications are crucial for fostering customer relationship, building trust, and driving financial growth. However, there is a gap in understanding on integration, practices and effectiveness of integrated marketing communications on the bank's overall service marketing. In the Ethiopian banking industry particularly in Dashen Bank, the studies haven't explored customer perception of integrated marketing communications practices yet. The practice of integrated marketing communications (IMC) in Ethiopian banking industry is emerging but remains underdeveloped due to some cases such as the actual implementation is largely traditional and uncoordinated, heavily rely on traditional media, lack of strategic integration across various channels and organizational challenges. To address this gap, the study aims to investigate how customers perceive integrated marketing communications practice in the bank and it investigates how Dashen Bank operstes integrated marketing communications, focusing on Dashen Bank Share Company.

However, little research has been done on investigating customer perceptions of integrated marketing communications particularly on the area of its practical implementation. Hence, the banking sector's growing reliance on cohesive communication strategies necessitates a focused examination of Integrated Marketing Communications (IMC) implementation within institutions like Ethiopia's Dashen Bank Share Company. To address gaps in existing research, this study prioritizes the development of targeted research questions that explore the alignment of IMC principles with the bank's operational framework.

1.3. Research Questions

While investigating customer perceptions of integrated marketing communications (IMCs) practice in the banking sector, especially on Dashen Bank Share Company, it is crucial to craft research questions that will guide the study and help in uncovering insights.

1. How does Dashen Bank integrate and practice integrated marketing communications?
2. What IMC tools and strategies are currently employed by Dashen Bank?
3. How do customers perceive and assess integrated marketing communications practice in Dashen Bank?
4. To what extent the bank practice integrated marketing communications?
5. What challenges are faced by Dashen Bank in implementing integrated marketing communications?

1.4. Objectives of the Study

1.4.1. General Objective:

To assess customer percetions of integrated marketing communications practice in Dashen Bank Share Company.

1.4.2. Specific Objectives

- To investigate how Dashen Bank integrates and practice integrated marketing communications.
- To identify the different integrated marketing communications employed by Dashen Bank.
- To explore how customers perceive and assess integrated marketing communications in their banking choices.
- To assess the effectiveness of the bank in utilizing integrated marketing communications.
- To investigate the challenges and obstacles in implementing integrated marketing communications in Dashen Bank.

1.5. Significance of the Study

The study addresses the limitation in understanding customer perceptions of integrated marketing communications practice in banking industry. The major findings aim to provide valuable insights for the effective implementation of integrated marketing communications and source of messages in increasing customer relationship, building trust, and driving financial growth. Not only in banking industry where integrated marketing communication practice remains in an infant stage or underdeveloped, but also in other marketing understanding of how effective IMCs strategies can help marketers flourishing their service marketing. According to some local studies there is a growing awareness of IMC' s importance; however full stratefgic integration across communication channels and departments is not yet fully realizied in most banks.

The study also helps the bank to amend its marketing communication strategies and upgrade communication network thereby greasing broader marketing communications. Furthermore, the insight is valuable for marketers and shareholders who would start business and aim to practice marketing communications.

Eventually, this paper might serve as an exemplar for other researchers who are looking for studying on integrated marketing communications area.

1.6. Scope of the Study

The study mainly focuses on investigating customer perceptions of integrated marketing communications practices in the Dashen Bank Head Office and some districts at Addis Ababa region. It delimits its scope to Dashen Bank Share Company and its customers. Second, the scope is delimited to the customer perception and the actual implementation of integrated marketing communications practice in the bank.

1.7. Organization of the Paper

This study paper is organized in five chapters, each with separate focus of discussion about integrated marketing communications. Chapter one presents the introduction of the study and the current study. The chapter introduces the background information about the study which is followed by statement of the problem and research questions. Chapter two is all about the review of related literature on integrated marketing communications, theoretical, conceptual framework and other related constituents of the research.

The methodological issues are discussed in chapter three briefly. It examines the research methodology and design used in the study. Chapter four presents the data analysis, data presentation and interpretation intensively. Following the data presentation and analysis, chapter five continues to show the major findings, conclusion and recommendations.

CHAPTER TWO

2. LITERATURE REVIEW

This chapter presents an in-depth review of scholarly literature concerning the concept and application of Integrated Marketing Communications (IMC). The purpose of this section is to connect the study's central research issue to a broad and relevant theoretical and conceptual foundation. The chapter is structured to provide an expansive overview of IMC, including its evolution, key theoretical contributions, empirical findings, and practical implementation challenges, particularly in the Ethiopian banking sector. The discussion begins with an exploration of foundational IMC concepts, followed by a theoretical framework, empirical studies, and a contextual analysis of the banking industry in Ethiopia, with a special focus on Dashen Bank.

2.1. Emergence: From Marketing Communications to Integrated Marketing Communications

The late twentieth century is attributed to the emergence of IMC as a new paradigm in marketing communications. Several authorities note that IMC is an important advancement of marketing communications due to drastic changes in media and customer behavior in the late twentieth century.

The late twentieth century marked the emergence of IMC as a new paradigm in marketing communications. Many experts highlight IMC as a significant advancement due to dramatic shifts in media and consumer behavior during that period. It's important to understand the reasons and methods behind IMC's rise as a new marketing communication paradigm. It is important to make an in-depth overview of why and how IMC emerge as a new paradigm of marketing communications.

Traditionally, many marketing communications tools such as advertising, public relations and sales promotion are budgeted and managed separately for some communication purposes. In the communications or marketing literature, functional specialization and differentiation of marketing communication tools are applied.

Historically, various marketing communication tools like advertising, public relations, and sales promotion were often budgeted and managed separately for specific communication goals. Marketing literature even shows a tendency towards functional specialization and differentiation

of these tools, with early studies suggesting their independent use. For instance, Dyer (1982) viewed advertising as a distinct discipline separate from other marketing communication tools. Similarly, Jefkins (1983) discussed public relations independently and advocated for its autonomous practice. Marketers also historically operated these tools independently, aligning with this suggestion in the literature.

Survey of early marketing communications literature suggests autonomous use of marketing communications tools. For instance, Dyer (1982) argues the practice and theory of advertising as an individual discipline separated from other marketing communications tools.

However, the proliferation of communication tools and the increasing influence of customer behavior challenged this philosophy of autonomous marketing communications. Technological advancements led to a vast array of marketing communication tools, making their integration crucial for both academics and practitioners. With this proliferation and integration of tools, presenting a consistent image to all stakeholders became both more important and more difficult to achieve in practice.

Similarly, Jefkins (1983) separately discuss public relations as a tool of marketing communications and suggest its autonomous practice. Consistent with the suggestion in literature, marketers also determined the autonomous operation of marketing communication tools (Schultz 2010). This indicates that the tools of marketing communications are theorized and practiced autonomously. However, the proliferation of communication tools and power of customer behavior challenges the philosophy of marketing communications which advocates the autonomous utilization.

Technological advancements brought changes in media and communications systems. As a result, the proliferation of different marketing communication tools is apparent and the need to integrate these tools is important both in academia and practice (Schultz 2010). With the proliferation of communication tools and their integration to portray a unique image to all stakeholder groups became more important but difficult to achieve in practice.

The first formal definition of IMC is developed at North-western University in 1989. It is referred in a survey of major advertisers and advertising agencies in the United States (US), sponsored by American Association of Advertising Agencies (4As), Association of National Advertisers, and North-western University (Schultz & Schultz 1998). The early 1990s is the

turning point in the field of marketing communications when the term 'Integrated Marketing Communication' is first defined. The study by the 4A's appears to be the formal and well-defined attempt to bring the definition of IMC in the literature (Schultz 2010). The definition is:

IMC is a strategy that pulls together different types of promotion such as advertising, personal targeting, sales offers and relationships with the media, into a single plan. This way of working stresses how making these channels work together can give consistent information, protect the brand image and make the entire communication approach more effective.

The foundational principles of Integrated Marketing Communications (IMC) were formally established in 1989 through a collaborative initiative led by Northwestern University and key industry stakeholders, including the American Association of Advertising Agencies (4As). This pioneering effort drew insights from comprehensive research involving prominent U.S. advertisers and agencies, aiming to redefine marketing strategies by unifying fragmented communication practices into a cohesive framework

The early 1990s marked a turning point in marketing communications with the formal definition of "integrated marketing communication". The 4A's study is considered the first formal and well-defined attempt to introduce the definition of IMC into the literature. The definition states: "A concept of marketing communications planning that recognizes the added value in a program that integrates a variety of strategic disciplines, e.g., general advertising, direct response, sales promotions, public relations, and other promotional channels into a unified strategy. This integration ensures coherent messaging, reinforces brand identity, and amplifies the overall reach and resonance of communication efforts".

The shift from mass marketing to target marketing, which involves a richer mix of communication channels and promotional tools, presented a challenge for marketers. Consumers are now exposed to a wider variety of marketing communications from and about companies, originating from numerous sources. However, customers don't identify between message sources in similar marketing strategy. In the consumer's mind, advertising messages from different media, such as television, magazines, or online sources, blend together. When strategically aligned, diverse communication channels including advertising, direct sales, promotional campaigns, public engagement, and targeted marketing collectively contribute to a cohesive narrative that reinforces the organization's core values and brand identity.Conflicting messages from these diverse sources can lead to confused company images and brand positions.

When strategically aligned, diverse communication channels including advertising, direct sales, promotional campaigns, public engagement, and targeted marketing collectively contribute to a cohesive narrative that reinforces the organization's core values and brand identity.

Companies frequently fail to integrate their various communication channels, resulting in a disorganized mix of communications to consumers. For example, mass advertisements might convey one message, while a price promotion sends a different signal, a product label creates yet another, company sales literature says something entirely different, and the company's website seems out of sync with everything else. This problem often arises because these communications originate from different company departments. The advertising department or agency handles advertising messages, sales management develops personal selling communications, and other specialists are responsible for public relations, sales promotion, direct marketing, online sites, and other forms of marketing communications. This functional separation has recently become a significant issue for many companies, especially regarding their internet communications, which are often managed by separate organizational units. There is no single individual were responsible for considering the roles of communication in various promotional tools and coordinating the overall promotion mixes in the past.

However, varius institutions are now using the concept of integrated marketing communications (IMC). With IMC, companies carefully integrate and coordinate their numerous communication channels to deliver a clear, consistent, and compelling message about the organization and its products and services. Theconcept of IMC was devised in US business practice in the 1980s and has been strongly advocated by Don Schultz since then. Many companies embraced this concept not only because mergers and acquisitions led to consolidation in the advertising industry (creating "one-stop shopping" for communication needs like media and creative, consumer promotional campaigns, targeted outreach, media relations, and brand placement all unified under an IMC strategy create a harmonized effect that amplifies audience engagement and reinforces brand messaging. This interconnected approach leverages the combined strengths of each channel, optimizing their collective impact beyond what isolated efforts could achieve. Consequently, academic journals began to dedicate space to deepen the understanding of IMC.

The integrated marketing communications concept originated in US business practice in the 1980s and has been forcefully promoted by Don Schultz since then (Schultz, 1989). Many companies embraced this concept in practice not only because mergers and acquisitions led to

consolidation of the advertising industry. Consequently academic journals devoted space to deepen the understanding of IMC.

Integrated marketing communications has its origins in the 1980s, a time when mass marketing was dominant and advertising was the primary method for selling products. During this period, sales promotion, direct marketing, and public relations were rapidly developing, challenging advertising's dominant position. This led to the birth of integrated marketing communications, which is the idea of combining the strengths of all marketing disciplines to communicate a unified message, convey a single strategic idea to customers, and leverage synergies among promotional tools to create a marketing mix that delivers the right message in the right way.

This interconnected ecosystem ensures that unified messaging amplifies brand visibility, drives engagement, and maximizes audience impact through coordinated cross-channel efforts. Organizations found that aligning messaging strategies across diverse channelssuch as digital, social, and traditional media. Created a synergistic effect, where each platform's content amplified the others.

This interrelated approach ensured consistency, strengthened brand recall, and maximized audience resonance through unified storytelling.This study focuses on integrated marketing communications, which is a marketing example that itself is a subset of holistic marketing. Holistic marketing is based on the understanding that the development, design, and implementation of marketing programs, processes, and activities are interconnected, and marketers must consider their interdependencies. Inclusuve marketing identifies the importance of a wide and combined mechnaisms to marketing.

Integrated marketing communication (IMC), a term first coined in 1989, arose from the need to focus on advertising efforts across a variety of promotional tools.

The subset of marketing that this dissertation is concerned about is called integrated marketing communications.The subset of marketing that this dissertation is concerned about is called integrated marketing communications. This is a marketing paradigm that itself is a subset of holistic marketing.

Holistic marketing is a concept that is based on the realization that the development, design, and implementation of marketing programs processes and activities are all connected, and that all of these activities have interdependencies that the marketer needs to take into account.

Integrated marketing communications has its root in the 1980s where mass marketing was the Holy Grail, and advertising where the go-to method for moving product. During this time, the swift advancement of sales promotion, direct marketing, and public relations began to disrupt advertising's position as the leading marketing approach. This shift marked the emergence of Integrated Marketing Communications (IMC), a strategy that blends the strengths of various marketing tools to deliver a consistent and unified brand message to express a single strategic idea to the customers, and to take advantage of synergies among the promotional tools to create a marketing mix tailored to deliver the right message in the right way (Belch & Belch, 2009, p. 11-13).

In a larger scope IMC is the coordination of all communications, all sources of brand or company contact with consumers. This is a good idea, because it creates consistency in the communications from the company, which leads to little to no confusion about a company's brand, its product or service among consumers, which in turn leads to higher brand equity. But the existing models for developing the promotional mix does not take branding and brand messages into account, even though it is included in the definition. Traditionally, the promotional mix is chosen to convey a unified strategic idea based on current marketing objectives. The model being developed in this thesis is incorporating brand values into this mix, and changes the methodology to be more iterative in nature, with the purpose of creating consistency through multiple campaigns, addressing different marketing objectives. This is in line with modern definition of integrated marketing communications, coined by Don Schultz, head of the Medill School of Journalism at Northwestern University.

Integrated Marketing Communications (IMC) is a strategic approach that involves designing, implementing, and assessing coordinated and impactful brand communication efforts over time. It targets various stakeholders such as consumers, potential customers, employees, and business partners to ensure message consistency and effectiveness. The goal is to generate both short-term, financial returns and build long-term brand and shareholder value. (Belch & Belch, 2009, p 12)

This means that IMC is to be considered as an ongoing strategic process, not limited to a single campaign, and not just tactical implementations of communications strategies, but as a strategy for the company as a whole, as this definition acknowledges the internal parts of the process.

The goal of the IMC approach is to affect the behavior of the selected audience by considering all the touch points between company and consumer, and integrating the message through various that is edelivered to the audience.The important point from this is that IMC starts with the customer and works back from there to determine and define which methods of persuasive communication should be deployed in order to affect behavior (Kitchen, 2004,).

The aim of the IMC approach is to influence the behavior of the target audience by considering all touchpoints between the company and the consumer and integrating the message across all marketing channels relevant to that audience. The key takeaway is that IMC starts with the customer and then works backward to determine and define the most persuasive communication methods needed to influence behavior.

2.2. From Integrated Marketing Communication to Relationship Communication

Integrated Marketing Communication (IMC) is built on the idea that communication occurs within a larger environment, encompassing not only traditional media but also various forms of brand interaction, including customer experiences with products and services (Duncan & Moriarty, 1997). Despite this broader view, much of the existing IMC research tends to adopt a company-centric or 'inside-out' approach, where the firm initiates integration and ensures message consistency toward the consumer.

Integrated Marketing Communication (IMC) is founded on the principle that communication occurs within a larger framework rather than in isolation. This broader framework incorporates not only conventional media channels but also diverse communication strategies and customer interactions with products and services (Duncan and Moriarty, 1997).

Nevertheless, the majority of IMC research adopts a firm-centered, sender-oriented stance. This viewpoint reflects an inside-out model where the business orchestrates message integration to ensure uniformity and consistency in how consumers receive the message.

Integrated Marketing Communication (IMC) typically adopts an inside out perspective, where the focus is on how the organization conveys messages to its audience. In contrast, relationship communication centers on creating meaningful exchanges that encourage long-term engagement from the receiver. This approach considers both the temporal context how the receiver perceives the past and anticipated future of their relationship with the sender and the situational context, which includes various internal and external factors influencing the receiver.

IMC operates from an internally driven, outward-facing perspective. In contrast, relationship communication encompasses all marketing communications that aim to build long-term loyalty in the audience by co-creating meaning, taking into account both the timing and context of the receiver. The time-related aspect involves how the receiver understands the relationship' s past and anticipates its future. The situational element involves the various internal and external factors that affect the receiver' s interpretation and response at any given moment.

The concept of relationship communication has received limited attention in marketing communication studies. However, Lindberg-Repo (2001) explores this idea, suggesting that it offers a comprehensive approach that emphasizes the roles of both the sender and the receiver in the communication process.

She offers the following definition: 'Relationship communication is defined as the sum of all actions that convert the message and meaning in a mutually beneficial way and affects the knowledge base between parties' (Lindberg-Repo 2001, 19). Relationship communication is characterized by the involvement of both parties in the exchange, a long-term orientation, the accumulation of various interactions, and the development of shared understanding. Nevertheless, even Lindberg-Repo's interpretation leans heavily toward an inside-out perspective. In contrast, this view can be challenged by asserting that it is ultimately the consumer who interprets and assigns meaning to the marketer's actions.

The concept of relationship communication is not widely covered in current marketing communication studies. Lindberg-Repo (2001) explores this area and introduces it as an all-encompassing framework that highlights the involvement of both sender and receiver in the communication process. She defines relationship communication as the total of all activities that interpret and convey messages in a way that is advantageous to both parties, thereby contributing to their mutual understanding (Lindberg-Repo, 2001, p. 19). According to her, the defining attributes include participation by sides, a long-term orientation, the accumulation of various actions, and the development of shared knowledge. However, even her interpretation tends to reflect the inside-out orientation. Conversely, the authors assert that it is ultimately the consumer who interprets and assigns meaning to all of the marketer's actions.

2.3. Customer-Integrated Marketing Communication

Customer-Integrated Marketing Communication (CIMC) theory shifts the focus of marketing communication from a company-centric view to a customer-centric one, starting with the customer's individual ecosystem. It emphasizes how customers integrate and make sense of various messages from different sources, including those from companies and other external factors, to form "value-in-use" for their specific purposes.

Marketing communication is a process where a customer perceives an offering, product, service, company or person. It can be deliberated or embedded in context, visible or merely in the head of the customer. It can include experience, processes, activities triggering value-in-use for the customer, and can consist of several simultaneous senders. On the other hand, a sender has not to be involved at all, and parts of the perception may be sourced in the past, present or future, and the process is constructed on the customer's logic.

Therefore, we propose a perspective that deepens the understanding of the customer process and the customer's logic, which is intended to support a company's marketing communication management .

The followings are some constituents of customer-integrated marketing communications:

Communication-in-use: "We define communication-in-use as a customer's integration and sense-making of all messages from any source, company-driven or stemming from other sources the customer perceives as communication, forming value-in-use for him or her for a specific purpose" .

This concept defines the customer's active process of integrating and interpreting all perceived messages, regardless of their source (company-driven or otherwise), to derive value for themselves. This value is not delivered by the marketer but emerges as "value-in-use" in the customer's mind.

Customer-Driven Process: Unlike traditional Integrated Marketing Communication (IMC) that focuses on companies sending consistent messages, CIMC posits that the customer is the active subject who determines what constitutes a message, its content, and which sources are relevant. This means many touch points influencing the customer may be outside a company's control or visibility.

Customer-Dominant Logic (CDL): CIMC is deeply rooted in CDL, which places the customer's activities and their own ecosystem at the core of marketing and business. It focuses on what customers do with offerings to achieve their goals, rather than just what companies create.

Customer logic, which is the customer's idiosyncratic reasoning and sense-making, steers their behavior and influences how they select from the myriad of communication messages they encounter.

Essentially, CIMC challenges traditional "inside-out" marketing communication by advocating for an "outside-in" perspective, where understanding and facilitating the customer's value creation process and their communication choices in their own ecosystem are paramount for effective marketing communication planning.

2.4. Emperical Review

This section examines the existing research and literature related to the practice of IMC. It identifies the gap in customer perception of inyegrated marketing communications practices in the banking industry and the comprehensive application of integrated marketing communications with in organizations, nothing that many studies focus on the impact or effect of promotional tools on brand awareness and customer satisfacttion rather than investigating how customers perceive integrated marketing communications practices and the actual application. The increasing competition in technological advancements and new entrants, underscores the critical need for effective IMC implementation.

Despite many considerable studies have been done on marketing communication, there is still a gap on practicing integrated marketing communications comprehensively. Most researches and articles stressed on the effect of promotional tools and impact of integrated marketing communication on brand awareness rather than its real-world application. However, in today's digital world, firms and companies, particularly in the banking industry, face intense competition, with many new banks emerging with advanced technology, substantial capital, and improved performance to be competitive and selective. Many firms, including banks, have failed for various reasons, with improper implementation of integrated marketing communications being one of the most common factors. This study investigates how well integrated marketing communications are practiced within the banking industry in general, and specifically at Dashen Bank.

A review of selected aricles and researches are used to generate new suggestions for this study. A famous article which was done by Kitchen P.J., (2017) examined integrated marketing communications: its evolution, current status, and future development.

This article provides insights into how IMC emerged and evolved, and how it is expected to

change in the future. It offers researchers a deep understanding of IMC and serves as a foundational text for studying marketing communication from a theoretical and conceptual perspective.

Another significant study in this field was by Gronroos, C., & Finne, A. (2017), which discussed "Customer-Integrated Marketing Communication" and "From Integrated Marketing Communication to Relationship Communication". The former aims to develop a customer-centric marketing communications approach that starts with the customer, building a customer-driven view of marketing communication based on recent growth in relationship communication. The latter refers to a type of marketing communication that has the power to control the receiver's perception and attention through communication messages.

An important domestic research conducted by Minwuyelet Denekew (2022), was the practice and challenges of integrated marketing communications in the case of Ethiopian Airlines which was mainly focused on exploring the current practice of integrated marketing communications. However; the study didn't investigate how customers perceive integrated marketing communications practice in the oragization.
The other important local study which was conducted on the potential impact of Integrated Marketing Communications (IMC) on brand awareness in the case of Dashen Bank at Bahir Dar districts; however, the study did not explore how customer perceives IMC practice and investigate the actual implementation of IMC within the organization.

The goal of Integrated Marketing Communication (IMC) is to enhance the effectiveness of marketing initiatives while improving efficiency and reducing costs. In order to do this, integration of marketing communications and unifying technology are needed as globalization is changing things dramatically. The internet provides customers and organizations with opportunities for interaction and exchanging messages instantly.

However, there has been limited research on the customer perceptions of integrated marketing communications practice and how well the integrated marketing communications is practiced within organizations or companies, particularly in the banking industry, Dashen Bank. It is believed that only a few organizations or companies have achieved complete integration of IMCs. To benefit from IMC, understanding how it functions and how IMC plans should be

developed is crucial. When integrated marketing communications are practiced in an organized manner, a company can build customer trust, foster smooth customer relationships, and gain a competitive advantage.

Therefore, integrated marketing communications theory serves as the foundation for this research. It involves coordinated marketing communication encompassing all tools, including advertising, sales promotion, direct marketing, public relations, digital marketing, and personal selling. IMC is the result of synchronizing activities, procedures, messages, and goals to continuously communicate a consistent message both internally and externally.

2.5. Theoretical Framework

This section explores the theories relevant to the study, focusing on the main themes of integrated marketing communications, such as advertising, public relations, sales promotions, direct marketing, digital marketing, and personal selling. To situate the study, the researcher has used mainly integrated marketing communications theory.

2.5.1. Integrated Marketing Communication Theory

Integrated marketing communications is a strategy that integrates the traditional media marketing, direct marketing, public relations, and other distinct marketing communications media as well as communication aspects of the delivery and consumption of goods and services and of customer service and other customer encounters. Thus, integrated marketing communications has a long-term perspective. (Gronroos, C. & Lindberg-Repo, K., 2009)

From this definition we understand that integrated marketing communications is a strategy that combines various forms of marketing, including traditional media, direct marketing, public relations, and other communication channels. It also considers the communication elements involved in the delivery, consumption of services, customer service, and interaction of customers. Thus the followings are the main components of integrated marketing communications mix:

2.5.1.1. Advertising

Advertising is defined as any paid form of non-personal communication about an organization, product, service, or idea by an identified sponsor.

The goal of advertising is to increase demand for a specific service or good, whether in the short or long term. Simultaneously, advertisements are expected to integrate into the overall brand

strategy and deliver a message that balances the tactical goal of the current campaign with the strategic goals for the corporate brand. For a marketing activity to be classified as advertising, advertising space must be purchased, and it must be non-personal, such as in mass media, which typically offers no immediate feedback option. The digital age has somewhat altered this, as more advertisements appear on websites and social media in addition to mass media, but advertising is still primarily produced for print and television.

Mass Media Advertising

Mass media is any paid form of non-personal promotion and presentation of ideas, goods or services to various people by an identified sponsor (Keller 2009). Different types of mass media advertising are important either in integration or used separately for specific functions as elaborated and discussed as follows.

Broadcast advertising

This is any form of advertising through Broadcast media. Broadcast media transmits advertisement in the form of sounds or images electronically such as television and radio (du Plessis 2013). Television and radio are the most common broadcast advertising in integrated marketing communications.

Print Advertising

Media that is manufactured by a printing process are called print media. It is agreed that Fill (2009), print media is as effective as television in building brands and is superior regarding attention-getting and communicating information. Newspaper, magazine, out-of-home, poster and kiosks, outdoor advertising, transit advertising.

2.5.1.2. Public relations

Belch and Belch (2009) categorize public relations into two internal components: publicity and public relations (p. 24). These elements operate within organizational structures to shape communication strategies and stakeholder engagement.Publicity typically appears as a news story, editorial, or announcement in a media outlet, leveraging the media's credibility. It involves building relationships with key influencers to subtly integrate the brand and marketing activities with the values of the cultural segment the company aims to reach. However, this method carries a risk because editors and influencers are independent, meaning the company has no control over when, where, or how the content is published. More "pure" public relations activities include internal communications, investor relations, media relations, NGO relations, crisis handling, issues management, and certain forms of advocacy. Public relations and publicity possess three

key appealing qualities as marketing tools: high credibility, the ability to surprise consumers since they aren't perceived as advertisements, and the potential for dramatizing the company or product.

Public relations and publicity possess three key attributes that make them effective marketing tools. First, they often carry a high level of credibility. Second, they have the potential to capture consumer attention unexpectedly, as it is not perceived as advertisements among the general public, and the potential for dramatization of the company or product. Public relations is a strategic communication process that builds mutually beneficial relationships between organizations and thsir publics. Thus, some of the public relstions activities are discussed below:

Corporate social responsibility

Corporate social responsibility is a subcategory within the broader PR starategy. It involves the company's voluntary efforts to contribute to social, environmental, and economic development of the community. It demonstrates the organization's commetiment to ethical practices and community development. It supports the organization in reputation building, trust and loyalty, and customer engagement.

Events and Sponsorship

Events and sponsorships are company-sponsored programs designed to create special brand-related interactions (Keller 2009). Sponsorships include investments in events or causes for the purpose to attain (e.g. enhancing corporate brand image) or marketing

2.5.1.3. Personal selling

It involves immediate and precise feedback from the customer that allows the salesman to adjust the pitch on the spot. It is also an effective tool to utilize late in the purchasing process, as it has the ability to build up buyer preference, conviction, and ultimately action - closing the sale. Personal selling involves activities such as delivering sales presentations, participating in trade exhibitions, and implementing incentive-based programs.

This involves direct communication from a salesperson to a single customer to secure a sale. It offers immediate and precise feedback from the customer, allowing the salesperson to adjust their pitch on the spot. Personal selling is also an effective tool later in the purchasing process, as it can build buyer preference, conviction, and ultimately lead to action closing the sale. Examples

include sales presentations, trade shows, and incentive programs. Personal selling is a crucial marketing communications tool because organizational representatives interact and engage in two-way communication with potential customers. This enables staff members to develop a good understanding of their customers' perceptions and preferences, allowing them to tailor their communication messages to individual customers. Personal selling is an interactive, conversational promotional method, with one advantage being its ability to target precise market segments. However, it is typically very expensive due to its per-contact basis. Personal selling can be highly advantageous in the banking industry, particularly for the high-value market segment. For example, salespeople can highlight the bank's differentiated services to customers. Banks often employ competent individuals whose primary role is to "service" corporate accounts, customer contact, and intermediaries. Essentially, the main function of personal selling is to bridge the gaps where advertising and other non-personal selling methods fall short.

Personal selling is an important marketing communications tool as the organizations' representatives interact and engage in two-way communication with potential customers.

2.5.1.4. Direct marketing

Marketers assume that direct marketing and direct mail are the same. Nevertheless, direct mail is only one part of direct marketing (Percy 2008:153). What then is direct marketing? According to the Direct Marketing Association, it is:

> **Direct marketing is a system of marketing which uses one or more communications media to affect a response. It is an interactive process where responses from or about buyers are recorded in a database for building profiles of potential customers and providing valuable marketing information for more efficient targeting.**

It involves communicating directly with target customers to generate a response and/or a transaction. Direct marketing encompasses catalogs, telemarketing, fax transmissions, and the internet. Thanks to technological advancements, marketers can now communicate through traditional media (newspapers, radio, telephone, and television) as well as newer forms (fax machines, cellular phones, pagers, and computers). Advancements og technologies encouraged various businesses to move away from mass communication and use more personalized, direct interactions with their audiences. While traditionally not considered an element of the promotional mix, direct marketing has become an integral part of IMC strategies for many

companies. Although often associated with direct mail and mail-order catalogs, it includes much more, such as database marketing, direct selling, telemarketing, and direct response advertisements.

Usually direct marketing is associated with direct mail, and mail-order catalogues, but it is much more.In the digital space direct marketing has evolved into what has come to be known as targets advertising. This is funadamentally an emerging of database marketing enabled by big data. Entities such as Google and Facebook are able to use data collected from users of their services to sell targeted ads that build on contexts of previous user actions. An example of this is Google serving advertisement based on previous search behavior. These are also known as direct response advertisements, and are ads were the customer is encouraged to buy the product directly from the manufacturer, immediately (Belch & Belch, 2009, p. 20).

In the digital realm, direct marketing has evolved into what is known as targeted advertising, which is essentially an advancement of database marketing powered by big data. Entities like Google and Facebook can use data collected from their service users to sell targeted ads based on previous user actions. An example is Google serving ads based on previous search behavior. These are also known as direct response advertisements, which encourage customers to buy the product directly from the manufacturer immediately. These media types of direct marketing as presented as follows.

Direct Mail

Direct mail refers to personally addressed advertising that is delivered through the postal system. Direct mail offers five distinctive features as compared to mass forms of advertising: accuracy, measurability, accountability, flexibility, and efficiency. There are two key characteristics associated with email communications. First, it can be directed at clearly defined target groups and individuals. Second, email messages can be personalised and refined to address the needs of individual users (Fill 2009).

Telemarketing

Telemarketing refers to telephone contact with the target market to deliver a message (Percy 2008). It is possible to understand how closely aligned this definition is with the Direct Marketing Association definition of direct marketing: it enables immediate responses, it can be

highly targeted, and it makes use of the best database technologies (Percy 2008). Thus, telemarketing has many advantages such as direct interaction and verbal dialogue with the customer.

Mobile marketing

Mobile marketing communications involves the delivery of direct marketing messages to mobile devices using wireless technologies. In developing countries especially, mobile phone marketing is becoming increasingly important (Keller 2009).

2.5.1.5. Sales Promotion

It is also sometimes referred to as trade promotion, as it is a discipline that focuses as much on the distributors as on the consumers. Sales promotions are defined as targeted marketing strategies that offer added incentives or value to consumers, distribution partners, or sales teams to encourage product purchases, distribution, or sales efforts. A key advantage of this approach, as noted by Belch and Belch (2009), is its effectiveness in driving short-term sales growth by creating urgency or appealing directly to stakeholders (pp. 23-24).

More generally, examples of consumer-oriented sales promotion include coupons, sampling, and premiums, while trade-oriented sales promotions include promotion and merchandising allowances, price deals, sales contests, and trade shows. Trade-oriented sales promotions do not stimulate immediate sales like consumer-oriented versions; instead, their purpose is to persuade retailers to stock, allocate shelf space to, sell, and promote products. Sales promotion encompasses various tactics such as in-store displays, special offers, price reductions, coupons, branded giveaways, and product demonstrations.

Trade-oriented sales promotions do not stimulate the immediate sale as the consumer oriented version. Instead the point of the activity is to persuade retailers to stock, a lot shelf space to, sell, and promote products. Different forms of sales promotions activities are loyalty and loading devices (price off promotions), premiums, and contests and sweepstakes Sales promotion consists of various tactics such as product displays, promotional gifts, price reductions, coupons, branded advertising items, and live demonstrations.

Loyalty programs (Price off promotions)

Price-off promotions entail a reduction in a product's regular price (Shimp & Andrews 2013). This provides a good opportunity for reminding the customer of the coming reward within a positive brand attitude message, either on the package, through advertising or direct mail.

Coupons

Coupons are vouchers or certificates that entitle customers to product price discount (Fill 2009). Coupons are included in packages of the product or the use of electronic couponing is becoming more prevalent. These are frequently used to introduce a new or improved product and help to initiate positive brand attitude (Percy 2008).

Contests

A contest is a customer competition based on skill or ability (Fill 2009). One of the benefits of sweepstakes or contests promotion is that by its very nature it attracts people to the advertising or other sources (Shimp 2007). The stronger the link between motivation associated with brand decisions and promotion, the more likely it will be reinforcing a positive attitude of customer perception.

2.5.1.6. Digital Marketing

Social (interactive) Media

Social media represents Web-based and mobile technology used to turn communication into interactive dialogue. Accordingly, the advancements in information communication technology (ICT) in general and social media as one of its most recent developments are considered as important drivers of integration approach (Finne & Grönroos 2009; Kliatchko 2009; Gurau 2008). Interactive media refers to online activities and programs intended to communicate customers to raise brand awareness and elicit sales of products and services

E-Banking

E-banking, also known as Internet banking, is a key component of e-financing and refers to banking operations conducted over the World Wide Web. The United Nations Conference on Trade and Development (UNCTAD) defines Internet banking as the deployment of retail and wholesale banking services over the Internet, serving individual and corporate clients with services like bank transfers, payments, settlements, and card business.

The architecture of e-banking is based on a client-server model, where clients access their bank accounts and perform transactions through a secure website. Some banks also provide

customized software that can be used offline for preparing payment orders.

E-banking has evolved significantly since the late 1990s, with tens of millions of users worldwide. It is the latest in a series of electronic transaction systems, following ATMs, phone banking, and PC banking. E-banking offers benefits like 24-hour access to services and current information, with primary services including money transfers, bill payments, and balance checks. Additional services like loans and share trading are also being integrated. Nordic countries, such as Norway, Sweden, Finland, and Denmark, have shown high adoption rates of e-banking. In India, e-banking is becoming a strategic necessity due to increased competition.

The banking sector has rapidly adopted e-commerce because its products are easily virtualized. Banks can generate revenue through increased account access fees and cross-selling opportunities. However, security concerns were initially a major challenge for both banks and consumers. Advances in Internet security and protocols have helped to mitigate these concerns.

Consumers increasingly seek services accessible from a single entry point. Banks are forming alliances to maintain their position in the e-commerce infrastructure. E-banking caters to changing consumer behavior, which emphasizes mobility, independence of time and place, and flexibility. The Internet's 24-hour availability, immediate access, and absence of physical borders have been key drivers for e-commerce in banking.

Despite numerous opportunities, e-banks face threats from "Internet-only" virtual banks. Internet banks also act as gateways for identification and authorization services for third-party providers, such as telephone companies, energy companies, and tax boards. This increases the benefits for consumers and creates a win-win situation for banks and service providers. Regulatory barriers are decreasing, pushing governments to reduce barriers to competitive activity in the financial sector.

A crucial aspect of e-banking's success is user acceptance of security measures. While theoretical security concerns what is technically possible, effective security refers to the level achieved in practice, which is typically lower. Perceived security significantly impacts user adoption of e-banking, highlighting its importance for overall usability.

Basically it refers to the process of promoting business or websites through social media channels. This marketing channel has become a strong force shaping how people communicate today. Internet marketing has become a transformative force in modern communication, offering a highly interactive platform that enables real-time engagement and immediate feedback. What

sets this medium apart is its ability to combine creative design with technical elements such as development, digital advertising, and online sales. The internet has also extended media reach to a global audience, reshaping how businesses and consumers connect. This primarily refers to promoting businesses or websites through social media channels. It's a powerful marketing medium that is shaping how people communicate. It combines the creative and technical aspects of the internet, including design, development, advertising, and sales. Digital marketing is a communication strategy that enables two-way communication between sellers and individual buyers, occurring online through email, social media, and blogs. One key benefit of interactive marketing is its capacity to deliver personalized, targeted messages to individual consumers, enhancing message relevance. These mechnaisms are intended to foster active engagement and two-way communication with customers.

Successful interactive marketing depends on regular and honest conversations with the audience. One of the most notable benefits of using digital media, including websites, blogs, and micro-blogs, is their two-way, interactive nature. Moreover, the development of social media channels has been crucial for the successful execution of this communication strategy. Interactive marketing is also linked to content marketing, allowing companies to produce relevant content that can be shared extensively through social networks, potentially "going viral" among social media users. Additionally, consumers may trust individuals considered thought leaders in their industry, which can generate many inbound leads through download pages.

On the other hand, internet users have the choice of what content they wish to be exposed to, respond to, and share. Direct and interactive marketing strategies often feature built-in response options that allow consumers to react immediately to promotional messages, sometimes resulting in a purchase. Unlike traditional mass media, these methods offer greater precision and measurability. Their measurable nature enables marketers to tailor communication efforts by analyzing consumer behavior patterns such as how recently a purchase was made and how frequently purchases occur For example, Google may have more access to consumer profiles than any other company because it knows when consumers view ads in Google Search, Gmail, YouTube, Google Maps, and Android apps. It also tracks where consumers go, both online and physically, based on cookies and location data from their phones. The company will soon be able to track credit and debit card transactions and link them to online consumer behavior

Direct and interactive marketing strategies often incorporate tools that allow consumers to engage in real-time with promotional content, facilitating immediate feedback or purchases. Unlike broad-reach mass media campaigns, these methods prioritize measurable, two-way communication between businesses and their audiences more precise and measurable. The ability to measure the effects of direct and interactive marketing allows marketers to design communication programs that target consumers based on recency the amount of time since their last purchase. For example, Google may have access to consumer profiles more than any other company, because it knows when consumers view ads in company website, Gmail, YouTube, Google play, and Android apps. It can also track consumer movements, both on the internet and in real-world locations, by using cookies and mobile device location data.

Word-of-mouth communication (WOM)

This is a person-to-person oral, written or electronic communication (Keller 2009). WOM is defined as informal communication among customers about products and services during the service process or who make comments on social media and convey a good or bad word of mouth communication (Grönroos 2015). WOM means message about the organisation, its credibility and trustworthiness

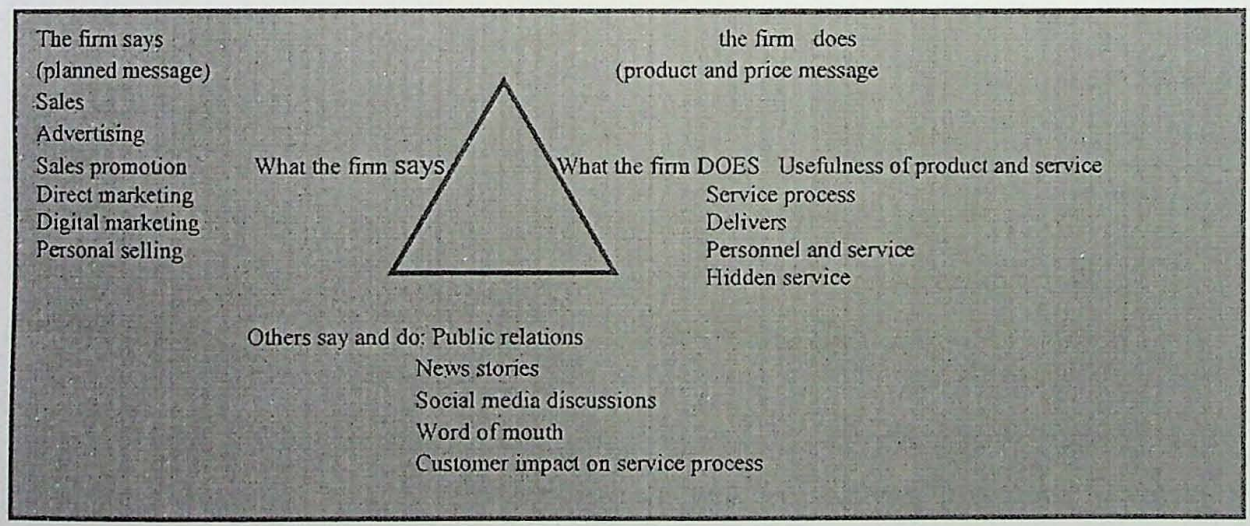


Figure 2.1: Total Communication Model/Integrated Marketing communication triangle: Adapted from Gronroos, C. & Linnberg-Repo, K. Integrated Marketing Communications.

2.6. Conceptual Framework

A conceptual framework serves as an analytical structure that helps differentiate concepts and systematically organize ideas across various contexts. Strong conceptual framework captures something real and does this in a way that is easy to remember and apply. The figure below shows how well integrated marketing communications are practiced in the banking industry.

Integrated marketing communications is a strategy where a company or an organization coordinates or integrates its communication channels to deliver a consistent message about its product or service. Clearly speaking, integrated marketing communications can help firms creating synergistic effect through the interaction of these promotional tools and ensuring the effectiveness and synergy of corporate communication and advertising activities.

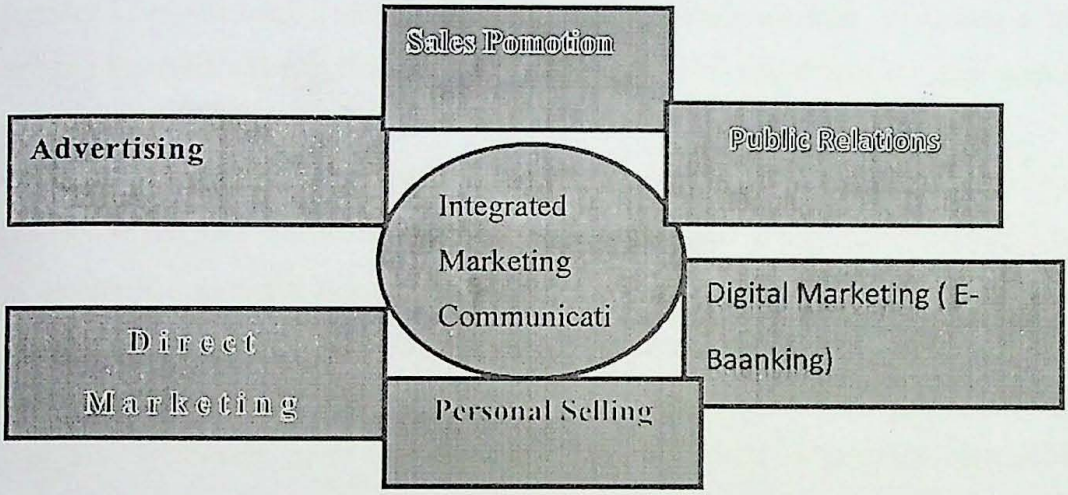


Figure 2.2: Integrated marketing communications conceptual framework

2.7. Banking Industry in Ethiopia

In developing countries where capital markets are underdeveloped, the banking industry plays a central role in the financial system and serves as a key pillar of the national economy. It plays a key role in the country's economic growth through intermediation services, ensuring efficient allocation of resources, and transmission of monetary policy to the entire economic system.

The banking industry is a dominant force in modern economies and is often used as a benchmark for assessing a country's economic stability. There is a consensus in the literature that a well-functioning and sound banking sector in a country contributes to the health and vitality of the country's economy, whereas a malicious banking sector cripples the entire economy.

Consequently, regulatory authorities impose strict rules and standards to ensure the financial stability of the banking sector.

The Ethiopian banking sector finds itself in an evolving and increasingly competitive landscape, driven by deregulation and a growing number of both private and public financial institutions. This heightened competition underscores the critical need for sophisticated and effective marketing communication strategies to enable banks to differentiate their service offerings and cultivate enduring customer relationships. As the range of financial services expands to cater to more discerning customer needs, the ability to clearly and cohesively communicate these diverse offerings becomes paramount. While the adoption of digital marketing strategies is on the rise, spurred by increasing internet penetration and the affordability of smartphones, its full potential is yet to be realized, often hampered by technological costs and a lack of specialized expertise within firms. Notably, current marketing communication efforts in the sector appear to be more successful in disseminating information and raising awareness than in forging a strong brand image and fostering deep customer loyalty, highlighting a crucial area for improvement through more integrated approaches.

Ethiopian banks employ a variety of integrated marketing communication tools, ranging from traditional advertising channels like television, radio, and print, to sales promotions offering direct incentives, personal selling through relationship managers and public relations activities aimed at building trust and goodwill. Increasingly, direct and digital marketing tools, including SMS campaigns, mobile banking applications, and social media platforms, are being utilized to engage with customers more directly and efficiently. Evidence suggests that modern digital marketing tools, such as social media optimization, search engine optimization, and email marketing, are having a significantly positive impact on key market performance indicators, including sales volume, customer awareness, and overall market share.

Interestingly, studies have indicated that direct marketing and sales promotions tend to have a more pronounced positive effect on customer perceptions compared to more traditional tools like advertising and personal selling. This implies a potential shift in the effectiveness landscape, with more direct and incentive-based communication strategies proving particularly impactful in the Ethiopian banking context. Consequently, there is a growing recommendation for banks to strategically prioritize digital marketing initiatives and sales promotions to enhance customer engagement and drive market success. However, the effective implementation of truly integrated marketing communications faces internal challenges, including gaps in cross-disciplinary

managerial skills, organizational power dynamics and cultural inertia, as well as limitations in available resources. Overcoming these hurdles is crucial for Ethiopian banks to fully leverage the power of IMC in a dynamic and competitive market.

Ethiopia, which is one of the developing countries located in the African continent, shares the foregoing. The banking sector in Ethiopia stands as a fundamental pillar of the financial system and plays a crucial role in the nation's economy. In 2022, it accounted for about 93% of the total capital in the financial sector and contributed 4.2% to the national economy.

Understanding consumer behavior is fundamental for Ethiopian banks to tailor their marketing communications effectively. Research indicates that convenience and service provision are key determinants in bank selection, with factors like a bank's image holding significance, particularly for male customers. Interestingly, aspects such as financial benefits tied to technology, reputation, promotional strategies, and overall attractiveness appear to play a less influential role in initial bank choice, especially among female customers. When considering switching banks, price sensitivity (loan interest rates), service quality, accessibility, customer satisfaction, and the perceived costs associated with switching emerge as significant drivers. This suggests that customers in the Ethiopian banking context tend to make rational decisions, weighing the tangible benefits and costs associated with different banking options. The increasing access to information through digital channels is also empowering customers to be more informed and discerning in their choices. Given the diverse socio-economic and cultural fabric of Ethiopia, a nuanced understanding of these factors is essential for crafting marketing messages that resonate effectively with various customer segments.

In summary, the Ethiopian banking sector is operating in an increasingly competitive environment, prompting a greater need for effective marketing communications. Consumer behavior is influenced by factors like convenience, service quality, and increasingly, technological access. While traditional IMC tools are used, digital marketing is gaining prominence and showing positive impacts. However, the effectiveness of different tools varies, with recent evidence suggesting a stronger influence of direct and promotional approaches on customer perceptions. Banks need to understand these dynamics and tailor their integrated marketing communication strategies to resonate with the specific behaviors and preferences of Ethiopian consumers while overcoming organizational challenges to achieve true integration.

2.8. Challenges of IMC practice in Banking Industry

The cross-disciplinary managerial skill is the biggest barrier to integrated marketing communications integration. Power issues, cultural issues, skills/resource issues, and flexibility issues are the major factors that affect integrated marketing communications in organization in advertising and marketing industry.

Power issues arise from internal competition and control struggles between departments or individuals within an organization. Different units such as advertising, sales, public relations, or digital marketing often want to retain control over their own budgets, messaging, and strategic direction. This soloed approach leads to disjointed communication efforts and undermines the consistency that IMC requires. Without strong leadership to align these interests, integration becomes difficult.

Cultural issues relate to the deep-rooted values, beliefs, and norms within an organization that resist the collaborative and customer-centric mindset necessary for IMC. Traditional organizations, especially in sectors like banking, may be accustomed to working in departmental silos and following a product-focused communication approach. This internal culture can act as a major barrier to adopting a more integrated, cross-functional communication strategy.

Skill and resource issues refer to the lack of qualified personnel, tools, technology, and budget needed to plan and execute integrated campaigns. IMC requires expertise in areas such as data analytics, digital content creation, cross-channel strategy, and customer relationship management. Many organizations, particularly those with limited marketing budgets, may not possess the necessary skills or infrastructure to support integrated efforts effectively.

Lastly, flexibility issues stem from an organization' s inability to adapt quickly to market changes, customer feedback, or emerging communication channels. Rigid structures, outdated technologies, and bureaucratic approval processes can slow down response times and make it difficult to shift messaging or tactics as needed. IMC demands agility, but many organizations struggle to be responsive due to internal constraints.

In general, these four barriers power struggles, cultural resistance, resource limitations, and inflexibility highlights the organizational and structural challenges that must be addressed for IMC to be successfully implemented.

However, integrated marketing communications can face several problems in banking industry including: inconsistent messaging, organizational structure, leadership and control, and organizational culture.

Implementing Integrated Marketing Communication (IMC) in the Ethiopian banking industry faces a complex interplay of infrastructural, cultural, organizational, and regulatory challenges. The digital divide between urban and rural areas, coupled with inconsistent ICT infrastructure, limits the effectiveness of purely digital IMC strategies for reaching a significant portion of the population.

Furthermore, high technological costs and a shortage of digital marketing expertise within some banks hinder the adoption and sophisticated execution of digital IMC campaigns. Culturally, a strong preference for traditional banking channels and the need for linguistically diverse messaging across Ethiopia's numerous languages necessitate a nuanced approach that blends digital with traditional communication methods.

Varying levels of financial literacy also demand clear and simple communication strategies. Organizationally, isolated departments and a lack of interdepartmental collaboration impede the creation of truly integrated campaigns, often exacerbated by a lack of strong top management support and vision for IMC.

Additionally, a skills gap in IMC expertise and resistance to change within established banking structures present internal hurdles. The evolving regulatory landscape governing financial advertising and data privacy concerns associated with digital communication also require careful navigation. Finally, measuring the effectiveness and ROI of integrated campaigns across multiple channels remains a significant challenge potentially leading to a focus on short-term gains over the long-term brand building objectives of IMC. Addressing these multifaceted challenges through strategic investments, cultural sensitivity, organizational restructuring, and a commitment to long-term brand building is crucial for Ethiopian banks to effectively leverage integrated marketing communications.

CHAPTER THREE

3. RESEARCH METHODOLOGY

This chapter deals with the research methodology. It delives with research design, data source, data collection method, sampling technique and sample size, schedule for data collection, data analysys and presentation, reliability test and validity. The research method for this study involves both qualitative and quantitative approaches to provide comprehensive insights into the customer perception of Integrated Marketing Communications (IMCs) practices within the banking industry, focusing on Dashen Bank Share Company.

3.1. Research Design

Mixed-research method design involves collecting and analyzing both qualitative and quantitative data (Creswell & Plano Clark, 2018).

This means the researcher combined the strengths of both approaches to gain more comprehensive understanding of a research problem within a single study. As the study tried to examine the evidence of integrated marketing communications (IMCs) practice in banking industry, a mixed-research approach is applied to provide a more comprehensive understanding of a research problem. Thus the mixed research approach illustrated below.

3.1.1. **Qualitative Approach:** Used to gain insights from key informants through in-depth interviews, focus groups, and observations, providing an understanding of communication strategies and market challenges. This approach aligns with Patton's (2015) qualitative research framework, which emphasizes exploratory analysis to uncover deep insights from participants.

This method focuses on gathering deep insights from key individuals with in-depth interviews, focus groups and observations to thoroughly explore communication strategies. This type of research design follows an exploratory analysis designed to uncover and profound understandings directly from the participant's experiences and perspectives. In this approach the researcher used in-depth interviews to collect data from the marketing practitioners.

3.1.2. **Quantitative Approach:** Used to measure customer awareness, attitudes, and behaviors through structured surveys, ensuring statistical reliability and generalizability. This approach follows the recommendations of Bryman (2016), who highlights the importance of quantifiable data in assessing market trends and effectiveness.

This method is dedicated to numerically measuring customer perceptions, attitudes and behaviors. It primarily uses structured ssurveys to collect data that can be statistically analyzed. Its aim is to ensure the rialiability of the findings and generalizability to larger population. It is valuable for identifying patterns, making predictions and drawing conclusions based on the statistical evidence.

The researchger has chosen this research design in order to allow systematically describing the practice of IMC tools in the banking industry focusing on how various marketing communications (advertising, public relations, sales promotion, direct marketing, personal selling and interactive marketing etc.) are integrated. A mixed-methods design is justified by the research objectives, which require both in-depth understanding of integrated marketing communications context in the bank (qualitative) and measurable data on customer perception and its effectiveness (quantitative).

This research design guided the researcher in combining both qualitative and quantitative methods preparing questionnaires that could be used to collect numerical data from employees and customers about their perception and experiences with the IMCs practice. While using qualitative method interviews is made with marketing professionals in the banking sector to get their deeper insights into how IMCs are practiced or executed.

A mixed-research designe allows the researcher to examine the study from a numerical and contextual perspective to provide a comprehensive understanding of the research problem, enabling to identify the gaps and challenges of IMC that could hinder the integration of different IMC tools in the banking industry, particularly in Dashen Bank Share Company. Therefore, the study applied a mixed- research approach combining the qualitative and quantitative data collection methods for a holistic understanding of IMCs practice.

3.2. Data Sources

The research consists of both primary and secondary sources of data in order to realize the practice of IMCs in the banking industry. Primary data sources are obtained from interviews, observations, and surveys conducted within Dashen Bank Share Company. Whereas the secondary data sources are gathered from internal documents, company reports, publications, and relevant literature on IMCs in the banking sector.

3.2.1. Primary Data

Primary data refers to information that is collected directly from first-hand sources for a specific research purpose (Creswell, 2014). They are raw, original data that have not been previously analyzed or interpreted. It is obtained directly from respondents, marketing professionals, and customers. Firsthand information will be gathered through interviews, surveys. Here the researcger has used questionnaires and in-depth interviews as a primary data source from the respondents.

3.2.2. Secondary Data

Secondary data refers to information that has already been collected, analysed, and published by other researchers or institutions (Johnston, 2017). It serves as a useful reference point and enhances the credibility of primary findings. It came from company reports, strategic plans, policies, manuals, academic research, and publications. External sources include government documents, business journals, and internet-based resources. Secondary data helps to establish a contextual foundation for primary research findings by offering background information and facilitating comparisons (Saunders et al., 2019). However, the researcher couldn't afford the document analysis, campany reports, and publications as secondary sources because of the confidentiality and competitive advantage of the bank.

3.3. Data Collection Method

It has been very clear that IMC is a valuable concept and has great influence on marketing activities particularly in banking industry both in theory and practice. However, it is difficult to say that integrated marketing communications are practiced well in profit-oriented organizations where their identity is built on customers. This creates a need for further exploration and investigation under the area. This is why, it is necessary to explore the area in a greater depth

both in quantitative and qualitative method. The quantitative method is conducted by distributing questionnaires directly for customers either in-person or survey questionnaires while the qualitative method is conducted face-to-face in-depth interview with marketing practitioners. These two data collection methods are used for exploring new insights, thoughts and get diverse understanding of IMC in the banking commercial industry, particularly from Dashen Bank. To obtain comprehensive data for this study, both quantitative and qualitative methods were employed. These two data collection methods are discussed below.

3.3.1. Quantitative Data

The quantitative data was collected through structured questionnaires distributed to customers of different districts around Addis Ababa. These questionnaires were designed to gather measurable data related to customer perception, and experiences with the bank's marketing efforts. The questionnaires were distributed for customers in these three Dashen Bank districts (Ayer Tena, Alem Bank and Bethel) which were chosen purposively to ensure the diverse representative sample of the bank's customer base. The focus on active customer was intentional, as they are directly engaged with the bank's services and are more likely to provide relevant responses regarding their experiences and perception of bank's marketing communications. The structured questionnaires were distributed to gather standardized data on customer awareness and attitudes with the banks marketing strategies. This approach enabled the researcher to quantify customer responses and identify patterns and trends that could be analyzed statistically to support the research objective.

The surveys provide measurable insights into customer perception and the effectiveness of integrated marketing communications strategies. Structured questionnaires are effective tools for obtaining standardized responses in marketing research

The data collection method for this study was survey structured questionnaire to collect quantitative data from Dashen Bank customers. To collect the appropriate data to this research, questionnaires were distributed for the target customers. The questionnaires were designed based on likert scale. A survey scale represents a set of answer options either numeric or verbal that cover a range of opinions on a topic.

3.3.2. Qualitative Data

In addition to quantitative data, qualitative data was gathered through in-depth interview with marketing communications practitioners. These in-depth interviews aimed to explore insights,

opinions, experiences and evidences regarding the implementation and effectiveness of integrated marketing communication practice in the bank. In-depth interviews are often efficient and effective way of exploring attitudes, belies, perceptions and experiences.

So, in-depth interviews are important to collect rich and insightful information based on the participant's context. Here the in-depth interviews helped the researcher to gather different viewpoints that allows getting better understanding and evidences on IMC.

To make in-depth interview with marketing practitioners, the researcher had arranged appropriate time and place that is most suitable for the respondents to make longer discussion and get better understanding of the IMC practices. After a while, in-depth interview was conducted to capture the qualitative insights from the perception and experience of marketing managers, communication specialists, public relation personnel and other relevant experts in the bank to gather insights into IMCs practices in the bank.

3.4. Target population and Sample Size

A population is any group of individuals who possess one or more characteristics that the researcher is interested in. A target population is a group of any individuals or organizations with specific characteristics that can be studied by researcher.

Since the study focuses on investigating customer perception of integrated marketing communications practices in Dashen Bnak, it is very crucial to select customers and marketing practitioners to access a reliable data for a holistic understanding IMC practices in Dashen Bank. To accomplish the study, the researcher had chosen from the target population a subset of respondents who are active customers in Dashen Bank that are relevant to the study objectives. To get relevant data, the researcher identified the research areas (districts) namely: the head office, Ayer Tena, Alem Bank, and Bethel to collect both qualitative and quantitative data. These districts were chosen purposively based on shared strategic and operational relevance. Actually Dashen Bank has several branches in Addis Ababa as well as allover the country; however, due to the limitation of time and resource, the researcher purposively used the head office and those branches as a case study. While choosing these branches purposively, the researcher considered the folloing basic reasons:

High customer activity: This is critical because active customers are more likely to engage with and provide feedback on their perception of intrgrated marketing communications practices in the bank.

Diverse representation: They represent diverse customer demographics, including variation in age, education, service usage, and customer behaviour which enriches the generalizability of findings across different customer types.

Accessibility and Feasibility: As part of Addis Ababa region, those locations are easily accessible for data collection and also they are among major service hubs with marketing activities making them suitable for investigating IMC effectiveness. .

Consistency with research objective: Since the research objective focuses on customer perception and IMC implementation in the active urban branches and are align with study's scope with practica, feasibility. Thus, the sample size is calculated by Yemane's formula which is widely known in social science research, particularly when the population size is known.

Population Size (N) this is the total number of individuals or elements in the group under study. This formula is is specifically designed for situations where we hhave clear and finite population size.

Margin of error (e): This refers to the acceptable difference between the samples estimation and the true population parameter. It is often espressed in decimal. The most common used values for 'e' 0.05 (for a=± % margin of error): It shows that the sample estimate is expected to be within oercentage points of the true population value.

Desired Sample Size (n): The result of the formula, representing the minimum number of individuals we need to include in the study to achieve the specified level of precision for the given population size. As the population size (N) increases, the required sample size (n) also increases, but at a diminishing rate.

$$n = \quad n = \frac{N}{1+N(e)^2} = \qquad n = \frac{21176}{1+21726(0.05)^2} = 393$$

Where: n = sample size to be determined

N = population of size

e = margin of error (0.05)

Table: 3.1. Respondents' distribution as per districts

Areas	Active customer	Sample size
Ayeer tena	8,276	38.09 % (150)
Alem Bank	6,350	29.23% (115)
Bethel	7100	32.68 % (128)
Total	21,726	393

The above table shows that the total number of customers in each bank, active customers (target population) and sample size. As it is revealed in the table, the bank which have high active customers have high sample size and the bank which have low active customers have low sample size.

3.5. Sampling Technique and Participant Selection

A sampling plan in research is a detailed strategy that outlines how the researcher selects a subset of individuals or units (the 'sample') from a large group (the population) to collcxt data. The aim of setting sampling procedure is to ensure the representative of the population, allowing the researcher to draw accurate and generalizable conclusions about the entire group without having to study every single member.

After defining the research objective, the researcher identify the target population including the elements, sampling units, extent, and time frame. Henece, the researcher used systematic sampling in order to collect quntitative data from key respondents of Dashen Bank customers and purposive sampling to collect qualitative data from Dashen Bank Head Office marketing practioners.

Participant selection in mixed research methods is a strategic process that requires careful consideration of the research questions, the chosen mixed method design, the specific goal of each qualitative and quantitative strand and ethical principles. The sampling strategies should facilitate the integration of the different forms of data to provide a comprehensive understanding of the research problem. The researcher selected the participants for quantitative strand try to obtain a representative sample that allows for generalization to a population. Thus, the researcher has used systematic sampling technique to select the participants for quaantitativve data and purposive sampling for qualitative data under this study.

A systematic sampling is a type of probability sampling method in which participants were chosen from an ordered population at a regular intervals starting from a randomly chosen point. It is often used when a complete list of the population is available and and offers simpler alternative to simle random sapling. Parallel with the selection of customers from Dashen Bank in systematic sampling method, the researcher identified marketing practitioners to collect qualitative data from the head office with purposive sampling method. They are purposively selected based on some criteria such as:

- Those who are working at Dashen Bank as marketing practitioners.
- Those who lead the marketing communication of the bank in managerial positions.
- Those who are capable to discuss, share and arguing on the issue under investigation about practicing integrated marketing communications.
- Those who are volunteers to participate in the study.

From the aforementioned common criteria which are used to identify key respondents from Dashen Bank marketing practitioners, the researcher critically thought who would share relevant information and ideas for the the study in order to have in-depth understanding of integrated marketing communications practice on the perspective of marketing practitioners. Probably, there might have been some issues related to individual selection from the matketing practitioners such as the capability of sharing necessary information to the researcher, making and arguing discussion; however, the researcher tried to manage all these things critically to gain profound insights from those marketing personnels.

The customers were selected from Dashen Bank to answer questionnaires which deal with the customer perspective of the integrated marketing communications practice in the bank. On the other hand, the marketing communications practitioners of Dashen Bank were key informats who were selected to make an indepth interview so as to have comprehensive understanding of integrated marketing communications practices in the bank's perspective. This is the reason why the researcher used both customers and marketing practitioner from both sides to keep the triangulation of the data and to get a comprehensive understanding of the marketing communications practice in Dashen Bank.

Here there is one thing that should be given great attention the relationship that the participants each other and the relationship the participants with the topic. Dashen Bank customers are heterogeneous since they come from different backgrounds, culture, language, age, education etc. However the participants on in-depth interview are homogenous that allows the researcher to

hold productive discussion. Accordingly, an in-depth interview was conducted with digital marketing manager, sales manager and public relations manager of Dashen Bank. The in-depth interview was very beneficial useful and with latest information for the study under investigation.

When conducting a research to investigate perceptiom of customer's integrated marketing communications practice in banking industry, researchers apply purposive sampling and systematic random sampling methods based on the objective of the study, resources and methodological constraints.

Quantitative research requires standardization of procedures and random selection of subjects to remove the influence of external variables and safeguard generalizability of results (Creswell & Creswell 2018).

Unlike other approaches, qualitative research selects participants intentionally, focusing on those who can provide the most relevant insights to address the research questions and deepen the understanding of the phenomenon, aligning closely with the study's objectives.

Hence the researcher applied systematic random sampling and purposive sampling techniques to select key respondents. The former helped the researcher to safe cost, time and energy that is easy and simple to choose the participants (Dashen Bank customers). As mentioned previously the researcher chose some Dashen Bank districts purposively to collect data from customers who are readily accessible or willing to participate in the study. On the other hand the researcher selected the marketing department, managerial positions with specific criteria in purposive sampling technique in order to capture diverse perspectives and insights for the study.

3.6. Questionnaire Distribution and Interview Schedule

3.6.1. Questionnaire Distribution

With a consent letter from the School of Journalism and Communication, the researcher visited the previously identified Dashen Bank districts (see Table 3.1) to distribute questionnaires online. The researcher also contacted bank managers to formalize the process. While managers were accommodating, an initial attempt to survey customers waiting for services yielded very few volunteers due to their busy schedules. On a subsequent visit, discussions with bank managers led to their advice to simplify the survey format for better customer engagement. This incident prompted a strategic shift from hard-copy to an online survey platform, which proved

more efficient for data collection.

To complement survey data, targeted interviews were conducted with key marketing specialists at Dashen Bank, providing nuanced insights into their Integrated Marketing Communications (IMC) strategies and implementation. Participants were purposively selected based on their roles and expertise in the bank's marketing operations, including the digital marketing manager and public relations marketing manager, ensuring rich and relevant data for the research objectives.

The interview environment was carefully managed to encourage open and honest dialogue. Silent, distraction-free locations were chosen, and breaks were offered when necessary to ensure participant comfort and maintain focus. Interviews began with general questions (1–4) about the broader Ethiopian banking industry and marketing environment to build harmonious relationship, gradually narrowing the focus to Dashen Bank's specific IMC strategies and informal communication efforts. This iterative process yielded extensive and insightful data, reaching saturation where no significantly new information emerged by the final interview.

3.6.2. Interview and Recording Approach

After determining the sample size and sampling technique, the next step involved scheduling a convenient time and place for data collection. The interview was scheduled at convenient time and place for the participant to foster an open dialogue. The interviews were conducted in Amharic, the most widely spoken language in Ethiopia, to ensure clarity and ease of expression for the participants. With the informed consent of participants, the interviews were audio-recorded using smart phone. This approach allowed for accurate capture of the conversations and facilitated subsequent transcription and analysis. All interviews sessions were conducted in Amharic, the most widely spoken language in Ethiopia, to ensure inclusivity and ease of communication.

3.7. Data Analysis and Interpretation

It was described previously, that the researcher applied mixed-research method to make the study stronger. Based on this, the data analysis and interpretation techniques were done separately. The researcher employed statistical techniques such as descriptive data analysis for quantitative data. The researcher applied SPSS statistical tool to analyze and interpret the quantitative data with clear description of numbers and words.

However, for the qualitative data obtained from the interviews were analyzed using thematic analysis, following the six-phase framework.

This method was chosen for its flexibility and systematic approach to identifying, analyzing, and reporting patterns within qualitative data.

To process the qualitative data collected from interviews, thematic analysis was employed. The study applied both exploratory and descriptive approach.

Data: Written or transcribed representations of spoken interactions.

Coding: It is the act of assigning labels or descriptors to meaningful data segments.

Codebook: A structured list of codes along with their meanings and relationships.

Code: A descriptor marking a segment of data with a recurring idea or concept.

Theme: A central pattern or meaning observed across the dataset.

In this study, an inductive coding strategy was applied. Codes were developed based on insights drawn directly from the participants' experiences. These codes were then grouped into subthemes, which ultimately informed broader thematic categories.

Each level code, subtheme, and theme was treated as an essential building block in understanding Dashen Bank's IMC practices.

3.8. Phases of Thematic Analysis

3.8.1. Phase 1: Familiarization with Data

The first phase involved absorbing oneself in the data to become thoroughly familiar with its depth and breadth. This process began with transcribing the audio recordings verbatim, ensuring that every detail of the conversations was captured accurately. The transcripts were then read and reread multiple times, allowing for a comprehensive understanding of the content. During this phase, initial notes and observations were made, highlighting potential patterns and significant points relevant to the research questions.

This phase involved transcribing all recorded interviews and organizing them by source. The researcher listened carefully to the audio recordings while transcribing to ensure accuracy. This immersion allowed for an initial understanding of the dataset, forming the basis for developing codes.

3.8.2. Phase 2: Generating Initial Codes

In the second phase, the researcher systematically coded interesting features of the data across the entire dataset. This involved identifying and labeling segments of the text that appeared significant or relevant to the research objectives. This approach ensured that the analysis remained grounded in the participants' actual experiences and perspective.

3.8.3. Phase 3: Searching for Themes

Once the initial codes were established, the next step was to collate these codes into potential themes. This involved examining the codes for patterns and relationships, grouping them into broader categories that captured significant aspects of the data. For instance, codes related to message consistency and communication channels might be grouped under a theme like "IMC Strategy Implementation." This phase was crucial in moving from a simple list of codes to a more analytical understanding of the data.

3.8.4. Phase 4: Reviewing Themes

On the 4thly, the initial themes were carefully examined and adjusted to better reflect the data."These involved two levels of analysis: first, checking that the coded data extracts for each theme formed a coherent pattern; and second, evaluating whether the themes accurately reflected the meanings evident in the entire data. Themes that lacked sufficient supporting data or were too diverse were modified, combined with other themes, or discarded.. Subthemes were refined and merged where appropriate to ensure clarity and depth.

3.8.5. Phase 5: Defining and Naming Themes

Once the themes were refined, the following step involved clearly defining and labeling each one. This involved identifying the essence of what each theme represented and determining how it related to the overall research questions. Detailed analyses were written for each theme, describing the story it told and how it contributed to understanding Dashen Bank's IMC practices. Themes were named in a way that succinctly captured their core essence, making them easily understandable to readers.

Each theme was clearly defined and named according to its central message. Rather than focusing on frequency, importance was placed on the extent to which each theme contributed to understanding IMC implementation at Dashen Bank.

3.8.6. Phase 6: Writing the Report

The last phase consisted of integrating the themes into a unified narrative that effectively responded to the research objectives.. This report included vivid examples and direct quotes from the interviews to illustrate the themes and provide evidence for the analysis. The discussion connected the findings back to the existing literature on IMC, highlighting how Dashen Bank's practices integrated marketing communications. This comprehensive analysis provided valuable insights into the bank's marketing communication strategies and their effectiveness.

Table4.15: Summary of the themes (interviews)

Theme	Subthemes	Interview Codes
Integrated Marketing Communications	Advertising	Television Radio Newspapers Billboards Stationary materials Social medias Banners and posters
	Public Relations	Press releases News releases Flyers and fact-sheets Brochures CSR Sponsorships
	Sales Promotions	Promotional incentives Offers Discounts Gifts Rewards Cash backs
	Direct Marketing	SMS Direct telephoning Emails Website Social media
	Digital Marketing	Facebook Telegram YouTube Twitter Instagram
	Personal selling	Customer service representative Face-to-face interaction Sales meeting/ demonstrations Trade shows Telemarketing
	Word of mouth	Family Personal recommendation Friend from workplace Digital word of mouth

3.9. Ensuring Reliability and Validity

3.9.1. Reliability

Reliability pertains to the stability and consistency of the research process, indicating whether similar results can be achieved if the study is repeated under the same conditions. To guarantee reliability, detailed records of all procedures, interview and data management practices were maintained.

Participants were selected purposively based on their direct involvement in the bank's marketing communication activities, ensuring they were knowledgeable enough to provide rich and relevant insights. Interview schedules were carefully planned with the participants' convenience in mind to promote candid and uninterrupted discussions.

In a mixed-methods approach, ensuring the reliability and validity of findings is essential to establishing the overall credibility and trustworthiness of the study. In the context of this research, which investigates IMC practices at Dashen Bank, various strategies were employed to uphold these standards.

The findings in this research on Dashen Bank's Integrated Marketing Communications had to be reliable and valid to respect the credibility of the entire study. The research was supported by a variety of methods applied along the way.

To ensure the consistency of the questionnaire, a reliability test was conducted using Chronbach's Alpha. The result showed an alpha coefficient of 0.917., which indicates the high level of internal consistency.

Table: 3.2 Reliability Test Statistics

Reliability Statistics

Cronbach's Alpha	N of Items
.917	37

Variables	Cronbach's Alpha	No of items
Advertising	.729	6
Public relations	.811	7
Sales promotions	.810	6
Direct marketing	.843	7
Digital marketing	.856	6
Personal selling	.814	5

Table: 3.3. Reliability of all Variables

3.9.2. Validity

Validity, in contrast, relates to how accurately and truthfully the data interpretations reflect the reality being studied. In this study, both internal and descriptive validity were emphasized. Internal validity was achieved by aligning the questionnaires and interview questions.

This helped ensure that the data collected was both meaningful. Descriptive validity was reinforced through verbatim transcription of audio recordings, and the researcher double-checked transcriptions against the original audio to minimize errors. Furthermore, interpretive validity was maintained by seeking clarification and confirmation from participants when necessary, ensuring that the researcher' s interpretations faithfully reflected the participants' intended meanings. Where applicable, participants' direct quotes were used to support the findings, offering transparency and enhancing the authenticity of the research narrative.

3.10. Triangulation

Triangulation plays a critical role in a mixed-method research, enhancing the credibility and robustness of the findings by combining different data collection methods and data sources. To increase the study's credibility, multiple forms of triangulation were used to validate findings and reduce potential biases. .

In this study, methodological triangulation was employed by integrating two complementary methods of data collection: quantitative (questionnaires) and qualitative (in-depth interviews). The quantitative data were designed to assess the customers' perspectives of integrated marketing communications practice in the bank, while the interviews provids in-depth insights into the bank's internal practices, offering a well-rounded view of IMC implementation at Dashen Bank.

In addition, methodology triangulation, the researcher used data triangulation because of the fact that the data was collected from marketing managers, and public relations managers. These different roles allowed for a comparison of viewpoints and contributed to a more holistic understanding of how IMC strategies are developed and operationalized within the bank. The variation in experience levels and departmental perspectives added layers of depth to the analysis.

These triangulation techniques collectively ensured that the findings were not only reliable and valid but also rich, multidimensional, and contextually grounded. By examining the research problem from multiple angles, the study was able to generate robust conclusions and meaningful contributions to both academic literature and practical applications in the Ethiopian banking

sector.

3.11. Ethical Consideration

A researcher should navigate ethical dilemmas, highlighting the need for respecting participant rights, maintaining confidentiality, ensuring honesty in data collection and reporting.

Here, it has been noted that moral and ethical concerns should receive full consideration in both qualitative and quantitative research. As a result, the researcher paid close attention to the ethical guidelines established by this and other academics, especially with regard to obtaining informed consent, fostering trust, protecting anonymity, and other relevant ethical concerns. The researcher adhered to and followed all ethical and confidential guidelines. All the research participants included in this study had been appropriately informed about the purpose of the research and their willingness to participate freely and actively. Before distributing the questionnaire, the researcher presented a consent letter to the participants.

The privacy of the respondents' was not compromised in any way during the data collection process. Before data collection, an informed consent procedure was guaranteed. Every precaution was taken to keep the participants safe from any fear. Each participant was asked if they would be willing to participate before the data collection process began. The researcher protects the privacy of the participants' data and ensures the sensitive information unless he has not given a proper consent. Participants should not be mentioned by name or not mentioned in any publications unless they have explicitly given permission.

CHAPTER FOUR

4. DATA PRESENTATION, INTERPRETATION AND ANALYSIS

This chapter presents the discussion and analysis of the data collected from both quantitative and qualitative methods. It is divided into two sections: the first section discusses the demographic characteristics of the respondents and the quantitative data, while the second one provides an interpretation and analysis of the qualitative data about practice of integrated marketing communications in Dashen Bank.

4.1. Response Rate

In survey-based research, the response rate refers to the proportion of participants who completed the questionnaires out of the total sample invited. A research with high response rate is essential to ensure the validity and generalizability of the findings. It reflects the willingness of the selected population to engage with the study and contributes to reduce non-response bias.

The response rate is calculated as:

Response Rate= (353 *100/ 393=89.82

Out of the total 393 distributed questionnaires, 353 were completed accurately and deemed valid for analysis, resulting in an approximate response rate of 90%. This level of response is generally regarded adequate for ensuring statistical reliability and the ability to generalize the findings.

Such level of participation indicates that the results can be considered as representative of the target group and suitable for drawing generalizable conclusion. After collecting the questionnaires, were diligently checked for errors and omissions and entered into SPSS version 25.0 (the statistical package for social sciences) to generate descriptive statistical reports. Inferential analysis was conducted to explore and determine the potential relationships between the study's dependent and independent variables.

4.2. Demographic Information of the Respondents

Table 4.1: Gender of Respondents

Gender		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	169	47.9	47.9	47.9
	Female	184	52.1	52.1	100.0
	Total	353	100.0	100.0	

In this study, the gender distribution of the respondents was analyzed. Out of the 353 total respondents, 169 (47.9%) were male, and 184 (52.1%) were female. This indicates a slightly higher proportion of female respondents compared to male respondents. The valid percent and cumulative percent for each gender were identical, as all responses were valid and accounted for in the total sample.

Table 4.2: Age of Respondents

Age		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-25	23	6.5	6.5	6.5
	26-33	82	23.2	23.2	29.7
	34-41	112	31.7	31.7	61.5
	42-49	100	28.3	28.3	89.8
	Above 50	36	10.2	10.2	100.0
	Total	353	100.0	100.0	

The age distribution of the respondents revealed a diverse range of ages. Small proportions, 6.5% of respondents, were between the ages of 18-25 years. The 26-33 years age group represented 23.2% of the sample, while the largest segment, 31.7%, fell within the 34-41 years age range. Another 28.3% of respondents were between 42-49 years, and 10.2% of respondents were aged 50 years or older.

This age distribution indicates that the majority of respondents were in the 34-49 years age range, which suggests that Dashen Bank's marketing communication efforts are primarily reaching a middle-aged audience. While there is a representation of both younger and older individuals, the dominant age group were the middle-aged demographic, highlighting the potential focus for tailored marketing strategies to appeal to this group.

Table4. 3: Educational Background of Respondents

Education		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High School completed	43	12.2	12.2	12.2
	College Diploma	86	24.4	24.4	36.5
	University Degree	127	36.0	36.0	72.5
	Post Graduate	97	27.5	27.5	100.0
	Total	353	100.0	100.0	

The educational background of the respondents in the study varied across different levels of formal education. A total of 12.2% of respondents had completed high school, while 24.4% had obtained a college diploma. The largest proportion, 36.0%, held a university degree, and 27.5% of respondents had completed postgraduate studies.

This distribution highlights that a significant majority of the respondents had attained higher education. Specifically, those with university degrees and postgraduate qualifications made up 63.5% of the total sample. This suggests that the respondents are generally well-educated, with a large portion possessing qualifications beyond the basic education level. The presence of individuals across various educational stages from high school to postgraduate reflects a broad range of educational backgrounds within the sample, ensuring diverse perspectives are represented.

The educational distribution of the respondents reveals a highly educated sample, with the majority having achieved at least a university degree or postgraduate qualification. This trend indicates that the respondents may possess a higher level of awareness, critical thinking, and expectations, which could influence their perceptions of Dashen Bank's marketing communication strategies. With such a diverse educational background, the bank may consider adapting its communication efforts to cater to both the highly educated segment as well as those with less formal education, ensuring that messaging is accessible and engaging for a wider audience.

Table4. 4: How long have you been a customer of Dashen Bank?

Duration		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than a year	15	4.2	4.2	4.2
	1-3	95	26.9	26.9	31.2
	4-6	95	26.9	26.9	58.1
	7-10	91	25.8	25.8	83.9
	More than 10 years	57	16.1	16.1	100.0
	Total	353	100.0	100.0	

The length of time respondents have been customers of Dashen Bank varied significantly across the sample. A small percentage, 4.2%, had been customers for less than a year, indicating that some respondents were relatively new to the bank. A larger portion of respondents, 26.9%, had been customers for 1-3 years, while another 26.9% had been with the bank for 4-6 years. A considerable portion, 25.8%, had maintained a banking relationship with Dashen Bank for 7-10 years, and 16.1% had been customers for more than 10 years.

The distribution of customer tenure shows a mix of both new and long-term customers, with a significant portion of respondents having been with the bank for a few years (1-6 years), and a substantial group having maintained their relationship with the bank for 7 years or more. This suggests that Dashen Bank has managed to build a customer base that includes both relatively recent clients and long-standing, loyal customers. The variety in the length of customer relationships highlights the importance of understanding the diverse needs and expectations of both new and established clients. By recognizing these differences, Dashen Bank can tailor its marketing and communication strategies to effectively engage with customers at different stages of their banking journey.

4.3. Customer Awareness of Marketing Communication

Table4. 5: How did you first hear information about Dashen Bank?

Communication Channel		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	TV/Radio advertisement	87	24.6	24.6	24.6
	Newspaper/magazine	56	15.9	15.9	40.5
	Social media (Facebook/Telegram etc.)	78	22.1	22.1	62.6
	Dashen Bank in-person communication	60	17.0	17.0	79.6
	Word of mouth (family/friends)	72	20.4	20.4	100.0
	Total	353	100.0	100.0	

The analysis of customer awareness of Dashen Bank's marketing communication reveals that traditional and digital media play a significant role in reaching the public. Among the respondents, 24.6% indicated that they first heard about Dashen Bank through TV or radio

advertisements, making this the most common source of initial awareness. This suggests that traditional mass media remains a strong and effective communication tool for the bank. Social media platforms such as Facebook and Telegram follow closely, accounting for 22.1% of responses. This reflects the growing importance and reach of digital channels, especially among younger and more tech-savvy individuals.

Word of mouth, which includes information shared by family and friends, was cited by 20.4% of participants. This indicates that personal recommendations and informal communication play a notable role in shaping customer awareness, reflecting trust in the bank's reputation within social networks. In-person communication with Dashen Bank, such as through branch visits or direct interactions with staff, was mentioned by 17% of respondents. This shows that while not the leading source, face-to-face engagement still holds value in building initial awareness, particularly through good customer service experiences.

Lastly, only 15.9% of the participants reported hearing about Dashen Bank through newspapers or magazines, making it the least common channel among those surveyed. This suggests that print media may be less effective in today's marketing landscape and may warrant a more targeted or reduced role in the bank's communication strategy. Overall, the findings highlight the importance of maintaining a strong presence in both traditional broadcast media and digital platforms, while also leveraging personal networks and direct customer interactions to enhance marketing effectiveness.

Table4. 6: Through which communication channels do you receive information from Dashen Bank?

Communication Channel		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	TV/radio	53	15.0	15.0	15.0
	SMS/direct telephoning	84	23.8	23.8	38.8
	Social media (Facebook/Telegram, etc.)	94	26.6	26.6	65.4
	Posters/banners/brochures	28	7.9	7.9	73.4
	Customer service agents	50	14.2	14.2	87.5
	With all channels	44	12.5	12.5	100.0
	Total	353	100.0	100.0	

In the study, participants were asked to indicate the communication channels through which they received ongoing information from Dashen Bank. The results showed that social media platforms such as Facebook and Telegram were the most commonly cited, with 26.6% of

respondents selecting this option. This suggested that Dashen Bank had successfully utilized digital communication tools to maintain engagement with its customers, reflecting the increasing reliance on online platforms for up-to-date banking information.

The second most common communication method was SMS and direct telephoning, reported by 23.8% of respondents. This indicated the effectiveness of personalized communication in delivering timely and direct messages to customers, possibly relating to account updates, promotions, or service notifications. Following this, TV and radio remained relevant, accounting for 15.0% of responses. While not the leading channel, these traditional media still played a role in reinforcing the bank's presence among a broader audience.

Customer service agents were also an important source of information, as 14.2% of participants reported receiving updates through in-person or phone interactions with staff. This emphasized the continued importance of human interaction in the bank's communication strategy. Meanwhile, only 7.9% of respondents indicated receiving information through printed materials such as posters, banners, or brochures, suggesting a declining reliance on physical media in favor of faster and more interactive channels.

Interestingly, 12.5% of the respondents stated that they received information through all communication channels, indicating a segment of customers who were highly engaged and exposed to the bank's multi-channel communication approach. Overall, the findings highlighted that Dashen Bank had diversified its communication strategies, with a clear shift toward digital and direct contact methods, while still maintaining a presence across traditional and personal channels.

Table4. 7: Which communication channel do you prefer to receive messages from Dashen Bank?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Television/radio	60	17.0	17.0	17.0
	SMS/direct telephoning	93	26.3	26.3	43.3
	Social media	95	26.9	26.9	70.3
	In-person communication	48	13.6	13.6	83.9
	Websites	57	16.1	16.1	100.0
	Total	353	100.0	100.0	

In the study, respondents were asked to indicate their preferred communication channel for receiving messages from Dashen Bank. The results revealed that social media was the most preferred option, selected by 26.9% of participants. This indicated that customers favored

interactive and easily accessible digital platforms such as Facebook and Telegram for staying informed about banking services, offers, and updates.

Close behind, SMS and direct telephoning were preferred by 26.3% of respondents. This showed that many customers valued timely and personalized communication methods that provided direct access to important information. The preference for these two channels social media and SMS reflected a growing demand for immediacy, convenience, and mobility in communication.

TV and radio were preferred by 17.0% of respondents, demonstrating that traditional media continued to hold relevance for a portion of the bank's clientele, particularly those who might be less engaged with digital platforms. Websites were chosen by 16.1% of participants, suggesting that customers also appreciated the ability to access comprehensive and official information from the bank's online presence when needed.

Lastly, in-person communication was the preferred method for 13.6% of respondents. While this was the least chosen option, it still highlighted the ongoing importance of face-to-face interaction, particularly for customers who may rely on personal assistance or have trust in direct human engagement.

Overall, the findings suggested that Dashen Bank's customers largely favored digital and direct forms of communication, particularly social media and SMS, while also recognizing the complementary role of traditional and in-person channels. This indicated a need for the bank to continue strengthening its digital communication strategies while maintaining a balanced approach to accommodate diverse customer preferences.

Table4. 8: How would you perceive the effectiveness of Dashen Bank's integrated marketing communications practice in promoting their banking service?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very ineffective	61	17.3	17.3	17.3
	Ineffective	92	26.1	26.1	43.3
	Neutral	82	23.2	23.2	66.6
	Effective	80	22.7	22.7	89.2
	Very effective	38	10.8	10.8	100.0
	Total	353	100.0	100.0	

In the study, respondents were asked to rate the effectiveness of Dashen Bank's integrated marketing communications (IMC) in promoting its banking services. The findings showed a mixed perception among customers, with a significant portion expressing dissatisfaction. Specifically, 26.1% of participants rated the bank's IMC efforts as ineffective, and 17.3% rated them as very ineffective. Combined, this meant that 43.4% of the respondents held a negative view of Dashen Bank's communication strategies, indicating that a considerable number of customers found the promotional messages unclear, unconvincing, or poorly executed.

Meanwhile, 23.2% of respondents provided a neutral rating, suggesting that they neither found the communications particularly effective nor ineffective. This group possibly represented individuals who had limited engagement with the bank's messages or who felt indifferent toward the communication efforts.

On the positive side, 22.7% of respondents rated the IMC as effective, and 10.8% found it to be very effective. Together, this accounted for 33.5% of the participants who believed that Dashen Bank's communication strategies were successful in promoting its banking services. These individuals may have experienced clear, timely, or relevant communication that influenced their perception of the bank positively.

Overall, the analysis suggested that while a portion of the customer base appreciated the bank's marketing communication efforts, a larger share either viewed them negatively or remained unconvinced. This indicated a need for Dashen Bank to reassess and improve the integration, clarity, and customer relevance of its marketing communications to better meet customer expectations and improve overall effectiveness.

4.4. Specific to Integrated Marketing Communications

Table 4.9: Descriptive statistics of Advertising

Advertising	N	Minimum	Maximum	Mean	Std. Deviation
1. The advertising messages of Dashen Bank are consistent across different media channels	353	1.00	5.00	4.2521	.76604
2. Dashen Bank uses broadcast media like TV to advertise its product and services effectively	353	2.00	5.00	3.8895	.93949
3. Dashen Bank uses broadcast media like radio to advertise its product and services effectively	353	1.00	5.00	3.5581	1.12697
4. Dashen Bank utilizes newspaper advertising about banking products and services	353	1.00	5.00	3.5496	1.17428
5. Dashen Bank utilizes magazine advertising about banking products and services	353	1.00	5.00	2.9150	1.12746
6. Dashen Bank uses transit vehicles to advertise its product and services to the public	353	1.00	5.00	3.3598	1.05436
Total mean average				3.58735	

In the study, respondents were asked to evaluate various aspects of Dashen Bank's advertising practices using a five-point Likert scale. The mean scores were interpreted based on a standard classification where a mean of 1.00–1.80 indicated "strongly disagree," 1.81–2.60 indicated "disagree," 2.61–3.40 indicated "neutral," 3.41–4.20 indicated "agree," and 4.21–5.00 indicated "strongly agree."

The item with the highest mean score was "The advertising messages of Dashen Bank are consistent across different media channels" with a mean of 4.25, placing it in the "strongly agree" range. This suggested that respondents perceived Dashen Bank's advertising messages to be well-coordinated and uniform across platforms such as television, radio, print, and online media. This reflected positively on the bank's ability to maintain a coherent brand image through its integrated marketing communications.

The statements "Dashen Bank uses broadcast media like TV to advertise its product and services effectively" and "Dashen Bank uses broadcast media like radio to advertise its product and services effectively" had mean scores of 3.89 and 3.56 respectively, both falling within the

"agree" range. This indicated that customers generally acknowledged the effectiveness of Dashen Bank's use of broadcast channels in promoting its services, although radio was seen slightly less effective than television.

The items related to newspaper and magazine advertising received mean scores of 3.55 and 2.91 respectively. While newspaper advertising was rated within the "agree" range, magazine advertising only achieved a "neutral" rating, suggesting that customers were less certain or less aware of the bank's presence in this particular medium. This may have been due to less frequent or less impactful advertisements in magazines compared to other media.

Regarding the use of transit vehicles for advertising, the mean score was 3.36, placing it within the "neutral" category. This indicated that respondents were either unaware of such advertising efforts or perceived them as less prominent or effective.

The total mean average score was 3.59, which falls into the "agree" category. This implied that, overall; respondents were positively inclined toward Dashen Bank's advertising practices. They generally agreed that the bank made effective use of several advertising channels, especially in terms of consistency and the use of television and radio. However, there were areas particularly magazine and transit advertising where the bank could improve either visibility or impact to strengthen its overall advertising effectiveness.

The data suggested that Dashen Bank's advertising efforts were generally effective and well-integrated, particularly across major media platforms like TV and radio. Customers agreed that the advertising messages were consistent, indicating strong brand communication. However, neutral ratings for magazine and transit vehicle advertising pointed to opportunities for improvement. The overall mean score of **3.59** confirmed that the bank's advertising strategies were positively perceived, but enhancements in less utilized or less visible channels could further improve customer reach and engagement.

Table 4.10: Descriptive Statistics of Public Relations

Public Relations	N	Minimum	Maximum	Mean	Std. Deviation
1. Dashen Bank actively utilizes public relations activities to build strong relationship with customers	353	1.00	5.00	3.3286	1.11279
2. Dashen Bank actively engages in Corporate Social Responsibilities across the community	353	1.00	5.00	2.8980	1.07968
3. Dashen Bank actively participates in sponsorship activities	353	1.00	5.00	2.7365	1.02317
4. Dashen Bank uses brochures to share important information about banking services	353	1.00	5.00	2.5637	.93968
5. Public relations practitioner Dashen Bank utilizes press release to share information with media and customers	353	1.00	5.00	2.6459	1.02072
6. Public relations in Dashen Bank distrubutes newsletters publications to keep the stakeholders and customers informed	353	1.00	4.00	2.7394	1.03356
7. Dashen Ban's public relations practitioner distributes fliers and fact-sheets to promote the bank's product and services	353	1.00	5.00	2.5269	1.05259
Total mean average				2.777	

In the study, respondents were asked to assess the effectiveness of Dashen Bank's public relations (PR) practices using a five-point Likert scale. The interpretation of the mean scores followed a standard classification, where scores from 1.00–1.80 indicated "strongly disagree," 1.81–2.60 "disagree," 2.61–3.40 "neutral," 3.41–4.20 "agree," and 4.21–5.00 "strongly agree."

The highest-rated item was "Dashen Bank actively utilizes public relations activities to build strong relationships with customers," which received a mean score of 3.33, placing it in the "neutral" range. This indicated that customers were undecided or moderately aware of the bank's efforts to strengthen customer relationships through PR initiatives. While this response was the most favorable among the items measured, it still reflected a lack of strong agreement regarding the effectiveness or visibility of these initiatives.

The remaining items all received mean scores below 3.00, indicating either a "neutral" or "disagree" sentiment. For example, the statement "Dashen Bank actively engages in Corporate Social Responsibilities (CSR) across the community" had a mean of 2.89, and "Dashen Bank actively participates in sponsorship activities" scored 2.73, both falling in the neutral category.

These results suggested that the bank's community involvement and sponsorship efforts were either not well-publicized or not perceived as impactful by respondents.

Lower ratings were observed for the use of brochures (2.56), press releases (2.64), newsletters (2.74), and fliers/fact-sheets (2.52). T hese scores fell within the "disagree" to lower end of neutral" range, indicating that most customers did not strongly recognize or value these traditional PR tools as effective means of communication. The relatively low awareness or appreciation of these PR channels may point to limitations in their distribution, visibility, or relevance to the target audience. The total mean average was 2.777, placing the overall evaluation of Dashen Bank's public relations practices in the "neutral" category. This reflected a generally moderate or uncertain perception of the bank's public relations efforts.

The results indicated that while Dashen Bank may have engaged in various public relations activities, these efforts were not strongly recognized or positively rated by customers. The highest-rated PR element still only achieved a neutral rating, suggesting that the overall impact and visibility of PR initiatives were limited. The total mean score of 2.777 confirmed that respondents neither strongly agreed nor strongly disagreed with the bank's public relations practices, highlighting the need for Dashen Bank to enhance the visibility, engagement, and communication effectiveness of its public relations strategies particularly in areas such as CSR, sponsorship, and the use of print communication mater.

Table 4.11: Descriptive Statistics of Sales Promotion

Sales Promotions	N	Minimum	Maximum	Mean	Std. Deviation
1. Dashen Bank's sales promotion is attractive and can attract customers	353	1.00	5.00	2.7734	1.06316
2. Dashen Bank provides gifts and coupons for customers when making purchase	353	1.00	5.00	2.7110	1.04790
3. The Dashen Bank offers financial incentives for customers	353	1.00	4.00	2.7224	.95761
4. Dashen Bank offers promotional discounts to increase customers	353	1.00	5.00	2.7649	.90057
5. Dashen Bank provides attractive promotional bonuses	353	1.00	4.00	2.6261	.82682
6. Dashen Bank offers cash back for customers when they purchase products wirh Dashen Bank online platforms	353	1.00	5.00	3.2436	.89672
Total mean average				2.8069	

In this study, respondents were asked to assess the effectiveness of Dashen Bank's sales promotion activities using a five-point Likert scale. The mean scores were interpreted based on the following scale: 1.00–1.80 = strongly disagree, 1.81–2.60 = disagree, 2.61–3.40 = neutral, 3.41–4.20 = agree, and 4.21–5.00 = strongly agree.

The highest-rated item was "Dashen Bank offers cash back for customers when they purchase products with Dashen Bank online platforms", which received a mean score of 3.24, placing it within the "neutral" category. This result indicated that customers had a moderate perception of the bank's cash back offerings, with some awareness and appreciation, although not strong enough to indicate widespread satisfaction or enthusiasm.

The remaining items also received mean scores between 2.62 and 2.77, all of which fell into the "neutral" range. For instance, the statement "Dashen Bank's sales promotion is attractive and can attract customers" scored 2.77, and "Dashen Bank offers promotional discounts to increase customers" scored 2.76, suggesting that customers neither agreed nor disagreed with these statements. Similarly, the use of gifts and coupons (2.71), financial incentives (2.72), and promotional bonuses (2.63) were also rated neutrally, reflecting limited perceived effectiveness or low visibility of these sales promotional strategies.

These neutral ratings across all items suggested that Dashen Bank's sales promotions were not particularly impactful or memorable to customers. The promotional tools used may have been inconsistently applied, infrequently communicated, or not compelling enough to leave a lasting impression. The overall mean score was 2.81, which also fell within the neutral range. This indicated that while the sales promotions were not viewed negatively, they were also not strong enough to earn clear customer approval or engagement.

The result showed that Dashen Bank's sales promotion efforts were generally perceived as neutral by its customers. While none of the statements received ratings low enough to fall into the "disagree" category, the absence of higher ratings indicated that the promotions lacked effectiveness or customer appeal. The total mean average of 2.81 reflected a need for the bank to enhance the design, frequency, and communication of its promotional offers such as incentives, discounts, and cashback to make them more visible, attractive, and motivating for customers. Strengthening these efforts could lead to improved customer engagement and increased promotional success.

Table 4.12: Descriptive Statistics of Direct Marketing

Direct Marketing	N	Minimum	Maximum	Mean	Std. Deviation
1. Direct marketing in Dashen Bank provides me useful information about banking products and services	353	2.00	5.00	4.0283	.81135
2. Dashen Bank's employees utilizes SMS or mobile marketing to exchange messages with customers	353	2.00	5.00	4.1303	.76872
3. Dashen Bank's direct marketing is interesting and helpful to me	353	2.00	5.00	3.8697	.92627
4. Dashen Bank's utilizes telemarketing or direct telephoning to address messages to customers.	353	2.00	5.00	4.1105	.68401
5. Dashen Bank utilizes email marketing to exchange messages with customers	353	1.00	5.00	2.7620	1.07134
6. Dashen Bank uses postal service marketing to exchange messages or deliver product and services	353	1.00	5.00	3.2153	1.17216
7. Direct marketing encourages the customer to engage actively with the bank	353	1.00	5.00	4.0907	.87109
Total mean average				3.7438	

In this study, participants were asked to evaluate the effectiveness of Dashen Bank's direct marketing practices using a five-point Likert scale. The interpretation of mean scores was based on the following scale: 1.00–1.80 = strongly disagree, 1.81–2.60 = disagree, 2.61–3.40 = neutral, 3.41–4.20 = agree, and 4.21–5.00 = strongly agree.

The results revealed a mixed perception of direct marketing practices. The highest-rated item was "Direct marketing practitioner in Dashen Bank utilizes SMS or mobile marketing to exchange messages with customers, which received a mean score 4.1303, falling within the "agree" range. This indicated that customers generally believed that direct marketing efforts had a positive impact on their engagement with Dashen Bank.

Similarly, the statement "Dashen Bank's employees utilizes telemarketing or direct telephoning marketing to exchange messages with customers" received a mean score of 4.1105, "Direct marketing encourages the customer to engage actively with the bank," with a mean range 4.0907 and "Direct marketing in Dashen Bank provides me useful information about banking products and services," which received a mean range 4.0283 show agreement. The customers also said, "Dashen Bank's direct marketing is interesting and helpful to me," which accounts for a mean range 3.8697, show their agreement. These suggested that customers found telemarketing to be a visible and effective component of the bank's direct marketing strategy.

Other elements of direct marketing, such as use of postal services (3.21), provision of useful information (3.23), all received mean scores within the "neutral" range. These scores implied

that while customers recognized the presence of these direct marketing methods, they did not find them especially impactful or consistent enough to warrant strong agreement.

The lowest-rated item was "Dashen Bank utilizes email marketing to exchange messages with customers," which received a mean score of 2.76, also falling into the "neutral" category but closer to the "disagree" range. This result suggested that email marketing was either underutilized or ineffective in delivering valuable content or engaging customers.

The total mean average was 3.37, which placed the overall customer perception of Dashen Bank's direct marketing within the "agree" category. While some specific elements, such as email and postal service marketing were rated moderated, and need a room for improvement.

The findings indicated that Dashen Bank's direct marketing efforts were perceived as positively, with some components rated positively, especially SMS, telemarketing and customer engagement. However, other tools like email, and postal marketing were generally rated as neutral, pointing to either limited use or lack of perceived value. The overall mean score of 3.74 suggested that while the bank had established a range of direct marketing practices, greater consistency, personalization, and content value were needed to increase customer satisfaction and effectiveness in this area. Enhancing underperforming channels like email and postal service marketing could significantly strengthen the bank's direct communication strategies.

Table 4.13: Descriptive Statistics of Digital Marketing

Digital Marketing	N	Minimum	Maximum	Mean	Std. Deviation
1. Dashen Bank social media platforms provide useful and updated information for customers	353	1.00	5.00	4.0878	.88914
2. Dashen Bank's digital marketing messages encourage me to seek more information about their services	353	1.00	5.00	3.9717	.91657
3. Dashen Bank's digital marketing strengthens its relationships with customers	353	1.00	5.00	3.9008	.91628
4. The bank utilizes all social media platforms to reach the customers all over the country	353	1.00	5.00	4.0510	.88402
5. Digital marketing platforms are more secured and user-friendly	353	1.00	5.00	3.9008	.90693
6. Dashen Bank responds quickly to customers comments or questions on social media	353	1.00	5.00	3.4873	.99458
Total mean average				3.8999	

In this study, respondents were asked to assess the effectiveness of Dashen Bank' s digital marketing practices using a five-point Likert scale. The interpretation of the results followed a predefined scale where: 1.00 - 1.80 = strongly disagree, 1.81 - 2.60 = disagree, 2.61 - 3.40 = neutral, 3.41 - 4.20 = agree, and 4.21 - 5.00 = strongly agree.

The findings demonstrated a generally positive perception of Dashen Bank's digital marketing efforts. All six items scored above 3.41, indicating that respondents agreed with the statements describing the bank's use of digital marketing tools.

The highest-rated item was "Dashen Bank social media platforms provide useful and updated information for customers, which received a mean score of 4.09, falling solidly within the "agree" range. This reflected customer recognition of the value and relevance of the bank's social media content.

Another highly rated item was "The bank utilizes all social media platforms to reach customers all over the country," with a mean score of 4.05, suggesting that customers believed the bank made effective use of multiple platforms to ensure nationwide communication coverage.

Other positively rated statements included "Dashen Bank's digital marketing messages encourage me to seek more information" (3.97), "Digital marketing strengthens customer relationships" (3.90), and "Digital marketing platforms are more secured and user-friendly" (3.90). These scores indicated that customers found Dashen Bank's digital marketing not only effective in attracting attention but also supportive in building trust and engagement.

The lowest-rated item, although still in the "agree" category, was "Dashen Bank responds quickly to customers' comments or questions on social media", which received a mean score of 3.49. While this indicated a generally favorable view, it also suggested that responsiveness on social media was an area with room for improvement.

The total mean average was 3.8999, which placed the overall perception of digital marketing by Dashen Bank firmly in the "agree" category. This demonstrated a consistently positive evaluation across all aspects of digital marketing.

The analysis revealed that Dashen Bank's digital marketing practices were well-received by customers, with all evaluated items scoring in the "agree" range. The total mean score of 3.90 confirmed that respondents generally viewed the bank's digital platforms as effective, informative, and user-friendly. However, there remained an opportunity to enhance real-time responsiveness on social media, which received the lowest score among the items assessed.

Overall, the findings highlighted that digital marketing was one of the stronger areas in Dashen Bank's integrated marketing communications strategy.

Table 14: Descriptive Statistics of Personal Selling

Personal Selling	N	Minimum	Maximum	Mean	Std. Deviation
1. Dashen Bank's employees clearly explain the bank's products and services when I visit any branch	353	1.00	5.00	3.6941	.94592
2. The Dashen Bank employees provide clear and concise information for customers	353	2.00	5.00	3.5864	.84547
3. Dashen Bank employees have positive interaction and good communication skill	353	2.00	5.00	3.5921	.87785
4. The employees' approach is good and can handle customers safely	353	1.00	5.00	3.6572	.95573
5. Dashen Bank employees are skillful and knowledgeable in personal selling marketing	353	1.00	5.00	3.3796	.91256
Total mean average				3.58188	

In this study, respondents were asked to evaluate Dashen Bank's personal selling practices using a five-point Likert scale. The scores were interpreted as follows: 1.00–1.80 = strongly disagree, 1.81–2.60 = disagree, 2.61–3.40 = neutral, 3.41–4.20 = agree, and 4.21–5.00 = strongly agree. The results indicated a generally positive perception of the bank's personal selling efforts, with all items receiving mean scores in the "agree" range. The highest-rated item was "Dashen Bank's employees clearly explain the bank's products and services when I visit any branch," which received a mean score of 3.69. This result suggested that customers generally agreed that the bank's employees were effective in explaining the products and services available, indicating a strong customer understanding.

Similarly, the statement "The Dashen Bank employees provide clear and concise information for customers" received a mean score of 3.59, while "Dashen Bank employees have positive interaction and good communication skills" scored 3.59 as well. Both of these scores placed these statements in the "agree" category, reflecting positive customer perceptions regarding the clarity and professionalism of the staff's communication.

Other items, such as "The employees' approach is good and can handle customers safely" (mean = 3.66) and "Dashen Bank employees are skillful and knowledgeable in personal selling marketing" (mean = 3.38), were also rated favorably. The former indicated that customers felt secure and well-handled during their interactions, while the latter highlighted that while

employees were viewed as skilled and knowledgeable, there was slightly less consensus regarding the bank's personal selling expertise.

The total mean average was 3.58, which fell within the "agree" range, suggesting that respondents generally believed Dashen Bank's personal selling practices were effective, though with some room for improvement.

The result indicated that Dashen Bank's personal selling practices were largely perceived positively by its customers. The total mean score of 3.58 confirmed that customers agreed that the bank's employees were clear, concise, and effective in communicating information about products and services. However, while most aspects of personal selling were well-regarded, there was a slight indication that the bank's employees could improve in terms of showcasing their knowledge and expertise in personal selling marketing. Overall, the results demonstrated that Dashen Bank's personal selling efforts were generally strong, but with opportunities to enhance the skill set and expertise of its staff to further improve customer satisfaction.

4.5. Regression and Correlation Analysis

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.735[a]	.540	.532	1.02336

a. Predictors: (Constant), Personal selling, Sales promotions, Direct marketing, Public relations, Digital marketing , Advertising

The "Model Summary" table provides insights into how well the independent variables (Personal selling, Sales promotions, Direct marketing, Public relations, Digital marketing, and Advertising) explain the variation in the dependent variable (Customer perception of integrated marketing communications practice in Dashen Bank).

R = 0.735: This is the multiple correlation coefficients, indicating a strong positive relationship between the predictor variables and customer perception.

R Square = 0.540: This value indicates that 54% of the variance in customer perception of integrated marketing communications practice in Dashen Bank can be explained by the independent variables included in the model. This suggests that the model has a moderate to strong explanatory power.

Adjusted R Square = 0.532: This is a more conservative estimate of the R-squared, accounting for the number of predictors in the model. The small difference between R Square and Adjusted

R Square suggests that the model is not overly complex and generalizes well to the population.

Std. Error of the Estimate = 1.02336: This value represents the average distance that the observed values fall from the regression line. A smaller value indicates a more precise prediction.

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	84.707	6	14.118	13.481	.000[b]
	Residual	362.353	346	1.047		
	Total	447.059	352			

a. Dependent Variable: Customer perception of integrated marketing communications practice in Dashen Bank

b. Predictors: (Constant), Personal selling, Sales promotions, Direct marketing, Public relations, Digital marketing , Advertising

The "ANOVA" table assesses the overall statistical significance of the regression model.

Sum of Squares (Regression) = 84.707: This represents the variation in the dependent variable that is explained by the model.

Sum of Squares (Residual) = 362.353: This represents the unexplained variation in the dependent variable.

Sum of Squares (Total) = 447.059: This is the total variation in the dependent variable.

F-statistic = 13.481: This is the F-ratio, which tests whether the overall regression model is a good fit for the data.

Sig. = 0.000: The p-value associated with the F-statistic is 0.000, which is less than 0.05. This indicates that the regression model is statistically significant, meaning that at least one of the independent variables significantly predicts customer perception.

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.392	.411		5.825	.000
	Advertising	.067	.017	.129	1.884	.060
	Public relations	.052	.014	.031	.458	.648
	Sales promotions	.078	.018	.170	2.847	.005
	Direct marketing	-.052	.014	-.226	-3.852	.000
	Digital marketing	.087	.018	.324	4.880	.000
	Personal selling	-.072	.021	-.226	-3.530	.000

a. Dependent Variable: Customer perception of integrated marketing communications practice in Dashen Bank

The "Coefficients" table provides information about the individual contribution of each independent variable to the model.

Advertising: The p-value is 0.060, which is greater than 0.05. This suggests that advertising is not a statistically significant predictor of customer perception at the 0.05 significance level.

Public relations: The p-value is 0.648, which is greater than 0.05. This indicates that public relations are not that much a statistically significant predictor.

Sales promotions: The p-value is 0.005, which is less than 0.05. This suggests that sales promotions is a statistically significant predictor with a positive effect (B = 0.078).

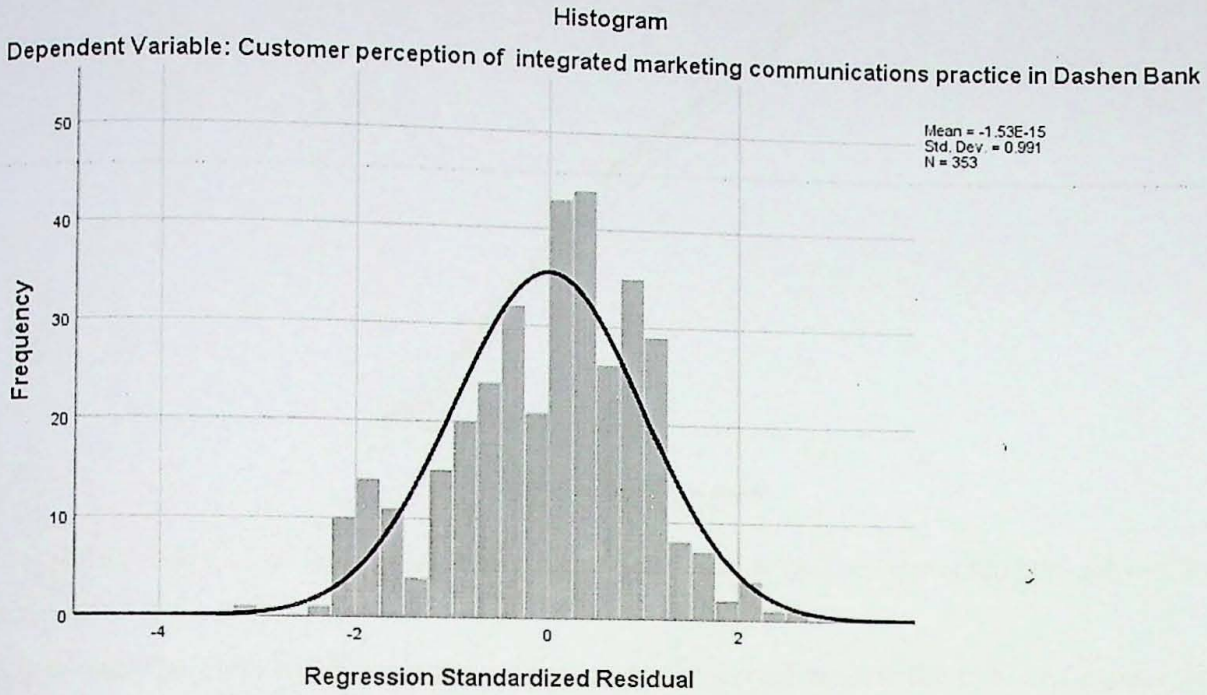
Direct marketing: The p-value is 0.000, which is less than 0.05. This indicates that direct marketing is a statistically significant predictor with a negative effect (B = -0.052).

Digital marketing: The p-value is 0.000, which is less than 0.05. This suggests that digital marketing is a statistically significant predictor with a positive effect (B = 0.087).

Personal selling: The p-value is 0.000, which is less than 0.05. This indicates that personal selling is a statistically significant predictor with a negative effect (B = -0.072).

(Constant): The p-value is 0.000, which is less than 0.05, indicating that the intercept is statistically significant.

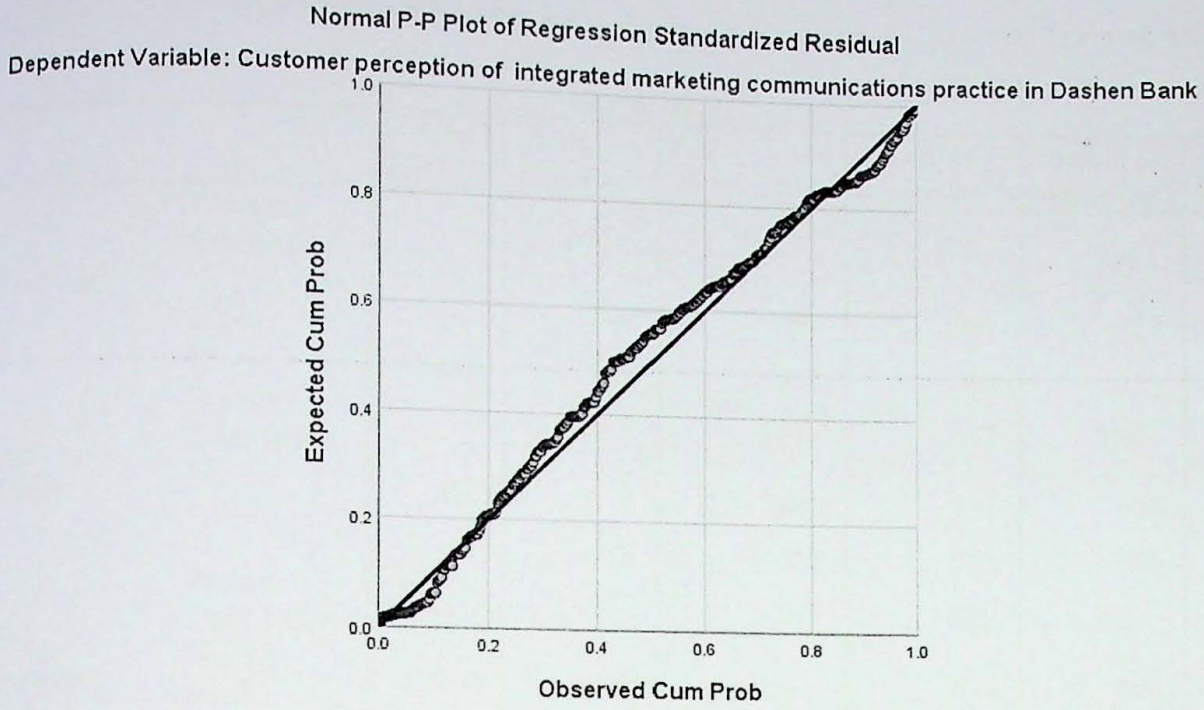
4.5.1. Regression Analysis



The Histogram of Regression Standardized Residual visually represents the distribution of the residuals (the differences between observed and predicted values).

The histogram generally appears to be bell-shaped and centered around zero, which is consistent with a normal distribution. This suggests that the assumption of normality of residuals is met.

The mean of the residuals is reported as -1.53E-15, which is extremely close to zero, and the standard deviation is 0.991, close to 1. These values further support the normality assumption for residuals.



The Normal P-P Plot of Regression Standardized Residual is used to assess the normality of the residuals.

In this plot, the observed cumulative probabilities are plotted against the expected cumulative probabilities if the data were perfectly normally distributed.

The points on the plot generally fall along the diagonal line, indicating that the residuals are approximately normally distributed. Minor deviations from the line, particularly at the tails, are common and usually do not indicate a severe violation of the normality assumption.

4.5.2. Correlation Analysis

Correlations

		Advertising	Public relations	Sales promotions	Direct marketing	Digital marketing	Personal selling
Advertising	Pearson Correlation	1	.625**	.423**	.175**	.442**	.508**
	Sig. (2-tailed)		.000	.000	.001	.000	.000
	N	353	353	353	353	353	353
Public relations	Pearson Correlation	.625**	1	.519**	.067	.333**	.370**
	Sig. (2-tailed)	.000		.000	.211	.000	.000
	N	353	353	353	353	353	353
Sales promotions	Pearson Correlation	.423**	.519**	1	.126*	.416**	.258**
	Sig. (2-tailed)	.000	.000		.018	.000	.000
	N	353	353	353	353	353	353
Direct marketing	Pearson Correlation	.175**	.067	.126*	1	.499**	.435**
	Sig. (2-tailed)	.001	.211	.018		.000	.000
	N	353	353	353	353	353	353
Digital marketing	Pearson Correlation	.442**	.333**	.416**	.499**	1	.536**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	353	353	353	353	353	353
Personal selling	Pearson Correlation	.508**	.370**	.258**	.435**	.536**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	353	353	353	353	353	353

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

*. Correlation is significant at the 0.05 level (2-tailed).

The findings from the correlation and regression analyses provide valuable insights into the relationship between various Integrated Marketing Communications (IMC) tools and customer perception of IMC practices at Dashen Bank. The correlation results reveal that most of the IMC tools are positively and significantly related to one another. For instance, advertising has a strong positive correlation with public relations (r = 0.625) and personal selling (r = 0.508), while

digital marketing is moderately to strongly correlated with both personal selling ($r = 0.536$) and direct marketing ($r = 0.499$). These relationships indicate that customers who are exposed to one form of communication are likely to experience others as well. However, some tools such as public relations and direct marketing show only a very weak correlation ($r = 0.067$), suggesting a weaker relationship in how they are perceived together by customers.

The regression analysis, which examines the influence of each IMC tool on customer perception, shows that the overall model is statistically significant ($F = 13.481$, $p < 0.001$), meaning that the combination of the six IMC components advertising, public relations, sales promotions, direct marketing, digital marketing, and personal selling meaningfully influences how customers perceive the bank' s IMC efforts. The model explains approximately 18.9% ($R^2 = 0.189$) of the variation in customer perception, which is a modest but meaningful amount in social science research.

When evaluating each IMC component individually, digital marketing emerges as the most influential factor with a statistically significant and strong positive effect ($\beta = 0.324$, $p < 0.001$), indicating that customers respond favorably to Dashen Bank's digital marketing activities. Sales promotions also have a significant and positive effect ($\beta = 0.170$, $p = 0.005$), showing that promotional efforts contribute positively to customer perception. Conversely, direct marketing ($\beta = -0.226$, $p < 0.001$) and personal selling ($\beta = -0.226$, $p < 0.001$) have significant negative effects on customer perception, suggesting that these tools may be perceived as intrusive or ineffective in this context. Surprisingly, advertising ($\beta = 0.129$, $p = 0.060$) and public relations ($\beta = 0.031$, $p = 0.648$) do not show significant influence on customer perception, even though they are correlated with other tools.

In summary, the analysis indicates that while all IMC tools are interrelated to some extent, only some have a significant impact on how customers perceive Dashen Bank' s communication efforts. The bank's digital marketing and sales promotions are the most effective in shaping positive customer perception, while direct marketing and personal selling may require re-evaluation or improvement. Meanwhile, advertising and public relations, although traditionally important, appear to have limited direct influence on customer perception in this particular setting.

4.6. Qualitative Data Presentation and Discussion

The study also aims to investigate the perceptions of integrated marketing communications practiced by Dashen Bank Share Company to address a consistent message for customers. To end this, an in-depth interview was conducted with the marketing communication managers of Dashen Bank.

Consequently, the interview was held with the digital marketing manager, public relations manager and sales manager of Dashen Bank. The collected data were then transcribed from Amharic to English and analyzed consistently according to the data analysis procedure discussed in chapter three. The themes and subthemes that arose from interviews are discussed in the following sections. The discussion begins with the advertisement as presented below.

4.6.1. Theme 1: Advertising

Advertising refers to a paid, non-personal method of conveying information about a company, product, service, or concept, delivered by a clearly recognized source. The goal of advertising is to increase demand for a certain service or good either short or long term .

The subthemes under advertisement consist of codes such as broadcast, print media, social media, billboard, sponsored vehicles, umbrellas, clothes, stationary materials etc. Particularly, a broadcast advertisement consists of advertisements on television and radio. All interview participants pointed out the advertisements of Dashen Bank on television and radio. This is said in the following quotes from one of the participants:

"We had used several ways of advertising in Dashen Bank. For example, we use mainstream media for the majority of society who are not involved in technology. We as a Dashen Bank spend a lot of money on broadcast advertising throughout the year. However, it depends on the interest of the people which means one may like to listen to the radio or watch television; I prefer to listen to the radio rather than watching television. In particular, we need to invest a lot in radio because the community may listen to the radio while sitting, driving, working in the office, or even on traveling, so we do a lot of work in this area."

In addition to broadcast advertising, the data set indicated that the print media also plays a crucial role in Dashen Bank. Our advertisements appear regularly in publications like the Reporter and Capital newspapers. If one of the communication channels is not accessible, it is

possible to reach customers through the alternative. On the other hand, we try to make our messages in newspapers so that policymakers and others can see and read the information. Hence, print advertisement is the other subtheme contributing to the bank's advertisement strategies. Dashen Bank advertisements are made on different print mediums such as newspapers, magazines, transit vehicles, banners, and stickers. To expand the advertisement ways, we strategically use various platforms such as glasses, stationery materials, and household items. Our advertisements are time-sensitive, location-based, and customer-centric.

Banners and stickers are also the other forms of print media advertisement. All the interviewees described that the banner and stickers are artistic works on which the Dashen Bank logo is painted. The advertisement aims to inform product and service availability and influence customers. The following extract from the data set reflects this perspective:

"I disagree with the "Silver Bullet Communication Theory." Relying solely on one medium, such as television, is ineffective because audience preferences vary. Some people watch a lot of television, whiie others do not. Some prefer newspapers, while I, for example, prefer listening to the radio. Therefore, a comprehensive strategy that utilizes multiple channels is necessary to reach all customers. We also utilize radio advertising extensively, with consistent presence on stations like Fana and Sheger, and increased frequency on other stations during holidays. On social media, we post content frequently, often multiple times per day. The Public Relations department also leverages social media platforms to publicize events and address developing issues"

Not only broadcast and print media advertising but also we use digital marketing for the younger generation. Dashen Bank will expand its reach with its customers by all means. To reach the customers outside of these, it means that it will be accessible with direct marketing in-person or physically. We may not have a uniform way of communication strategies: one person may like to read a newspaper, another may love to listen to the radio, and another one prefers television. For instatnace, I myself prefer to listen to the radio rather than to watch television.

"We employ a variety of advertising methods. For example, we utilize branded umbrellas for messengers, pedestrians, outdoor workers, and parking attendants. Additionally, we use Dashen Bank-branded materials, sponsored vehicles, billboards, and other promotional items."

In addition to the broadcast and print media advertising, Dashen Bank advertises products and services via different social media platforms particularly to grasp the young generation. The

interviewee said that all social media platforms such as Facebook, Telegram, Twitter, Instagram, and YouTube including recently arrived TikTok are used by Dashen Bank to advertise its products and services. The following quote is taken from the interviewees and reflects the above thoughts.

"Nowadays, where we live in a digital world, social media is an effective means of advertising products and services. On Facebook, Telegram, Twitter and Instagram, we attach some eye-catching and legible text that forces everyone to read and react to it. On the other hand, we often release short videos to grasp the attention of the customer on YouTube and TikTok. This shows social media has a great influence not only on the customer but also on the whole public."

As the discussion indicated, advertising at Dashen Bank is a deliberate and structured effort to promote its products and services using various paid channels. The data reveals that advertising is central to the bank's integrated marketing communications (IMC) strategy, employing multiple media to reach diverse customer segments. One subtheme is broadcast advertising, which includes television and radio ads. Participants emphasized the importance of radio as a preferred medium, especially for audiences who engage with it while driving, working, or traveling. Television is also used, although media preferences vary among customers. Another subtheme is print media, which plays a significant role in disseminating messages through newspapers, magazines, banners, and stickers. These forms are designed to reach both the general public and policymakers. The third subtheme is social media advertising, which is critical for connecting with the younger generation. Platforms such as Facebook, Telegram, Instagram, TikTok, and YouTube are actively used to share updates, campaigns, and engaging visual content. In addition to these, Dashen Bank employs materials like umbrellas, clothes, and sponsored vehicles as mobile advertising tools; it helps to increase visibility in public spaces.

To summarize, advertisement is one of the main themes of integrated marketing communications in the data set. It is built by various codes such as broadcast advertisement, print advertisement and social media. The next theme will be public relations.

4.6.2. Theme 2: Public Relations

Public relation (PR) within an IMC context is the strategic management of relationships between an organization and it diverse publics, aiming to build and maintain a positive image, foster goodwill, and creates mutually beneficial understanding through credible, often unpaid

communication efforts that support overall marketing and business objectives.

The other theme in the integrated marketing communications practice is the PR. The participants elaborated that the public relations practice of Dashen Bank influences the customers highly the banking industry. Public relations practice in Dashen Bank plays an important role in building trust and public image. This is evident in the following quotes:

"Banking is fundamentally a service built on trust. Therefore, promotional messaging requires careful consideration. Dashen Bank is a well-established institution with a history of nearly thirty years. The bank has significantly contributed to society and the country's economy by introducing innovative banking methods, providing technology-driven solutions, and expanding access to financial services. We are constantly working to launch innovative banking services by leveraging technology. These efforts have fostered public trust and a positive image. We consider Dashen Bank a public institution that should operate as an equitable business and cultivate community-oriented employees. In addition to building trust public relations activities shape the image of the bank. Overly casual language or slang such as "Abo" or "Yemecheh" can erode customer confidence and tend to lose your customer. So we mitigate this risk primarily by using direct communication methods."

"We often use press releases serve as the primary vehicle for announcing newsworthy developments, such as product launches, financial performance, CSR initiatives, partnerships, and targeting media outlets to secure coverage and build public awareness."

To provide detailed information about specific offerings, brochures are meticulously crafted, outlining the features and benefits of account types, loan products, digital services, and investment opportunities, and are distributed through bank branches and other relevant channels.

Fact sheets offer concise summaries of essential information about the bank, its financial standing, specific products, or CSR focus areas, serving as quick reference guides for media and stakeholders.

Flyers are utilized for creating immediate awareness and generating interest in short-term promotions, branch openings, financial literacy workshops, or sponsored events, ensuring widespread visibility through targeted distribution.

Beyond individual communication pieces, news release activities encompass a broader strategic approach to media relations, including cultivating relationships with journalists, developing comprehensive press kits, managing an online newsroom, monitoring media coverage, and formulating crisis communication plans. Through the thoughtful and integrated application of

press releases, brochures, fact sheets, flyers, and proactive news release activities, the PR practitioner at Dashen Bank strives to cultivate a positive public image and public reputation, effectively communicate key messages, and foster strong relationships with its diverse stakeholders.

4.6.2.1. Subtheme 2: Corporate Social Responsibility

Corporate Social Responsibility (CSR) involves the duty of business leaders to adopt policies, make decisions, and take actions that align with the goals and values of society.

This entais business organization or firms have a fundamental duty to make strategic decisions and operate in ways that are deemed appropriate and beneficial according to the value and objectives of the public at large.

The other subtheme of public relations activities is corporate social responsibility. According to the participants the bank accomplished various activities since its inception and has taken as a culture. The bank has engaged in various social activities such as community support, environmental protection, construction schools, poverty alleviation and financial inclusion; however, such CSR activities are not overtly communicated to customers. To support this, the following quote was said by the participants during the in-depth interview:

"We demonstrate our commitment to corporate social responsibility through various initiatives, reflecting a deep-rooted tradition of social dedication. For instance, Dashen Bank actively collaborates with the Ethiopian Red Cross Society, supporting numerous humanitarian efforts across different regions of the country. Additionally, the bank has provided substantial financial support to the Children's Heart Care Center in Black Lion since its inception."

"As part of its humanitarian efforts and community support, Dashen Bank actively advances poverty reduction and financial inclusion, allocating 100 million birr to empower women in the Somali Region State. Additionally, we operate three feeding centers in Addis Ababa namely (known as American Gibi, Geja Sefer and Lemi Kura, and one in the Somali Region, Jigjiga city) for the needy and these centers are currently feeding thousands of people."

"Furthermore, we have built and are developing primary and secondary schools in the North Gondar Zone of the Amhara National Regional State (Beyeda District), on the occasion of celebrating its 25th anniversary to foster the development of competent and competitive citizens. Similarly, in the Gambella Regional State, Dashen Bank covers tuition fees for college students, one of the least developed regions in the country. The bank also has pledged to provide 25-

million-birr loans with low interest rates for microfinance institutions in the region aiming to create access to finance for micro and small-scale businesses. Through these and similar charitable endeavors, as well as the provision of accessible banking services, Dashen Bank demonstrates its commitment to the community, the country, and its values."

According to the participants, the bank's community support is extended from helping the people who couldn't afford to eat and drink, fulfilling education facilities and conserving the environment in collaboration with governmental agencies.

The other corporate social responsibility fulfilled by Dashen Bank, which is still hidden from customers, is environmental protection. As evidence one of the participants has said the following:

"Regarding environmental protection Dashen Bank's staff has been planting indigenous seedlings on the hills of Mount Entoto in collaboration with the Ethiopian Heritage and Natural Resource Conservation, in the outskirts of Addis Ababa, as part of its effort to contribute its share in environmental protection."

"...For instance, we highly engage in corporate social responsibilities. Nevertheless, the company has never tried to announce such engagements.

Dashen Bank engages in numerous CSR activities including community feeding centers, financial inclusion programs, support for education, and environmental protection efforts. However, these initiatives are often not publicized, which may limit their impact on the bank's reputation. Interviewees expressed concern that many customers are unaware of the bank's community contributions. To conclude, the participants indicated CSR activities are hidden from customers.

4.6.2.2. Subtheme 2: Sponsorships

Sponsorship is understood as a strategic marketing communication tool involving a reciprocal finanicial or in-kind resources to a sponsored property (e.g., an event, team, art, or cuase). This provision of resources is made with the explicit intent of achieving specific marketing and business objectives.

The other subtheme under public relations activities is sponsorship. Thus, the participant said the following quote:

"Basically, Dashen Bank's sponsorship activities fall into two categories: profit-oriented sponsorships, which support the marketing activities of the bank, and non-profit-oriented

sponsorships, which support social services and community development. Our non-profit sponsorships reflect our commitment to serving society. For instance, with a population of ten or fifteen million, if ten or more million people have worked hard, the bank acts as a bank, so serving society is the bank's social responsibility. Our sponsorship portfolio includes organizations such as Maryjoy Children's Organization, the Cancer Patient Resource Center, and the Great Run in Ethiopia. We also sponsor the Dashen Culture Club, which promotes Ethiopian art, music, fashion, and literature."

A further subtheme is sponsorship, where Dashen Bank provides financial or in-kind support for events, social services, and organizations such as the Great Ethiopian Run or the Dashen Culture Club. These sponsorships serve both marketing and social goals, showing the bank's commitment to societal well-being.

4.6.3. Theme 3: Sales Promotion

Sales promotion involves temporary incentives aimed at boosting the purchase or sale of a product or service. It includes a variety of tools intended to encourage customers to buy specific products or services more quickly or in larger quantities.Sales promotion is another theme under integrated marketing communications. It is a promotional incentive that influences the customer's banking choices. The interview data set indicated that promotional incentives, discounts, gifts, coupons, cash backs and rewards are promotional activities that are practiced in the bank.

One of the sales promotions activities refers to the cash back during purchasing goods in the supermarket for customers. The participants indicated that the salespersons of the company offer five cash back and above depending on the amount of goods that the customer buys.

"Before transitioning to digital marketing, I am familiar with a wide range of sales promotion techniques. For example, we are currently collaborating with the National Lottery Administration on the launch of a new product called "Noke." We also offer various discounts and incentives, such as A 2% bonus on remittances and a 5% cashback offer on supermarket purchases. These promotions are ongoing. In the past, we have also rewarded customers with cars and other prizes. Additionally, we have a weekend program where we award 1000 ETB to 10 people on social media, and we conduct social media contests with gift card prizes. These are all ways we incentivize our customers."

"Another sales promotion campaign is rewarding or prizing modern cars for active customers.

We strive to offer attractive rewards, such as the "BYD" electric car. We analyze past campaigns to inform future promotions, avoiding repetition and tailoring offers to specific occasions. Like any business, banks seek profit, and people are naturally drawn to incentives. A 5% return is generally considered a compelling offer. In addition to financial incentives, we also reward customers with home and office appliances, electronics, and other valuable prizes. While some promotions may not achieve our desired results, both cash rewards and material gifts have proven effective."

"Moreover, we typically offer sales promotions during holidays, Women's Day, and other special occasions. We also align our promotions with government initiatives, such as programs to welcome the Ethiopian diaspora"

The other most important thing is that no one has started yet except Dashen Bank services like Dube Ale, Tele Super Up, and similar offerings have successfully drawn people to the bank. Additionally, our loan service billboard has generated significant customer interest. If other banks offer similar services, it would increase competition and overall effectiveness. These services were initially unique, giving us a competitive advantage. Finally, while the Commercial Bank of Ethiopia has recently introduced a similar service, Dashen Bank, in collaboration with Ethio-Telecom, pioneered a daily, weekly and monthly loan service through the Tele Super App. This service offers Mela Daily loans up to 2,000 birr, Mela Weekly loans up to 5,000 birr, Mela Monthly loans up to 18,000 birr, and Mela Medaresha loans up to 30,000 birr. These offers will not be delivered unless you are the customer and the system records various transactions, including payments for water, electricity, transportation, and education. This service is attractive to customers, particularly those who may experience temporary financial shortfalls. We strive to differentiate ourselves, although we sometimes offer products similar to those of other banks."

Sales promotion involves short-term incentives aimed at encouraging customer engagement and boosting sales. At Dashen Bank, sales promotions play a significant role in influencing customer decisions and increasing service uptake. Subthemes include cash backs and discounts, such as 2% bonuses on remittances or 5% cash backs on supermarket purchases. These promotions are often linked to purchasing behavior and holidays. Another subtheme is reward-based campaigns, which include offering high-value prizes like electric cars, appliances, and gift cards to active customers. Such incentives are strategically timed and adjusted based on campaign effectiveness. Additionally, the bank promotes innovative loan services like "Mela" loans (daily, weekly, monthly) in partnership with Ethio-Telecom. These micro-loans are tailored to customer

transaction history and provide a unique competitive advantage. Collectively, these promotional efforts aim to attract and retain customers by offering value beyond standard banking services To summarize, the data shows that the bank executes various sales promotions such as cash backs, rewards, and different loan activities together with Ethio-telecom. Likewise other integrated marketing communication, sales promotion is one of the most important factors that affect customer behavior and overall banking services.

4.6.4. Theme 4: Direct Marketing

Direct marketiung involves engaging directly with carefully targeted individual customers and communicate to both obtain an immediate response and build long-lasting customer relationships.

Direct marketing is one of the integrated marketing communications practiced in Dashen Bank. It refers to targeted direct communication among the employees of the company, agents, and customers in the marketing process. The participants indicated that channels of communication such as SMS, direct telephoning, emails, and company websites facilitate direct communication. Thus, these channels are codes that contribute to direct marketing.

SMS remains the most widely used method for direct marketing communication to interact with customers. Regarding SMS direct marketing, participants shared the following statements:

"Dashen Bank regularly uses SMS, electronic channels, and other common direct marketing techniques to interact with customers. With these marketing campaigns the bank exchanges messages like promotional offers, new service or product announcements etc."

"We also share and communicate with our customers and shareholders with the company's website and social media. Utilizing platforms such as Facebook, Telegram, Instagram or others, to reach audiences through direct messages and allows having interaction among the customers."

Direct telephoning is a common means of direct communication among the company salespersons and agents or customer service representatives. We maintain communication with customers, agents using telephone calls. Particularly, when we face difficulties in reaching our customers physically, a telephone call is our best option.

"The other direct marketing means is email marketing which is not widely used at Dashen Bank generally. It's an area of direct marketing we haven't fully explored. As I mentioned, targeted email campaigns to specific groups, such as business leaders or female traders, could be effective in saving time, energy, and costs. Dashen Bank primarily uses electronic, telephone, direct mail, and website-based direct marketing methods."

The main challenge with email marketing is the absence of a dedicated system for collecting and managing email addresses. Since the rise of social media, email marketing has become less prevalent. However, some foreign organizations we collaborate with recommend it, recognizing its importance.

Despite this, digital direct contact through the bank's website and social media platforms continues to provide customers with timely information and engagement opportunities. These channels enable Dashen Bank to maintain presence and interaction even in remote or underserved areas.

In general, direct marketing is one of the most important integrated marketing communications that is used to exchange messages with customers when it is difficult to present in person.

4.6.5. Theme 5: Digital Marketing

Digital marketing involves leveraging digital platforms like search engines, social media, email, websites, and mobile applications to advertise products and services while fostering strong customer relationships.

To promote products, services and to cultivate customer relationships, digital marketing strategically utilizes diverse online platforms such as social media, email, and websites. By leveraging digital technologies and data analytics to effectively reach interacwith and retain customers.

Dashen Bank's social media marketing was initially handled within another department, but more recently, it has become a dedicated function, operating under the guidance of a senior manager. A team of about five or six people monitors various projects, and this marketing department operates with a significant budget. Our online presence allows for two-way communication with the public. "We not only respond to inquiries but also use the feedback to improve our products and services. Digital marketing also plays a crucial role in updating our websites. Virtually every organization uses social media (digital marketing) today. Likewise, we utilize popular platforms such as Telegram, WhatsApp, Facebook, Twitter, and LinkedIn, among many others."

Dashen Bank employs a comprehensive multi-platform social media strategy to reach a broad audience, particularly the younger generation. This extensive use demonstrates a strong commitment to digital channels as a key component of their IMC. The emphasis on two-way communication and using feedback for improvement indicates an understanding

of social media as an interactive tool for relationship building, not just broadcasting. The high preference for social media among customers further validates its effectiveness as a communication channel for immediacy and accessibility

In the digital age, the digital marketer at Dashen Bank strategically leverages various social media platforms like Facebook, Telegram, YouTube, Twitter, and Instagram as integral components of our communication strategy. These platforms offer unique avenues to engage with diverse audiences, build strong relationships, manage reputation, and disseminate information in dynamically and interactively manner.

"On Facebook, with its broad user base, the practitioner would establish and maintain an official Dashen Bank page to share news updates, product information, promotional campaigns, and engaging content such as financial literacy tips and behind-the-scenes glimpses of the bank's activities. This platform facilitates direct interaction with customers through comments and messages, allowing for timely responses to inquiries and the fostering of a sense of community. Facebook's advertising capabilities would also be utilized to target specific demographics with relevant campaigns, enhancing brand visibility and driving customer engagement."

Facebook is utilized to "facilitate direct interaction with customers through comments and messages." This emphasis on two-way communication allows for "timely responses to inquiries" and the "fostering of a sense of community." This interactive element is vital for IMC, enabling the bank to listen to customer feedback, address concerns, and build loyalty, creating a more personalized customer experience.

"Telegram, known for its instant messaging and channel features, offers a direct and efficient way to disseminate timely updates and announcements to customers. The digital marketer or the PR might create official Dashen Bank channels to share breaking news, special offers, and quick financial tips. Telegram's group functionalities could also be used for customer support or to build specific communities around particular products or services. Its emphasis on privacy and direct communication makes it a valuable tool for reaching a focused and engaged customer."

Dashen Bank's Telegram strategy within its IMC is characterized by its focus on direct, timely, and value-driven communication. It aims to not only disseminate information and promotions but also to facilitate customer support and build engaged communities, thereby strengthening customer relationships and enhancing the overall effectiveness of its integrated marketing efforts.

The other most important digital marketing mechanism is YouTube. To illustrate this in detail, one of the participants said the following quote:

"YouTube serves as a powerful platform for visual storytelling. The marketing practitioner would utilize it to host informative videos about Dashen Bank's products and services, customer testimonials and corporate social responsibility initiatives. We sometimes prepare short videos on certain service announcements, extending our reach and fostering a sense of immediacy."

Engaging video content enhances iteractivity, understanding and builds trust by providing a human face to the bank. Dashen Bank's YouTube strategy isn't just about uploading videos; it's about employing strategic visual narratives to educate, persuade, build credibility through social proof, demonstrate corporate values, and cultivate a human connection with its audience. This sophisticated use of visual content amplifies its IMC messages, leading to greater understanding, trust, and ultimately, stronger customer loyalty.

"Twitter, with its fast-paced nature and focus on real-time updates, is crucial for disseminating concise news announcements, engaging in industry conversations, and managing the bank's online reputation. The PR practitioner would actively monitor mentions of Dashen Bank, respond to queries and concerns promptly, and participate in relevant discussions."

The core of Dashen Bank's Twitter strategy lies in recognizing its "fast-paced nature and focus on real-time updates." This is crucial for its IMC, allowing the bank to instantly disseminate "concise news announcements." This immediate communication ensures that critical information reaches the audience quickly, maintaining relevance and capturing attention in a rapidly evolving digital landscape.

"Instagram, a visually-driven platform, offers an opportunity to showcase Dashen Bank's brand identity through compelling imagery and short videos. The PR practitioner would curate visually appealing content highlighting the bank's modern infrastructure, customer interactions, community involvement, and promotional campaigns. Engaging stories and visually rich posts help to create an emotional connection with the audience and build brand affinity, particularly among younger demographics."

The very first phrase, "Instagram, a visually-driven platform," immediately signals the bank's recognition of the platform's core strength. This is crucial for an IMC strategy, as it indicates a tailored approach rather than a generic one. Dashen Bank aims to exploit this visual nature to "showcase [its] brand identity through compelling imagery and short videos," understanding that visuals are highly effective for engaging and communicating.

In general, across all these platforms, the digital marketer at Dashen Bank would ensure consistent messages, actively engage with the customers, monitor online conversations to

identify opportunities and potential risks, and analyze performance metrics to refine our digital communication strategies. With proper utilization of Facebook, Telegram, YouTube, Twitter, and Instagram, Dashen Bank aims to build a strong online presence, foster meaningful engagement with its customers and the wider public, manage its reputation effectively, and ultimately contribute to its overall business objectives.

4.6.6. Theme 6: Personal Selling

Personal selling is a powerful, two-way marketing communication tool that involves a face-to-face (person-to-person) interaction between a company's sales represntatives and individual customers. It aims to engage customers, build long-term, mutually beneficial relationships and understand specific customer needs.

The last integrated marketing communication that is practiced in Dashen Bank is personal selling. It is a marketing strategy that involves direct or face-to-face interactions between a seller and potential customers.

"Banks are required by law to allocate at least 2% of their profits to employee training; failure to do so can result in penalties imposed by the National Bank. Employees at all levels and in all departments receive training tailored to their specific roles and responsibilities. High-level professionals may also receive training abroad as needed. In addition to professional development, we provide training on product knowledge. Furthermore, employees are encouraged to enhance their skills continuously through on-the-job experience, independent study, and other means."

"Previously, the sales function was not formally designated as a "sales team." However, now we have a team headed by a senior manager called the sales assistant. Sales services are sometimes delivered by this dedicated sales team and sometimes by groups organized according to sales volume. For instance, we recently introduced a significant sales initiative in which around one hundred sales representatives reached out to university students to raise awareness about the Dashen Bank Super App. This month-long campaign is being conducted at various universities and in different cities. We also conduct sales activities in regions that are difficult to reach physically. Given the vastness of the territory, it's challenging for a small team to cover it effectively. In these situations, we adopt a more proactive approach. Effective sales techniques depend on individual approaches. For example, employees who open accounts play a crucial role. I believe that understanding the needs of the community and addressing the concerns of

customers who may have had negative experiences with other banks is essential for attracting new business."

Personal selling is a direct, face-to-face marketing approach used by Dashen Bank to connect with customers, explain services, and build long-term trust. It involves trained sales representatives who are knowledgeable about products and customer needs. A formal sales team led by a senior manager now exists, and campaigns such as university outreach initiatives help raise awareness about services like the Super App. These representatives engage with customers in person, especially in hard-to-reach regions, offering tailored assistance and overcoming trust barriers. Training is a key part of this strategy; ensuring employees at all levels are equipped with both technical and interpersonal skills.

4.7. Word of mouth

"In addition to the common integrated marketing communications, word-of-mouth is a highly valuable and influential form of communication, just as most businesses do, especially in a market like Ethiopia where personal recommendations often carry significant weight. Dashen Bank likely considers word-of-mouth as a highly credible and cost-effective marketing tool, recognizing its significant influence on customer trust and acquisition, particularly in the Ethiopian context."

While acknowledging the lack of direct control and difficulty in precise measurement, Dashen Bank likely strives to cultivate positive word-of-mouth by prioritizing excellent customer service, offering competitive service and building strong customer relationships. Word of mouth is acknowledged as a powerful form of personal selling in the Ethiopian context, where customer recommendations and informal networks significantly influence trust and decision-making.

4.8. Challnges or Barriers of IMC Practice in Banking Industry

"Dashen Bank encounters several obstacles in executing cohesive marketing communication strategies, which hinder alignment and consistency across its organizational channels. One of the most important challenges is the living standard of society. In a country where around 130 million people live, most of the society does not use these so-called mainstream or digital platforms. The economic status of the community is very low, lack of access to infrastructure. We couldn't do effectively because the community wasn't very accessible. Another problem is the consistency of our messages. We sometimes get rid of some kind of messages which are unclear to the customer."

Despite the broad implementation of IMC strategies, Dashen Bank faces several barriers. Economic challenges are significant, as much of the population lacks access to digital infrastructure or the financial means to engage with modern platforms. Furthermore, the respondents added the following barriers.

"Another important problem or challenge that I would like to add is that the standard of the banks is not well developed yet; still on infant stage. I don't believe that we have properly interacted to the customer because our country's banks have problems such as their low level of development, lack of customer-centricity, financial provision, and foreign currency provision. If we communicate based on the needs of customers, our communication work will be effective. But now, on the contrary, I believe that we communicate from the bank's interest, not from the customer."

Another key issue facing Ethiopian banks is their underdeveloped standards and insufficiwnt customer interaction. This stems from their low developmental stage, limited customer-cenetricity. Effective communication requires understanding of customer needs and shift thebank's current interest-deriven approach to customer-centric approach. This means it needs an outside-in approach for effective communication.

Additionally, message consistency is a concern some communications are unclear or not aligned with customer expectations. Structural and institutional issues also pose problems; for instance, the banking sector's limited development, lack of customer-centric approaches, and stringent information management make integrated communication difficult.

Organizational structure, culture and sometimes media practitioners don't understand banking operations; just like other offices we can't use information as we want because it requires caution. Banks do not invite you to promote informally like any other sector, because this is a large business institution and you cannot promote it by saying what you want.

Finally, organizational culture and misunderstanding among media professionals about banking operations hinder effective integrated marketing communications. These limitations indicate a need for better internal alignment, and customer-focused communication.

CHAPTER FIVE

5. RESEARCH FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

This chapter deals with summarizes the major findings to answer the research questions of the study, concludion and recommendations. The study examines its theoretical, practical, and methodological contributions to the field, while also presenting conclusions and actionable recommendations derived from the research findings.

5.1. Summary of Major Findings

The major findings from questionnaire (quantitative) data from customers and in-depth interview (qualitative) data from marketing practitioners are presented below to aanswer the research questions.

Dashen Bank integrates and practices integrated marketing communications by employing a variety of IMC tools and channels, strategically adapting their channel usage based on audience demographics and accessibility. These tools encompass advertising through broadcast, print, and digital/social media, public relations efforts including press releases, CSR activities and sponsorships, sales promotions with various incentives, direct marketing via SMS, telephoning, email, and their website, digital marketing on social media platforms, and personal selling supported by a dedicated sales team and employee training. While a multi-channel approach is evident, opportunities exist for greater coordination and consistency across all communication channels to ensure a unified brand message.

The IMC tools and strategies currently employed by Dashen Bank are diverse. Advertising is conducted through broadcast media like TV and radio, print media such as newspapers and magazines, and digital/social media platforms including Facebook, Telegram, Twitter, Instagram, YouTube, and TikTok. Public relations involve press releases, brochures, fact-sheets, flyers, corporate social responsibility (CSR) activities, and sponsorships. Sales promotion techniques include cash backs, discounts, gifts, coupons, rewards, and collaborations. Direct marketing is facilitated through SMS, direct telephoning, emails, and the company website. Digital marketing is emphasized with an active presence on various social media platforms. Personal selling is carried out by a dedicated sales team with trained employees. Furthermore, the bank acknowledges and indirectly fosters word-of-mouth marketing.

Customer perceptions and assessments of Dashen Bank's integrated marketing communications practices are mixed. While customers generally agree on the consistency of advertising messages across media channels and the effective use of TV and radio, a significant portion expresses dissatisfaction with the overall effectiveness. Public relations efforts and sales promotion activities tend to receive neutral perceptions. Direct marketing, particularly through SMS and telemarketing, is viewed positively, as are digital marketing practices. Personal selling is also generally perceived favorably.

Dashen Bank practices integrated marketing communications to a notable extent by utilizing a variety of tools and channels. However, the effectiveness of these practices varies; digital marketing is a strong area, while public relations and sales promotions show weaknesses. This suggests that while various elements of IMC are present, there is room for improvement in coordination and consistency across all communication channels.

Dashen Bank faces several challenges in implementing effective integrated marketing communications. These challenges include the need for greater consistency, personalization, and customer focus in their IMC practices. Specifically, there's a need to enhance the visibility, engagement, and communication effectiveness of public relations strategies, particularly in CSR, sponsorship, and print communication, and to improve the design, frequency, and communication of sales promotions. Additionally, strengthening underperforming channels like email and postal service marketing, enhancing real-time responsiveness on social media, and investing in employee training for personal selling are identified as key challenges.

In addition to the major findings that answered the rsearch questions which were revealed in chapter one, the followings are the detailed findings from the result.

- ✓ The study included a mix of new and long-term customers, indicating that Dashen Bank has built a customer base with varying lengths of relationships.
- ✓ Traditional media (TV/radio) and digital media (social media) play a significant role in customer awareness of Dashen Bank. Word of mouth and in-person communication also contribute.
- ✓ Social media and SMS/direct telephoning are the most common channels through which customers receive information from Dashen Bank.

- ✓ Customers prefer to receive messages through social media and SMS/direct telephoning, indicating a demand for immediacy and convenience.
- ✓ IMC activities at Dashen Bank contribute positively to building customer trust, increasing service awareness, and improving the overall customer relationship experience.
- ✓ Customers generally agree that Dashen Bank's advertising messages are consistent across different media channels and that the bank effectively uses TV and radio for advertising. However, there are neutral ratings for magazine and transit vehicle advertising. Dashen Bank employs a wide array of advertising channels, including broadcast (TV and radio), print media (newspapers, magazines, banners, stickers), and digital/social media (Facebook, Telegram, Twitter, Instagram, YouTube, TikTok). They strategically adapt their channel usage based on audience demographics and accessibility, recognizing the varying preferences of their customer base.
- ✓ Public relations efforts are perceived as neutral, with customers being undecided or moderately aware of the bank's initiatives. Corporate social responsibility (CSR) initiatives and sponsorship efforts often lack visibility and fail to resonate meaningfully with stakeholders, diminishing their perceived societal or organizational value. While on the in-depth interview public relations is considered crucial for building trust and a positive public image in the banking sector. Dashen Bank utilizes press releases, brochures, fact sheets, and flyers to disseminate information and manage its reputation.
- ✓ Corporate Social Responsibility (CSR) is significant but undisclosed. Dashen Bank engages in substantial CSR activities across various areas (community support, education, poverty alleviation, environmental protection). However, these efforts are intentionally not overtly communicated to customers.
- ✓ The bank undertakes sponsorships categorized as profit-oriented (supporting marketing communications) and non-profit-oriented (supporting social causes and community development).
- ✓ Sales promotion activities are generally perceived as neutral, lacking effectiveness or customer appeal. Cash-back offers are rated slightly higher, but overall, promotions are not impactful or memorable. While the in-depth interview data shows, Dashen Bank utilizes various sales promotion techniques such as cash backs, discounts, gifts, coupons, and rewards to influence customer banking choices. The institution engages in strategic partnerships, such as those with the National Lottery Administration and Ethio-Telecom,

to design novel marketing campaigns that enhance customer outreach and brand visibility.

- ✓ Direct marketing efforts are perceived positively, especially SMS and telemarketing. However, email and postal service marketing are rated neutrally, indicating underutilization or lack of perceived value. On the other hand, in the qualitative data, direct marketing is employed through channels like SMS, direct telephoning, emails, and the company website to facilitate targeted communication with customers regarding promotions and service announcements. Email marketing and postal service marketing are acknowledged as underexplored areas.
- ✓ Digital marketing practices are well-received, with customers agreeing that social media platforms provide useful information and that the bank effectively uses digital channels. They actively use various social media platforms for engagement, and information dissemination, recognizing the importance of a strong online presence. However, there is room for improvement in responsiveness on social media.
- ✓ Personal selling practices are generally perceived positively, with customers agreeing that employees are clear, concise, and effective in communicating information. However, there is a slight indication that employees could improve their knowledge and expertise in personal selling. In addition to that, Dashen Bank has a dedicated sales team and invests in employee training, including product knowledge and sales techniques. They conduct targeted sales campaigns, including outreach to specific demographics like university students.
- ✓ The bank acknowledges the significant influence of word-of-mouth marketing in the Ethiopian context and indirectly fosters it through good customer service and strong relationships.

5.2. Conclusions

- ❖ Dashen Bank utilizes a variety of IMC tools and channels, but their effectiveness varies across different areas.
- ❖ Most customers are aware of Dashen Bank's communication efforts, especially in advertising and digital platforms.
- ❖ Dashen Bank's IMC efforts have a statistically significant and positive effect on customer perception. However, the findings also suggest the need for better integration and strategic alignment of IMC components, especially between traditional and digital tools.

- The analysis also found that when IMC tools were more consistent and integrated, customers were more likely to report positive perceptions and satisfaction with the bank's services.
- There is a need for greater consistency, personalization, and customer focus in IMC practices.
- While embracing digital marketing, Dashen Bank still heavily relies on traditional media like broadcast and print, recognizing their continued reach within the Ethiopian population.
- The bank's significant investment in CSR activities is a notable aspect of the public relations efforts, but the conscious decision to keep these initiatives largely private suggests a focus on intrinsic value rather than direct marketing benefits.
- Sales promotions are actively used to incentivize customer behavior and introduce new products and services, often through innovative partnerships.
- The establishment of a dedicated digital marketing team and their active presence on multiple social media platforms highlight the increasing importance of digital channels in their overall communication strategy.
- Digital marketing had one of the strongest correlations with customer perception, highlighting the increasing role of online platforms in influencing banking choices.
- The regression model was statistically significant (p-value < 0.05), indicating that the set of IMC variables used in the model reliably predicted customer perception.
- Word-of-mouth cannot be directly managed, but its significance highlights the need to prioritize customer satisfaction and nurture strong relationships.
- While various elements of IMC are present, there might be opportunities for even greater coordination and consistency across all communication channels to deliver a unified consistent message.

5.3. Contribution of the Study

5.3.1. Practical Contribution

This research offers practical recommendations for Dashen Bank and similar financial institutions to refine and synchronize their IMC strategies, and improving audience engagement across communication platforms. It offers practical recommendations for marketing managers on channel selection, message consistency, and customer targeting.

The study encourages financial institutions to adopt more customer-focused IMC practices that address specific preferences and media consumption behaviors. It also helps banks design better internal policies and training programs to ensure all departments contribute to cohesive messaging.

5.3.2. Theoretical Contribution

The research adds to the limited body of knowledge on how IMC theories apply in developing countries, particularly within the Ethiopian banking sector. Adapts or critiques existing IMC frameworks (such as the 4Cs or synergy model) to ensure communication effectiveness based on empirical evidence from a real-world context. It fills theoretical gaps related to IMC effectiveness in service-based and heavily regulated industries like banking, where trust and credibility are paramount.

5.3.3. Methodological Contribution

It demonstrates the effectiveness of combining qualitative (e.g., interviews) and quantitative (e.g., surveys) data to assess IMC practice comprehensively. The study offers a detailed case study model (Dashen Bank) that can be replicated or compared with other institutions for cross-industry or cross-country analysis. It also provides a structured coding and thematic analysis framework for assessing communication alignment, message clarity, and strategic integration across departments.

5.4. Limitation of the Study

This research was based on the result of questionnaires, interviews, literature review, secondary data, and primary data on the areas of the study. As a result, the outcome of this research shall not be considered as an absolute heal for integrated marketing communications practice in Dashen Bank in particular and banking industry in general.

In addition to this as the study demands comprehensive and complex issues, it requires detailed investigation and also experience of other well-versed experts and this can consume extra time to generate notable result. The relatively inconvenience and the interest of time for this study did not help making comprehensive study.

Some questionnaires which were distributed to the respondents was not filled in and returned on time. The researcher faced challenges in collecting quantitative data from customers and conducting interviews with marketing practitioners.

The other limitation of the study may be the generalizability or drawing a conclusion from based on the data. The other important area is the subjectivity in qualitative data, relying on interviews may introduce bias based on participants' perceptions, experiences, or willingness to share openly.

Additionally, the researcher sought access to internal documents such as strategic marketing plans, reports, and other materials relevant to the study. However, the company perceived requests to observe or analyze these documents as a potential threat to confidentiality and competitive advantage, leading to reluctance in sharing sensitive information. This limitation hindered the researcher's ability to triangulate data through document analysis.

5.5. Recommendations

- While the current approach of keeping CSR activities private may stem from a genuine desire to contribute without seeking direct publicity, selectively and strategically communicating some impactful CSR initiatives could enhance the bank's public image and build stronger emotional connections with customers. This should be done authentically and without appearing purely promotional. The bank needs to enhance the visibility, engagement, and communication effectiveness of public relations strategies, particularly in CSR, sponsorship, and the use of print communication.
- Improve the design, frequency, and communication of sales promotions to make them more visible, attractive, and motivating for customers.
- Dashen Bank should explore and invest in building a robust email marketing system to leverage targeted communication with specific customer segments. Personalized email campaigns can be effective for promoting specific products, sharing valuable information, and nurturing customer relationships. Strengthen direct marketing efforts by increasing consistency, personalization, and content value, and enhance underperforming channels like email and postal service marketing.
- Enhance real-time responsiveness on social media to improve customer engagement and interaction.

- Invest in training and development to enhance employees' knowledge and expertise in personal selling
- Implement mechanisms to analyze the effectiveness of different IMC tools and campaigns. This data-driven approach will allow for better resource allocation and optimization of future marketing efforts.
- Continue to invest and refine the digital marketing strategy, focusing on creating engaging content, fostering online communities, and leveraging data analytics to personalize customer interactions.
- Equip the sales team with digital tools and resources to enhance their effectiveness in reaching and engaging potential customers.
- Implement strategies to actively encourage satisfied customers to share their positive experiences, such as referral programs or online review platforms.
- Understand the customer journey across different touch-points to identify opportunities for more effective and integrated communication at each stage.
- Ensure that all relevant departments (marketing, PR, sales, customer service) are aligned on the overall IMC strategy and brand messaging to deliver a consistent customer experience.
- While a multi-channel approach is used, Dashen Bank should focus on ensuring greater consistency in messaging and channel integration across all online and offline channels.

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APPENDIX A
ADDIS ABABA UNIVERSITY

SCHOOL OF JOURNALISM AND COMMUNICATION

PUBLIC RELATIONS AND STRATEGIC COMMUNICATIONS

Questionnaires for Dashen Bank Customers

Dear Dashen Bank Customers:

I would like to say thank you for taking part in this study. My name is Jemal Mohammed. This study is a Master's research project supervised by Dr. Gashaye Belew at Addis Ababa University, School of Journalism and Communication. Its objective is to investigate the customer perception of integrated marketing communications practice at Dashen Bank and improve communication quality between the bank and its customers. The questionnaire consists of standard Likert scale questions for quantitative research on IMC practices in the banking industry, specifically focusing on Dashen Bank. These questions are categorized by IMC components, with each offering five response options from "strongly disagree" (1) to "strongly agree" (5). All responses will be kept confidential and used solely for this research, ensuring respondent anonymity in any publications and secure storage of individual data. Participants were selected due to their perceived familiarity with Dashen Bank's marketing strategies.

Your honest answers are incredibly valuable, and the researcher promise that everything you share will be kept completely confidential and only used for this research. Your identity will stay private, and all your information will be stored securely. I have reached out to you specifically because I believe you have a good grasp of Dashen Bank's marketing communications approaches. Thank you again for your passionate participation!

Section one: Respondents' Demographic Information

1. Gender: ☐Male ☐Female

2. Age:

☐ 18-25

☐ 26–33

☐ 34–41

☐ 42–49

☐Above 50

6. **Education Level:**

☐ High School completed

☐ College Diploma

☐ Bachelor's Degree

☐ Master's Degree

☐ PHD

4. **How long have you been working in Dashen Bank?**

☐Less than a year

☐1–3 years

☐4–6 years

☐ 7-10 years

☐ more than 10 years

Section two. Customer Awarer ss of Integrated Marketing Communication:

1. How did you first hear information about Dashen Bank?

☐Tv/radio

☐ Newspaper/Magazine

☐ Social Media

☐In-person communication

☐Word –of mouth

2. Through which communication channels do you receive information from Dashen Bank?

☐Tv/radio

☐ Newspaper/Magazine

☐ Social Media

☐ Poster, brochures, flyers

☐In-person communication

☐ All channels

3. Which communication channel do you prefer to receive messages from Dashen Bank?

☐ Poster, brochures, flyers

☐ Tv/radio

☐ SMS/telephoning

☐Social media

☐ In-person communication

☐ Website

4. How would you rate the effectiveness of Dashen Bank's integrated marketing communications practice in promoting their banking service

☐ Very ineffective

☐ Ineffective

☐ Neutral

☐ Effective

☐ Very effective

Section Two: Specific to Integrated Marketing Communications

Instructio .: There are five responses in the table in front of each question. The questionnaires are all closed-ended. Please indicate your level of agreement with the following statements using the scale below.

Keys: 1 - Strongly Disagree | 2 - Disagree | 3 - Neutral | 4 - Agree | 5 - Strongly Agree

No.	Dimension	Rating				
	Advertising	1	2	3	4	5
1.	The advertising messages of Dashen Bank are consistent across different media channels					
2.	Dashen Bank uses broadcast media like television to advertise its product and services effectively					
3.	Dashen Bank uses broadcast media like radio to advertise its product and services effectively					
4.	Dashen Bank utilizes newspaper advertising about banking products and services					
5.	Dashen Bank utilizes magazine advertising about banking products and services					
6.	Dashen Bank uses transit vehicles to advertise its product and services to the public					
	Public Relations	1	2	3	4	5

7.	Dashen Bank actively utilizes public relations activities to build strong relationship with customers					
8.	Dashen Bank actively engages in Corporate Social Responsibilities across the community					
9.	Dashen Bank actively participates in sponsorship activities					
10.	Dashen Bank uses brochures to share important information about banking services					
11.	Public relations practitioner Dashen Bank utilizes press release to share information with media and customers					
12.	Public relations in Dashen Bank distributes newsletters publications to keep the stakeholders and customers informed					
13.	Dashen Ban's public relations practitioner distributes fliers and fact-sheets to promote the bank's product and services					
	Sales promotions	1	2	3	4	5
14.	Dashen Bank's sales promotion is attractive and can influence customers banking choice					
15.	The Dashen Bank offers financial incentives for customers					
16.	Dashen Bank offers promotional discounts to increase customer satisfaction					
17.	Dashen Bank provides attractive promotional bonuses					
18.	Dashen Bank offers cash back for customers when they purchase products with Dashen Bank online platforms					
19.	Dashen Bank provides coupons for customers when making purchase					
	Direct Marketing	1	2	3	4	5
20.	Direct marketing in Dashen Bank provides me useful information about banking products and services					
21.	Dashen Bank's uses SMS or mobile marketing to address information for customers.					
22.	I have got Dashen Bank's direct marketing is interesting and helpful					
23.	Dashen Bank utilizes telemarketing (direct telephoning) to exchange messages with customers					
24.	Dashen Bank's utilizes emails to share information with customers about the services					
25.	Dashen Bank uses postal service marketing to exchange useful information about banking services.					

26.	Direct marketing encourages the customer to engage actively with the bank					

No.	Dimension					
	Digital Marketing	Rating				
		1	2	3	4	5
27.	Dashen Bank social media marketing provide useful and updated information for customers					
28.	Dashen Bank's digital marketing messages encourage me to seek more information about their services					
29.	Dashen Bank's digital marketing strengthens its relationships with customers					
30.	The bank utilizes all social media platforms to reach the customers all over the country					
31.	Digital marketing platforms are more secured and user-friendly					
32.	Dashen Bank responds quickly to customers comments or questions on social media					
	Personal selling	1	2	3	4	5
33.	Dashen Bank's employees clearly explain the bank's products and services when I visit any branch					
34.	The Dashen Bank employees provide clear and concise information for customers					
35.	Dashen Bank employees have strong communication skill and have positive interaction with customers					
36.	Dashen Bank employees are skillful and knowledgeable in personal selling marketing					
37.	Employees positive attitude and can handle customers safely					

APPENDIX B

ADDIS ABABA UNIVERSITY

SCHOOL OF JOURNALISM AND COMMUNICATION

PUBLIC RELATIONS AND STRATEGIC COMMUNICATIONS

In-depth Interview Guiding Questions for Dashen Bank Marketing Communication Practitioners

Dear Marketing Practitioners:

I would like to say thank you for taking part in this study. My name is Jemal Mohammed. This in-depth interview is part of Master's Degree research project, supervised by Dr. Gashaye Belew at Addis Ababa University, School of Journalism and Communication. I am conductiong a study on investigating Customer Perceptions of Integrated Marketing Communications Practice in the Dashen Bank: A case study. The project aims to understand the customer perceptions of integrated marketing communications practices at Dashen Bank and to enhance customer-focused communication between the bank and its customers.

Your insights are incredibly valuable to understand the cuistomer perceptions of integrated marketing communications practice from a real-world perspective in the bank. The interview will progress from general to specific questions. There are no wrong answers, may be different perspectives, and participants are encouraged to share your views freely, including negative comments, as these can be highly valuable. In fact, sometimes the 'negative' comments are the most insightful, so please don't hold back! The interview session is expected to last about one hour or more. The session will be recorded for academic research to facilitate transcription for the study. All shared information will remain confidential and exclusively used for this research, with identities protected in publications and individual data securely stored. You are invited to this interview program because your roles in the marketing department suggest familiarity with Dashen Bank's marketing strategies.

General Questions for Marketing Managers

1. What do you think about the banking industry in Ethiopia?
2. Do you think that Dashen Bank's marketing communication strategy is different from other banking sectors? If yes, would you please explain it?

3. What role does customer feedback play in shaping Dasshen Bank's IMC strategy?

4. What improvements would you recommend for enhancing the bank's IMC practice?

Specific to IMC Components

A. Advertising

1. In which media channels does Dashen Bank advertise its banking services?

Probe:

- Print media (newspaper, magazine, posters, brochures)
- Broadcast media (TV, Radio)
- Social media (Facebook, telegram etc)

2. How successful do you think about these advertisements? Do you think these advertisements influence customers' preference towards Dashen Bank?

3. Could you mention some advertising materials or elements which are used by Dashen Bank to advertise its service?

   Probe:

   - Billboard
   - Sponsored cars
   - Home equipments
   - Stationary materials
   - Cloths
   - Transit vehicles

B. Public Relations

4. What public relations activities does Dashen Bank regularly employ to strengthen its relationship with customers?

   Probe:

   - Press releases
   - Media relations
   - Press conferences
   - Community relations
   - Organizing events

5. What specific types of CSR activities does Dashen Bank engage in? What activities have you done so far?

   Probe:

   - Humanitarian aid
   - Building social service institutions like health centers, schools etc.
   - Environmental protection
   - Helping the poor, needy
   - Community support

6. What type of events or organizations does Dashen Bank typically sponsor?

Probe:

- Sport
- Religious ceremonies
- Cultural festivals
- Music and art
- Community development

C. Sales Promotions:

7. What kind of promotions incentives does Dashen Bank employ to encourage customers?
   Probe:
   - Discounts
   - Contests
   - Loyalty programs
   - Bonuses
   - Incentive prizes
   - Gifts and rewards
   - Increase interest rate
8. How often and in what situation does the bank make promotional incentives available for customers?
9. How attractive are the amounts and kinds of these promotional offers in Dashen Bank?
   Probe:
   - Cash (money)
   - Home materials
   - Kitchen utensils
   - Electronic material
   - Automobile prize
10. Have these promotional incentives influenced customers' banking preference? How?

D. Direct Marketing

11. What direct marketing techniques does Dashen Bank employ to communicate with customers?
    Probe:
    - Email
    - Mobile marketing (SMS)
    - Company's website
    - Online social group
    - Direct mail (postal service)
    - Telemarketing (direct telephoning)
    - Websites (Dashen Bank website)
    - Mobile marketing
    - Others
12. Do you think that Dashen Bank ustlize these direct communication facilities effectively

to communicate with customers? How?

E. Interactive/ Digital Marketing

13. What digital marketing communication platforms are most commonly used by Dashen Bank? Why?

    Probe:

    - Face book
    - Telegram
    - Twitter
    - Instagram
    - YouTube
    - TikTok

14. Which digital marketing communication platforms has been the most effective in reaching your target customers, and why?

F. Personal Selling

15. What personal selling strategies do sales representatives use to approach and persuade potential customers?

    Probe:

    - Even-based selling
    - Community events
    - Trade shows
    - Field sales
    - Exhibition

16. How does the bank support sales representatives in maintaining and managing long-term customer relationship?

G. <u>Question Related to Integration and Callenges</u>

17. How does Dashen Bank integrate these marketing communications to exchange consistent message with customers?

    _____

18. Of all the things we discussed, what are the most important factors that influenced customers to in theier banking preference?

    _____

19. How do you measure the effectiveness of integrated marketing communications practice in the bank?

    _____

20. What challenges does Dashen Bank faces in implementing well-integrated marketing communication strategy?

    _____

Thank you!

አባሪ C

አዲስ አባባ ዩኒቨርሲቲ

ጆርናሊዝምና ስነ-ተግባቦት ትምህርት ቤት

ህዝብ ግንኙነትና ስትራቴጂክ ኮሚኒኬሽን

<u>ለዳሽን ባንክ ደንበኞች የተዘጋጀ መጠይቅ</u>

<u>ውድ የዳሽን ባንክ ደንበኞች፡-</u>

በዚህ ጥናታዊ ጽሁፍ ላይ ስለተሳተፉ በጣም አመሰግናለሁ። ስሜ ጀማል ሙሀመድ እባላለሁ። ይህ መጠይቅ በአዲስ አበባ ዩኒቨርሲቲ የጋዜጠኝነት እና ስነ-ተግባቦት ትም/ት ቤት (የህዝብ ግንኙነት እና ስትራቴጂክ ኮሚኒኬሽን) ትምህርት ክፍል በዶ/ር ጋሻዬ በለው አማካሪነት ለማስተር ድግሪ ማሟያነት የሚሰራ ጥናታዊ ጽሁፍ ነው። ይህ መጠይቅ በዳሽን ባንክ ደንበኞች የተቀናጀ የግብይት ተግባቦት አተገባበርን የሚረዱበትን ሁኔታ ለመፈተሽ የሚደረግ ሲሆን ተግባራዊ የተቀናጀ የግብይት ተግባቦት አሰራር በምን መልኩ እየተከናወነና እንድሁም በደንበኞች እና በባንኩ መካከል ያለው የስነ-ተግባቦት ግንኙነትን ምን እንደሚመስል ለማጥናት ያለመ ነው።

መጠይቆቹ የተዘጋጁት የተቀናጀ የግብይት ኮሙኒኬሽን (አይኤምሲ) አሰራር በባንክ ኢንደስትሪ ውስጥ በዳሽን ባንክ ላይ ያተኮሩ ናቸው። እነዚህ መጠይቆች በተለያዩ የግብይት ተግባቦት ክፍሎች ተከፋፍለዋል። እያንዳንዱ መጠይቅ አምስት አማራጮችን የያዘ ሲሆን በጣም አልስማማም (1) እስከ በጣም እስማማለሁ (5) የሚሉ አጭርና ግልጽ መልሶች ናቸው። ሰለሆነም ጥያቄውን በትክክል አንብበው ሲጨርሱ በጥያቄው ፊት ለፊት ባሉት በመረጡት ቁጥሮች ስር የጭረት ምልክት ያድርጉ።

በዚህ መጠይቅ የሚሰጡን ጠቃሚ እና ትክክለኛ ምላሽ ለዚህ ጥናታዊ ጽሁፍ ዓላማ ብቻ ጥቅም ላይ እንደሚውል እና የሚሰጡን መረጃ በሚስጥር እንደሚጠበቅ ላረጋግጥላችሁ እወዳለሁ። በዚህ ጥናት ምክንያት የእርስዎ ማንነት በማንኛውም ህትመቶች ላይ አይገለጽም። እርሶዎን ከጥናቱ ጋር ሊያገናኙዎት በሚችሉ የጽሁፍ ዘገባዎች ውስጥ ምንም ዓይነት ማጣቀሻ አይደረግም። ለእያንዳንዱ ጥያቄ ትክክለኛውን አማራጭ እንድሞሉ በትህትና እጠይቃለሁ።

<u>ክፍል አንድ፡ መጠይቅ የሚደረግላቸው ሰዎች አጠቃላይ መረጃ</u>

1. ጸታ፡- ☐ ወንድ ☐ ሴት

2. ዕድሜ፡-

☐ከ18-25 በታች

☐ 26-33

☐ 34-41

☐ 42-49

☐ ከ50 በላይ

3. የትምህርት ደረጃ፡-

☐ሁለተኛ/ደትም/ቤት

☐የከሌጅዲፕሎማ

☐የባችለር ዲግሪ

☐ማስተር

☐ፒኤችዲ

7. የዳሽን ባንክ ደንበኛ ከሆኑ ስንት ዓመት ሆነዎት?

☐ከአንድ አመት በታች

☐1-3 ዓመታት

☐4-6 ዓመታት

☐7-10 ዓመታት

☐ከ 10 ዓመታት በላይ

<u>ክፍል ሁለት፡ የተቀናጀ የግብይት ግንኙነቶች የደንበኞች አጠቃላይ ግንዛቤ</u>

1. በመጀመሪያ ስለ ዳሽን ባንክ መረጃ እንዴት ሊሰሙ ቻሉ?

☐በቲቪ/ሬዲዮ

☐ጋዜጣ/መጽሔት

☐ማህበራዊ ሚዲያ

☐በአካል በመገኘት

☐በቤተሰብ/ጓደኛ

2. ከዳሽን ባንክ ከሚጠቀማቸው የመገናኛ ብዙሃን ውስጥ በየትኞቹ የመገናኛ መንገዶች መረጃ ይደርሶዎታል?

☐በቲቪ/ሬዲዮ

☐ጋዜጣ/መጽሔት

☐ማህበራዊ ሚዲያ

☐ፖስተር፣ብሮሹሮች፣በራሪ ወረቀቶች

☐በሁሉም የመገናኛ ብዙሃን

3. ከዳሸን ባንክ መልእክት ለመቀበል የትኛውን የመገናኛ ብዙሃን ይመርጣሉ?

☐ቴሌቪዥን/ ሬዲዮ

☐ኤስኤምኤስ

☐ቀጥተኛ ደወል

☐ማህበራዊ ሚዲያ

☐በአካል መገናኘት

4. የዳሸን ባንክ የተቀናጀ የግብይት ተግባቦት አሰራር የባንክ አገልግሎቱን በማስተዋወቅ ረገድ ያለውን ውጤታማነት እንዴት ይገልፁታል?

☐በጣም ውጤታማ አይደለም

☐ውጤታማ አይደለም

☐ እርግጠኛ አይደለሁም

☐ውጤታማ

☐በጣም ውጤታማ

<u>ክፍል ሶስት፡ ለተናጠል የተቀናጀ የግብይት ተግባቦት</u>

መመሪያ: በእያንዳንዱ ጥያቄ ፊት ለፊት ባለው ሠንጠረዥ ውስጥ አምስት አማራጮች አሉ። እባኮትን ከዚህ በታች ያለውን በቁጥር የተጠቀሰውን መረጃ በመጠቀም ከሚከተሉት መግለጫዎች ጋር ያለዎትን ስምምነት ያመልክቱ።

ቁልፍ፡ 1- በጣም አልስማማም 2-አልስማማም 3-እርግጠኛ አይደለሁም I 4- እስማማለሁ 5-በጣም እስማማለሁ

ተ.ቁጥር	ጥያቄ	ደረጃ				
	ማስታወቂያ	1	2	3	4	4
1.	የዳሸን ባንክ የማስታወቂያ መልእክቶች በተለያዩ የሚዲያ ቻናሎች ወጥነት ባለው መልኩ ይተላለፋሉ።					
2.	ዳሸን ባንክ ምርቱን እና አገልግሎቱን ለማስተዋወቅ ቴሌቪዥን ማስታወቂያዎችን ይጠቀማል።					
3.	ዳሸን ባንክ ምርቱን እና አገልግሎቱን ለማስተዋወቅ ሬዲዮ ማስታወቂያዎችን ይጠቀማል።					
4.	ዳሸን ባንክ ስለባንክ ምርቶችና አገልግሎቶች ለማስተዋወቅ የጋዜጣ ማስታወቂያዎችን ይጠቀማል።					
5.	ዳሸን ባንክ ስለባንክ ምርቶችና አገልግሎቶች ለማስተዋወቅ የመጽሔት ማስታወቂያዎችን ይጠቀማል።					
6.	ዳሸን ባንክ ምርቱን እና አገልግሎቱን ለደንበኞች ለማስተዋወቅ የትራንዚት ተሽከርካሪዎችን ይጠቀማል።					
	የህዝብ ግንኙነት	1	2	3	4	5
7.	ዳሸን ባንክ ከደንበኞች ጋር ጠንካራ ግንኙነት ለመፍጠር የህዝብ ግንኙነት ስራዎችን ያከናውናል።					
8.	ዳሸን ባንክ በማህበረሰቡ ውስጥ በማህበራዊ ሀላፊነቶች ላይ በንቃት ይሳተፋል።					
9.	ዳሸን ባንክ በስፖንሰርሺፕ ስራዎች ላይ በሰፊው ይሳተፋል።					
10.	ዳሸን ባንክ ስለባንክ አገልግሎት ጠቃሚ መረጃዎችን ለማጋራት የማስታወቂያ ጽሁፎችን (ብሮሸሮችን) ይጠቀማል።					
11.	የህዝብ ግንኙነት ባለሙያው ጋዜጣዊ መግለጫን በመጠቀም ለተለያዩ ሚዲያዎች እና ለደንበኞች መረጃን ይሰጣል።					
12.	የዳሸን ባንክ የህዝብ ግንኙነት ባለሙያ ለባለድርሻ አካላት እና ለደንበኞቹ መረጃዎችን ለማድረስ የተለያዩ የህትመት ውጤቶችን ይጠቀማል።					
13.	የዳሸን ባንክ የህዝብ ግንኙነት ባለሙያ የባንኩን ምርትና አገልግሎት ለማስተዋወቅ በራሪ ወረቀቶችን ያሰራጫል፡					
	የሽያጭ ማስታወቂያዎች	1	2	3	4	5

14.	የዳሸን ባንክ የሽያጭ ማስታወቂያዎች ማራኪ እና በደንበኞችን የባንክ ምርጫ ላይ ተጽእኖ ያሳድራል።					
15.	ዳሸን ባንክ ለደንበኞች የተለያዩ የማነቃቂያ ስጦታዎችን እና ኩፖኖችን ይሰጣል።					
16.	ዳሸን ባንክ ለደንበኞች የገንዘብ ማበረታቻ ሽልማት ይሰጣል።					
17.	ዳሸን ባንክ የደንበኞችን እርካታ ለመጨመር የተለያዩ ቅናሾችን ያደርጋል።					
18.	ዳሸን ባንክ ደንበኞችን አጓጊ የሆኑ ጉርሻዎችን ይሰጣል።					
19.	በዳሸን ባንክ በሞባይል ባንኪንግ ሲገበያዩ ለደንበኞች ተቀናሽ ገንዘብ ተመላሽ ያደርጋል።					
	የቀጥተኛ ግብይት ተግባቦት	1	2	3	4	5
20.	በዳሸን ባንክ ቀጥተኛ ግብይት ስለባንክ ምርቶች እና አገልግሎቶች ጠቃሚ መረጃ ይሰጣል።					
21.	ዳሸን ባንክ የደንበኞችን መረጃ ለማስተናገድ SMS ወይም የሞባይል ግብይት ይጠቀማል።					
22.	የዳሸን ባንክ ቀጥተኛ ግብይት ስራን ቀልጣፋ እና ቀላል እንዲሆን ያደርጋል።					
23.	ዳሸን ባንክ ከደንበኞች ጋር መልእክት ለመለዋወጥ በቴሌ ማርኬቲንግ (በቀጥታ ስልክ) ይጠቀማል።					
24.	ዳሸን ባንክ ስለ አገልግሎቶቹ መረጃ ለደንበኞች ለመለዋወጥ ኢሜል ይጠቀማል።					
25.	ዳሸን ባንክ ስለ ባንክ አገልግሎት ጠቃሚ መረጃዎችን ለመለዋወጥ የፖስታ አገልግሎት ግብይትን ይጠቀማል።					
26.	ቀጥተኛ ግብይት ደንበኞች ከባንኩ ጋር ጥሩ ግንኙነት እንዲኖራቸው ያግዛል።					
	ዲጂታል (የማህበራዊ ሚዲያ) ግብይት ተግባቦት	1	2	3	4	5
27.	ዳሸን ባንክ የማህበራዊ ሚዲያ ግብይት ለደንበኞች ቀላል እና ለአጠቃቀም ምቹ በሆነ መልኩ ይጠቀማል።					
28.	የዳሸን ባንክ የዲጂታል ግብይት መልእክቶች ስለአገልግሎታቸው ተጨማሪ መረጃ እንድፈልግ ያበረታቱኛል።					

29.	የዳሸን ባንክ ዲጂታል (የማህበራዊ ሚዲያ) ግብይት ከደንበኞች ጋር ያለውን ግንኙነት ያጠናክራል።					
30.	ባንኩ ለደንበኞች መረጃ ተደራሽ ለማድረግ ሁሉንም የማህበራዊ ሚዲያ አማራጮችን ይጠቀማል።					
31.	ዲጂታል ሚዲያ የግብይት ስልቶች ደህንነታቸው የተጠበቀ እና ለተጠቃሚ ምቹ ናቸው።					
32.	ዳሸን ባንክ ለደንበኞች በማህበራዊ ሚዲያ ለሚሰጡ አስተያየቶች ወይም ጥያቄዎች ፈጣን ምላሽ ይሰጣል።					
	የግል ሽያጭ ግብይት	1	2	3	4	5
33.	የዳሸን ባንክ ሰራተኞች በየትኛውም የባንኩ ቅርንጫፍ ስሄድ ጥሩ መስተንግዶ ያደርጋሉ።					
34.	የዳሸን ባንክ ሰራተኞች ለደንበኞች ግልጽ እና አጭር መረጃ ይሰጣሉ።					
35.	የዳሸን ባንክ ሰራተኞች ጥሩ የንግግር ክህሎት እና ከደንበኞች ጋር አዎንታዊ ግንኙነት አላቸው።					
36.	የዳሸን ባንክ ሰራተኞች በግል የሽያጭ ግብይት ላይ ችሎታ እና እውቀት ያላቸው ናቸው።					
37.	የዳሸን ባንክ ሰራተኞች አዎንታዊ አመለካከት እና ደንበኞችን በጥሩ ሁኔታ ማስተናገድ የሚችሉ ናቸው።					

አባሪ D

አዲስ አባባ ዩኒቨርሲቲ

ጆርናሊዝም እና ስነ-ተግባቦት ትምህረት ቤት

ህዝብ ግንኙነትና ሰትራቴጂክ ኮሚኒኬሽን

In-depth Interview Guiding Questions for Habesha Breweries Marketing Communication Practitioners (Amharic version)

<u>ለዳሽን ባንክ የግብይት ባለሙያዎች የተዘጋጀ ጥልቅ ቃለ መጠይቅ</u>

<u>ውድ የግብይት ባለሙያዎች፡-</u>

በዚህ ጥናት ላይ ስለተሳተፉ ከልብ አመሰግናለሁ። ስሜ ጀማል ሙሀመድ እባላለሁ። ይህ ጥልቅ ቃለ መጠይቅ የተዘጋጀው በአዲስ አበባ ዩኒቨርሲቲ በዶ/ር ጋሻዬ በለው አማካሪነት ለማስተርስ ዲግሪ ማሟያነት የሚውል የጥናትና ምርምር ፕሮጀክት ነው። ይህ ጥናትና ምርምር ደንበኞች በዳሽን ባንክ የሚተገበሩትን የተቀናጀ የግብይት ግንኙነቶችን አተገባበር የሚረዱበትን ሁኔታ ለማጥናት ያለመ ነው። የዚህ ጥናት ዓላማ በዳሽን ባንክ እና በደንበኞች መካከል ጥራት ያለው እና ደንበኛን ያማከለ የተግባቦት ግንኙነትን የተሻለ ለማድረግ ያለመ ሲሆን የውይይቱ ነጥቦች ከአጠቃላይ ወደ ዝርዝር ጥያቄዎች ይሄዳሉ።

ይህንን ቃለ መጠይቅ ለጥናቱ መረጃ ግብዓት ለማግኘት የድምጽ ቀረፃ (ሪከርድ) ይደረጋል ነገር ግን የሚሰጡን መረጃ ለታለመለት የምርምር (ጥናት) ዓላማ ብቻ እንደሚውል ለመግለጽ እወዳለሁ። የሚሰጡን መረጃ በሚስጥር ተጠብቆ ለዚህ የምርምር ዓላማ ብቻ ጥቅም ላይ ይውላል። በዚህ ጥናት ምክንያት የእርስዎ ማንነት በማንኛውም ህትመቶች ላይ አይገለጽም። የግለሰቡ መረጃዎች ደህንነቱ በተጠበቀ መልኩ በአጥኝው አካል እርስዎን ከጥናቱ ጋር ሊያገናኙዎት በሚችሉ ማናቸውም የጽሁፍ ዘገባዎች ውስጥ ምንም ዓይነት ማጣቀሻ አይደረግም።

እርሶዎ ለዚህ ጥናት የተጋበዙበት ምክንያት በዳሽን ባንክ በግብይት ክፍል ውስጥ ስለሚሰሩ የዳሽን ባንክን የግብይት ስልቶች ይረዳሉ ተብሎ ስለታመነበት ነው። ይህ ጥልቅ ቃለ መጠይቅ ለአንድ ሰዓት ወይም ከዚያ በላይ ሊቆይ ይችላል ስለሆነም እረፍት ቢያስፈልግዎት መወሰድ እንደሚችሉ እና በጥሩ ስሜት መረጃን እንድሰጡኝ በትህትና እጠይቃለሁ። ቃለ መጠይቁን ከመጀመራችን በፊት ጥያቄ ወይም አስተያየት ካለዎት መጠየቅ ይችላሉ።

<u>ከተሳታፊዎች ጋር የሚያያዙ ጥያቄዎች</u>

1. በድርጅትዎ ውስጥ በዚህ ወቅት ያለዎትን የስራ ድርሻ ሊነግሩን ይችላሉን?

2. በድርጅትዎ ውስጥ ለምን ያህል ግዜ በስራ ላይ ቆዩ?

<u>አጠቃላይ የግብይት ጥያቄዎች</u>

1. በአሁኑ ጊዜ በኢትዮጵያ ዉስጥ ስላለው የባንክ ኢንዳስትሪ ምን አስተያዬት አለዎት?

2. የዳሸን ባንክ የማርኬቲንግ ኮሙዩኒኬሽን ስትራቴጂ ከሌሎች ባንኮች የተለየ ነው ብለው ያስባሉ? መልስዎ አዎ ከሆነ፣ እባክዎትን ያብራሩልን?

3. የዳሸን ባንክን የተቀናጀ የግብይት ተግባቦት ስትራቴጂ በመቅረጽ የደንበኞች አስተያየት ሚና ምንድን ነው?

4. የባንኩን የተቀናጀ የግብይት ተግባቦት አሠራር ለማሻሻል ምን መደረግ አለበት ብለው ያስባሉ?

<u>የተቀናጀ የግብይት ተግባቦት</u>

<u>ሀ. ማስታወቂያ</u>

1. ዳሸን ባንክ የባንክ አገልግሎቱን ለማስተዋወቅ የትኞቹን የመገናኛ ብዙሃን ይጠቀማል?

መነሻ:

- የስርጭት ሚዲያ (ቴሌቪዥን ፣ ሬዲዮ)
- የህትመት ሚዲያ (ጋዜጣ፣ መጽሔት፣ ፖስተሮች)
- ማህበራዊ ሚዲያ (ፌስቡክ ፣ ቴሌግራም ፣ ወዘተ)

2. እነዚህ የማስታወቂያ ስራዎች ምን ያክል ዉጤታማ ናቸው ብለው ያስባሉ? በደንበኞች የባንክ ምርጫ ላይ ምን ዓይንት ተፅዕኖ ይኖራቸዋል ብለው ያስባሉ?

3. በዳሸን ባንክ ምን ዓይነት የማስታወቂያ ስልቶችን ወይም ግብዓቶችን ይጠቀማሉ?

መነሻ፡-

- የማስታወቂያ ሰሌዳ
- የተለያዩ አልባሳት
- ስፖንሰር የተደረጉ መኪኖች
- የመንገድ ላይ ዝን ጥላዎች
- የቤት ቁሳቁሶች
- የጽህፈት መሳሪያዎች
- የመጓጓዣ ተሽከርካሪዎች

<u>ለ. የህዝብ ግንኙነት</u>

4. ዳሸን ባንክ ከደንበኞች ጋር ያለውን ግንኙነት ለማጠናከር ምን አይነት የህዝብ ግንኙነት ስራዎችን ይሰራል?

መነሻ:

- ጋዜጣዊ መግለጫዎች
- ፕሬስ ኮንፈረንስ
- የሚዲያ ግንኙነቶች

- የማህበረሰብ ግንኙነት
- ተለያዩ ፕሮግራሞችን ማዘጋጀት

5. ድርጅትዎ መህበራዊ ሀላፊነቱን ይወጣልን? በእስካሁኑ ቆይታውስ ምን አይነት እንቅስቃሴዎች ውስጥ ጉልህ አስተዋጽኦ አበርክቷል?

መነሻ፡

- የሰብአዊ እርዳታ ማድረግ
- ማህበራዊ ግልጋሎት የሚሰጡ ተቋማትን መገንባት
- አካባቢን መንከባከብ
- ችግረኞችን መርዳት

6. ድርጅትዎ ወጪአቸውን የሚጋራቸው ተግባራት ወይም አጋጣሚዎች የትኞቹ ናቸው ምክንያቶችስ? በእስካሁኑ ቆይታዉስ ምን አይነት የወጭ መጋራት (የስፖንሰርሺፕ) ስራዎችን ሰርቷል?

መነሻ:

- ስፖርታዊ ጨዋታዎች (ውድድሮች)
- ማህበራዊ ፌስቲቫሎች
- ሃይማኖታዊ ሥርዓቶች
- ባሀላዊ በዓላት
- የሙዚቃ እና ሰነ-ጥበብ ስራዎች

<u>የሽያጭ ማስተወቂያዎች፡-</u>

7. ዳሽን ባንክ እስከ አሁን ምን አይነት የሽያጭ ማነቃቂያዎችን ተጠቅመዋል? ብዙ ደንበኞችን የሳቡልዎት ማበረታቻዎች የትኞቹ ናቸው?

መነሻ:

- ቅናሾች
- ውድድሮች
- የታማኝነት ፕሮግራሞች
- ጉርሻዎች
- የማበረታቻ ሽልማቶች
- ስጦታዎች
- የወለድ መጠን መጨመር

8. የሽያጭ ማነቃቂያዎችን የሚያቀርቡት በምን ያህል ግዜ እና በምን አይነት አጋጣሚዎች ነው? ምክንያትዎችዎስ ምንድን ናቸው?

9. እነዚህ የሽያጭ ማነቃቂያዎች በአይነትና በመጠን ምን ያህል ማራኪ ናቸው?

መነሻ፡

- ጥሬ ገንዘብ
- የቤት እቃዎች
- ኤሌክትሮኒክ ቁሳቁስ

- ተሽከርካሪ/አዉቶሞቢል

10. እነዚህ ማነቃቂያዎች በተጠቃሚዎች የባንክ ውሳኔ ላይ ተጽእኖ አላቸው ብለው ያምናሉ? ምክንያቶችዎ ምንድን ናቸው?

መ. ቀጥተኛ ግብይት

11. ከደንበኞችዎ ጋር ቀጥተኛ ተግባቦት የሚያካሂዱት እንዴት ነው? የትኞቹን ቀጥተኛ የግብይት ዘዴዎችን ይጠቀማል?

መነሻ፡

- የኢሜል ግብይት
- ቀጥተኛ መልእክት
- የኤስኤምኤስ ግብይት
- የባንኩ ዌብ ሳይት
- የኤሌክትሮኒክስ ግብይት
- የፖስታ ግብይት
- የሞባይል ግብይት

12. እነዚህን ቀጥተኛ የግብይት ማከናወኛ ግብአቶች የተጠቃሚን የባንክ ምርጫ በመሰብ በኩል ምን ያህል ውጤታማ ሆነው አገኟቸው?

ሠ. ዲጂታል/ማህበራዊ ሚዲያ ግብይት

13. ዳሸን ባንክ የሚሰጣቸውን የባንክ አገልግሎቶች ለደንበኞች ለማስተዋወቅ እና መረጃ ለመለዋወጥ የትኞቹን የማህበራዊ ሚዲያ አዉታሮችን ይጠቀማል?

መነሻ፡

- Face book
- ቴሌግራም
- ትዊተር
- ኢንስታግራም
- ዩ ቲዩብ
- ቲክ ቶክ

14. ከማህበራዊ ሚዲያ ግብይቶች ዉስጥ በአብዛኛዉ የሚጠቀሙት እና ዉጤታማ የሆነው የትኛው ነው? ምክንያቱስ ምንድን ነው ?

F. የግል ሽያጭ

15. ዳሸን ባንክ ለደንበኞች በሚሰጠዉ ምርት እና አገልግሎት መረጃ ለመለዋወጥ ምን ዓይነት የግል ሽያጭ ዘዴዎችን ይጠቀማል?

- በንግድ ትርኢት
- ኤግዚቪሽን እና ባዛር
- የተለያዩ ፕሮግራሞች በማዘጋጀት
- ማህበራዊ ዝግጅቶች

16. የዳሸን ባንክ ሰራተኞች ከደንበኞች ጋር ጠንካራ እና ውጤታማ ግንኙነት እንደኖራቸው ባንኩ ምን ዓይነት

ስራዎችን ይሰራል?

የተቀናጀ የግብይት ተግባቦት እና ተያያዥ የሆኑ ጥያቄዎች

17. ዳሽን ባንክ እነዚህን ከላይ የተጠቀሱትን የግብይት ተግባቦቶች አንድ ላይ በማቀናጀት እንዴት ሊተገብራቸው ይችላል?

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18. እስካሁን ከላይ ከጠቀስናቸው የተግባቦት ግብይት ስራዎች ውስጥ ዳሽን ባንክ የትኛውን የተግባቦት ግብይት በይበልጥ ይጠቀማል? ለምን?

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19. የዳሽን ባንክን የተቀናጀ የግብይት ተግባቦት ውጤታማነት እንዴት መለካት ይችላሉ?

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20. በዳሽን ባንክ የተቀናጀ የግብይት ተግባቦትን ሲተገብሩ ምን ዓይነት ችግር ገጥሞዎት ያውቃል?

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አመሰግናለሁ!