THE EFFECT OF TRADITIONAL MEDIA ADVERTISING ON

CONSUMERS BUYING BEHAVIOR: THE CASE OF BANK OF

ABYSSINIA S.C.

A Thesis Submitted to the School of Commerce Department of Marketing Management, Addis Ababa University in Partial Fulfillment of the Requirements for the Master of Arts Degree in Marketing Management

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STATEMENT OF DECLARATION

I, Million Workneh, hereby declare that the thesis entitled *"The effect of media advertising on consumer buying behavior: The case of bank of Abyssinia"* is my original work and that all the sources and materials used for the study have been duly accredited. This research has not been used for any degree in this or any other university. It is provided for the partial accomplishment of the requirement for the Master of Arts degree in Marketing Management at School of commerce, Addis Ababa University.

By: Million Workneh

Signature: _________________________

Date: ____________________________

STATEMENT OF CERTIFICATION

This is to confirm that Million Workneh research entitled *"The effect of media advertising on consumer buying behavior: The case of bank of Abyssinia"* is her original work and is suitable for submission for the honor of Master of Arts Degree in Marketing Management.

Advisor: Dr. Belaynesh

ADDIS ABABA UNIVERSITY,

SCHOOL OF COMMERCE

DEPARTMENT OF MARKETING MANAGEMENT

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BY: MILLION WORKEH

BOARD OF EXAMINERS APPROVAL

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Million Workneh

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List of Acronyms/Abbreviations

AD	Advertising
ANOVA	Analysis of Variance
AU	Audio Advertising
BOA	Bank of Abyssinia
DVD	Digital Versatile Disk
EAAD	East Addis Ababa Districts
EBS	Ethiopian Broadcasting Service
ENA	Ethiopian News Agency
ETV	Ethiopian Television
GDP	Gross Domestic Product
MCA	Minster of Communication Affairs
PC	Printing Media
S.C	Share Company
SPSS	Statistical Package for Social Science
SD	Standard Deviation
UGC	User Generated Content
VA	Video Advertising
VIF	Variance Inflation Factor
TV	Television

ABSTRACT

This study examined the effects of media advertising on consumer buying behavior in the case of the Bank of Abyssinia. The main objectives of the study were to investigate the state of existing media advertising in the Bank of Abyssinia, analyze the relationship between media advertising and consumer buying behavior, and examine the effects of media advertising on consumer buying behavior. The study used an explanatory research design and quantitative research approaches. The target population of the study was customers of Bank of Abyssinia in East Addis Ababa district. As such, the quota random sampling technique was used to select appropriate respondents from the target population. The primary data were gathered through a structured questionnaire and analyzed through descriptive, regression, and correlational statistics. The findings show that Bank of Abyssinia used media advertising like video, audio, and printing. However, the extent of implementation varied due to the performance of the bank. Moreover, the results show that video and audio advertising from the bank had the highest attribution that influenced consumer buying behaviors. The study also found a strong correlation between video, audio, and printing media advertising and consumer buying behavior. Furthermore, all media advertising dimensions had a jointly significant and strong combined effect on consumer buying behaviors (R squared = 0.950). Moreover, individually, video and audio, advertisements had a positively significant effect on consumer buying behavior. Therefore, the researcher recommended that, based on the findings, to reach a large number of target consumers and retain the existing ones, BOA needs to design its advertising extensively using video and audio channels.

Key words: *advertising, media advertising, consumers' buying behavior.*

CHAPTER ONE: INTRODUCTION

This chapter includes the background of the study, the background of the organization, the statement of the problem, the research question, the general objective, the specific objective, the significance of the study, the scope of the study, the definition of key terms, and the organization of the paper.

1.1. Background of the Study

The practice of advertising is as old as humanity. According to Daymette (2017), the ancient world utilized a range of techniques to promote goods and services, with inscriptions, symbols, and visual communication playing a crucial role in advertising. One notable aspect of ancient advertising was the use of inscriptions on stone, metal, or other durable materials. These inscriptions provided information about goods, services, and public events, serving as a form of communication with the public. Additionally, visual symbols and imagery were widely employed to attract attention and convey messages to potential customers (Anne L. McClanan, 2012).

In the middle ages, together with road guests, brands appeared in products to relate to the maker, giving them a sign of individuality from one manufacturer to another, allowing for differences. In 1438, Gutenberg's printing press began the period of mass communication in that now published accoutrements could be mass produced, whereas prior to the printing press, books and other published accoutrements had to be made collectively. A Londoner published the first English review in 1622, and the first advertising appeared in 1625 (Daymette, 2017). Further, Gaurav and Surender (2013) say that, in June 1836, the French review "La Presse" was the first to include paid advertising in its runners, allowing it to lower its price, extend its readership, and increase its profitability.

According to Brassington and Pettitt (2001), in the late 19th century, the advertising agency of N.W. Ayer & Son was introduced. Ayer and Son offered to plan, produce, and carry out a full package of advertising for its guests. Around the same time, in France, Charles-Louis Havas diversified the services of his news agency to include advertising brokerage, making it the first French group to organize.

Advertising in Africa, as in other parts of the world, was basically oral in nature. It came by word-of-mouth; that was before Westernized forms of advertising. For example, Egyptians used papyrus to produce deals, dispatches, and wall bills, while advertising on papyrus was common in Greece and Rome. The elaboration of advertising in Africa followed an analogous pattern of development as witnessed in ancient European societies. In Africa (as away), there was the practice of 'Town Criers' (Rotimi, 2018).

In Ethiopia, ultramodern mass media was introduced during the reign of Menelik II, who ruled from 1889 to 1913. The first medium to be introduced was a weekly newspaper. The first Amharic review, a four-runner weekly newspaper, Aemero was published in 1902. The first issues were 24 handwritten clones (Ellene, Mesfen, and Alemayehu, 2003).

According to Ethiopian Broadcast Authority data (2015), Ethiopian print media are controlled by the country's government. In 1965, beranenaSelam Printing Press, an ultramodern institution run by the government, was established. In addition to the printing media, electronics media such as Ethiopian Radio and Ethiopian Television were established in 1935 and 1964 independently, as was the Ethiopian News Agency (ENA), which began in 1942.

In October 1992, the proclamation of the Press Freedom Bill by the Ethiopian Transitional Government was launched. After the proclamation of the Press Freedom Bill, new, independent journals and magazines developed, especially in Addis Ababa. These offer nonage points of view frequently left out of government-possessed publications (Minster of Communication Affairs data, 2015).

In today's ultramodern world, advertising plays a major role. It enhances the positive status of society and its existence. The client has to struggle with a vast quantity of information and advertising to be able to make a choice, draw conclusions, and form important opinions. (Jakštien, Susnie, and Narbutas, 2008) Analogous to this, advertising has acquired great significance in the ultramodern world, where tough competition in requests and fast changes in technology mean we find fashion and taste in the guests (Rajan and Dhaneswar, 2011).

Advertising has its own disadvantages; it's an expensive endeavor. Numerous studies show that in small companies, advertising charges may exceed those of deals. It's a circular cost that's added to distribution charges. When the advertising costs increase, clients of the company pay a high price for the product. In addition to this, small companies have confined access, which means they may not work diligently on advertising because of fiscal limitations. Numerous competitive requests for goods and services are mandated by the impulses of large advertisers. Likewise, advertising may produce unfulfilled desire, which means it affects the minds of guests and creates a desire and taste for new products that aren't musts and that the utmost cannot go (Rizwan, 2020).

1.2. Background of the Organization

The present-day Bank of Abyssinia was established on February 15, 1996 (90 years to the day after the first but defunct private bank was established in 1906 during Emperor Menelik II) in agreement with the 1960 Ethiopian marketable law and the Licensing and Supervision of Banking Business Proclamation No. 84/1994.

Bank of Abyssinia started its operation with an authorized and paid-up capital of Birr 50 million and Birr 17.8 million, respectively, and with only 131 shareholders and 32 staff. In the two decades since its establishment, the Bank of Abyssinia has registered significant growth in paid-up capital and total assets. It also attracted numerous professional staff members, precious shareholders, and large guests from all walks of life. This performance indicates public confidence in the bank, trust in its ability, and satisfaction with its services.

Currently, employing state-of-the-art banking technology, the bank provides excellence in domestic, transnational, and special banking services to its recognized and precious guests. It also strives to serve all profitable and service sectors via its ever-increasing branch networks throughout the country.

1.3. Statement of the Problem

Financial institutions must use appropriate methods and strategies to effectively and efficiently communicate with consumers. Advertising is one of the most critical issues for the survival and success of a business. Evaluating the effect of its advertisements helps a company assess whether or not its advertisements are working (Dibekulu, 2011).

According to Sadeh, Birjandi, and Miremadi (2012), in the past, financial services clients did not have many options for selecting services and channels. But, today, there is a heavy competitive environment in this sector because there are several financial institutions that produce a lot of services to attract consumers. Therefore, organizations are spending a significant amount of money on advertising to achieve their objectives.

In the financial sector, there is a lot of information regarding products. However, several reasons can lead to consumers to inability to process complex information correctly. For example, consumers can face short-term memory overload due to complex information processing. Furthermore, the financial service customer may trust merely certain product information. (Mónika, Zsuzsa, and József, 2019) In these situations, it is puzzling for the advertisers to articulate suitable messages for the financial service consumer.

A customer is king; it is essential to identify the effects of mass media advertising on consumer buying behaviors. In Ethiopia, advertising faces many problems, like a lack of professionalism and creativity, a limited budget, and finding the right techniques, audience, and platform to handle the limited resources effectively. Furthermore, choosing the right method is difficult for the company because there is no perfect formula for advertising. Its methods vary depending on the type of audience. But the company must decide which channel is appropriate to address its customers (Dibekulu, 2011).

Mass media advertising is a critical component of marketing strategies, influencing consumer perceptions and behaviors. While there is extensive literature on advertising's impact on consumer behavior in general, there is limited research specifically focusing on the banking sector in Ethiopia. Theoretical frameworks such as the AIDA model (Attention, Interest, Desire, and Action) and the Theory of Planned Behavior have been extensively applied in different contexts, but their application to the banking industry, particularly within the context of Ethiopian financial institutions like the Bank of Abyssinia, is not well documented. This gap limits our understanding of how these theories hold up in different cultural and economic environments.

In Ethiopia, many studies about media advertising in banks showed a lack of efficiency and quality. Melkamu's (2014) study on the effect of media advertising finds out the factors that motivate consumers to respond to media advertising and assesses the gaps in using the various media advertising. And also Eden (2018), study on this title and examine the customers' perceptions of media advertisements influencing their choice of the product and analyze how advertisements on the quality of products influence customers buying decisions. As far as the researcher knows, many studies lump video channel and audio channel advertising together in the broadcast category. However, these studies addressed this gap by examining video channel and audio channel advertising separately.

To address these gaps, this research aims to investigate the impact of media advertising on customer buying behavior at the Bank of Abyssinia. By bridging the theoretical, empirical, and practical gaps, this study will contribute to the existing body of knowledge and provide actionable insights for improving marketing strategies within the Ethiopian banking sector.

This study was to analyze the effect of media advertising on consumer buying behavior at the Bank of Abyssinia.to fill the gaps and also examine which media advertising (video channel, audio channel, or printing media) has more influence on consumer buying behavior.

1.4. Research Questions

In line with the above statement of the problem, the following research question was addressed in the course of this study:

1. What is the state of existing media advertising in Bank of Abyssinia?
2. Is there a relationship between media advertising and consumer buying behavior?
3. What is the effect of media advertising on consumer buying behavior?

1.5. Objective of the Study

1.5.1. General Objective

General objective of the study was to analyze the effect of Media advertising on consumers buying behavior in the Bank of Abyssinia.

1.5.2. Specific Objective

- To investigate the state of existing media advertising in Bank of Abyssinia.
- To analyze the relationship between media advertising and consumer buying behavior.
- To examine the effect of media advertising on consumer buying behavior.

1.6. Significance of the Study

The findings of the study will benefit the banking industry, specifically BOA, by helping the company understand the effect of media advertising on consumer buying behavior, the various types of media advertisements that can be used to advertise bank products, and the ways in which media advertisements influence consumer buying behavior.

The study might inform readers about the effect of media advertising on consumers' buying behavior related to business or financial services. Furthermore, the results help the BOA management understand how consumers gather information regarding various alternatives and use this information to select among competing brands. It helps to know why customers prefer to buy a product or service from alternative brands.

The implications of the study result will help BOA take media advertising more seriously and adopt the right and effective media channel to influence customers' buying behavior and so as to provide it with a higher level of publicity within the rapidly developing aggressive markets. And also, the findings of the study may help the shareholders to know the implementation of the decisions passed regarding media advertising and promotions and the effect they will have on consumer purchase behavior.

Additionally, the study also particularly contributes to other research made by other researchers in different companies in the sectors by showing the influences that media advertising will have on a significant and positive relationship with customer buying behavior.

1.7. The Scope of the Study

The study on the effect of media advertising on consumers' buying behavior was limited to only one financial company, Bank of Abyssinia S.C. (BOA), located at Addis Ababa City Administration, because Addis Ababa would be convenient to the researcher. This study focused on a district with a large customer base when compared to other districts. Based on this, the study specifically selected the east district. When related to other branches, reliable and valuable data was obtained in this geographical area. So, based on this, the researcher selected eight branches that are located in the east district. Therefore, the result of this study was not generalized to other industries. Moreover, the data collection was limited to eight branches of the east district of BOA in the city: Mehal Gerji, Bole Atlas, Gerji Gebeya, Arabsa, Ayat Condominium, Ayer Ama, Yedenekachew Tessema, and Arabsa Condominium branches' customers.

The period within which the research must be complete for submission was less than one academic year. Despite finding out the whole types of media that have an effect on the consumers buying behavior of Bank of Abyssinia, this study was limited to the video channel, audio channel, and printing media advertising due to time restrictions and difficulties in data collection.

The researcher used both descriptive and inferential statistics for analysis purposes. Inferential statistics tools “correlation analysis and multiple regressions” were used to predict the relationship between media advertising and customers buying behavior and to examine the effect of media advertising on consumers buying behavior, respectively. The demographic data of the respondents was analyzed using descriptive statistical tools such as frequency, percentage, mean, and standard deviation.

1.8. Limitations of the Study

This research has some limitations that offer opportunities for future researchers. Since this study was limited to only one bank and eight of its branches located in the East District of Addis Ababa, it is difficult to generalize the findings to other banks in the industry. The other limitation of this research was regarding the variables considered that affect consumer buying behavior. In this study, three variables were considered: video channel advertising, audio channel advertising, and printing media advertising. Furthermore, this research only used quantitative methods, and the questionnaires used were closed-ended items, so it might lack content coverage.

1.9. Definition of Key Terms

Advertising is a form of communication intended to convince an audience (viewers, readers, or listeners) to purchase or take some action on products, information, or services (Arens, 2009).

Consumer: A consumer is a person who consumes the product. The goal of marketing is to meet and satisfy target consumers’ needs and wants. The modern marketing concept puts consumers at the center of organization efforts. The focus within the marketing concepts is to reach the target and main consumers, which sets the ball rolling for analyzing each of the conditions of the target market (Sonkusare, 2013).

Consumer behavior can be considered a decision that a customer’s makes, and it is determined by establishing what a consumer chooses given a consumption occasion in a social context (Simon and Ian, 2002)

Media advertising is the non-personal communication channels that carry messages without personal contact or feedback. They include many advertising media, such as printing media (newspapers, magazines, and brochures), radio, outdoor advertising (posters, billboards, and bus sides), and television (Kotler and Armstrong, 2012).

1.10. Organization of the Paper

The paper was organized as follows: The first part includes the following: background of the study, statement of the problem, research question, objectives of the study, significance of the study, scope of the study, limitations of the study, and definition of key terms. The second part is a review of the related literature, which includes a theoretical review, an empirical review, a theoretical framework, and hypotheses extracted from different books, articles, and journals. The third part is research methodology, which includes: research approach, research design, population and sample, data collection tool and procedure, reliability and validity, data analysis, and ethical consideration. The fourth part is data presentation and analysis, and finally, conclusions and recommendations.

CHAPTER TWO: REVIEW OF THE RELATED LITERATURE

This chapter reviews appropriate literature from referenced books, journals, magazines, newspapers, articles on media advertising and consumer's behavior, reports of companies, and other publications.

The chapter is arranged into three sections that include a theoretical review, an empirical review, and a conceptual framework. The theoretical review looks into the concepts of advertising and media advertising, the six major types of media advertising, the effects of advertising, and consumer buying behavior. In the empirical review section, citations of past research concerning the study are discussed in detail. The third part discusses conceptualization for the study, which is developed through the exploration and definition of the constructs of a conceptual model that describes the relationship between dependent and independent variables.

2.1. Theoretical Review

2.1.1. Concept of Advertising

Advertising has many definitions, according to different scholars. According to Kumar and Mittal (2002), advertising is the art and science that build brands through convincing communication and putting them in customer insight with a constant vigil on the market condition and customer expectations. Lee and Johnson (2003) stated that advertising is any paid, non-personal communication about a company and its goods or services that is conducted to a target audience through mass media, for example, television, radio, newspapers, magazines, direct mail, out-of-home displays, or billboards. In today's environment, advertising messages may be communicated through new media like the internet. Furthermore, advertising is an important element of promotion and is the most visible component of a marketing communications program. It plays a significant role in identifying a brand, i.e., a product or service (Kotler and Armstrong, 2012).

Advertising allows for more effective communication of vital information to an audience at a time than any other form of communication. It produces a sense of urgency for the buyer and creates heightened awareness about products, places, or styles that cry out for attention or action (Sharma, 2012). In addition to this, Todorova (2015) stated that advertisers have many opportunities to advertise their goods or services and can exercise control over the content of the advertising message, its design, time, and place of broadcast. Advertising creates a certain degree of knowledge about the existence of a product and brand that makes possible the application of modern forms of sale, such as self-service.

Advertising nature differs from one industry to another or across conditions. The targets of a company's advertising efforts often vary, as do its role and function in the marketing program. One advertiser may seek to generate an instant response or action from the customer; another may want to create awareness or a positive image for its product or service over a longer period of time (Yang, 2009).

2.1.2. Purpose of Advertising

Advertising is the first option to communicate with the market. The main purpose of an advertiser is to reach potential consumers and influence their awareness, attitudes, and buying behavior (Alemu and Aravind, 2018). And yet Rajan and Dhaneswar (2011) clarify that the primary purpose of advertising is to sell something—a product, a service, or an idea—and the secondary purpose is to announce a new product by creating attention for it among potential consumers and to progress dealer relations. Advertising is useful to dealers in the process of selling the product. Dealers are attracted toward a product that is marketed effectively. In addition, they define advertising, support personal selling programs, and improve the goodwill of the company by promising superior-quality products and services (Rajan and Dhaneswar, 2011).

Advertising builds organization brand equity and influences the perception of customers. It can be used to produce favorable and unique images and associations for a brand, which can be very significant for the organization's selling process and are difficult to distinguish on the basis of functional features. Advertising is also useful to organizations that compute in the industry and professional markets to influence current and potential customers (Belch and Belch, 2009).

2.1.3. Importance of Advertising

In the modern environment of large-scale production and service competition in the market, advertising is a critical marketing activity. It promotes the sale of products and services by advising and encouraging the consumer to buy them. Good advertising helps to gain new customers both in the national and international markets. Advertising creates a good public image; it builds up the reputation of the advertiser. Advertising allows a company to inform the public of the public of its achievements in an effort to satisfy consumer needs. This enhances the goodwill and reputation of the firm, which is necessary to fight against competition in the market (Rajan and Dhaneswar, 2011)

Advertising supports the process of introducing new products. Companies can introduce themselves and their goods or services to the community through advertising. A new organization can't make an impact on potential consumers without the help of advertising. Advertising supports quick publicity in the market (Rajan and Dhaneswar, 2011). Similarly, Dinu&Dinu (2012) support this idea. Advertising can help organizations enhance customer knowledge or introduce goods and services that consumers may see as valuable. This impact is often present in the time of entering new product into the market. Consumer knowledge of these items is often low until companies promote them and attempt to drive customer demand through advertising.

According to Rajan and Dhaneswar (2011), advertising helps large-scale production, and it inspires the production of goods on a large scale because companies know that they will be able to sell on a large scale with the help of advertising. Organizations reduce their cost of production per unit by using mass production.

Rahman, (2012) mentions that advertising is useful to move a company's product from the producers to the buyers with mass advertising to distribute the output of production, the GDP (gross domestic product) may also boom to a great extent. Advertising supports mass marketing by helping the customer make choices and preferences amongst the variety of goods and services offered for his selection and option. It was only in the latter half of the 19th century that mass advertising, as we know it today, came into being. Mass production became a reality, and channels of distribution had to be developed to manage the physical movement of goods, creating a need for mass communication to inform customers of the choices available to them. We are all motivated by classified ads in our day-to-day lives. Its forms and contents are each properly appreciated among consumers. Advertising has only one objective: to enhance customer demand by increasing sales volumes.

2.1.4. Concept of Media Advertising

Advertising media have promotional content that may have different kinds of approaches, such as text, speech, images, audio, and videos, by using TV, radio, online, outdoor, printing media, digital media, etc. Basically, they are channels through which companies can advertise their products, outputs, and services to reach customers. Or we can say it is a way of convincing a customer to make our products favorable and to take first choice on customer choice (Business Concepts Team, 2021).

Advertising media plays a crucial role in business and marketing for companies. There are many organizations that offer products and services to customers. However, it is impossible for every customer to know about every brand or product, regardless of the quality status, price, or customer approach. That’s why companies need to advertise and use advertising media to reach customers and increase their selling capacity and market share (Business Concepts Team, 2021)

The advertising channel may be determined depending on the customer demographics, advertising budget, targets of the customer, advertising objectives, etc., and companies can choose the type of media they want and do an advertising campaign. This helps to create knowledge about the brand, showcase the product and service utilities, and build a strong brand in the customer's mind (Business Concepts Team, 2021).

2.1.5. Type of Media Advertising

Media advertising is an important domain in business, and it is the major way of communicating with customers. Advertising has developed into a massively complicated form of communication, with heaps of various methods for a commercial enterprise to get a message to the consumer. Today's advertisers have a good-sized array of selections at their disposal. With the rise of sponsored websites, branded chat rooms, banner ads, advertorials, and viral films, the internet alone offers a plethora of them (Paul, 2020).

The selection of media where the advertisements will be offered is useful for the success of the marketing operation (Aashish,2021). There are different types of media advertising. Depending upon numerous parameters like budget, reach, purchaser possibilities, etc., companies can choose the required media advertising and help boost their brand.

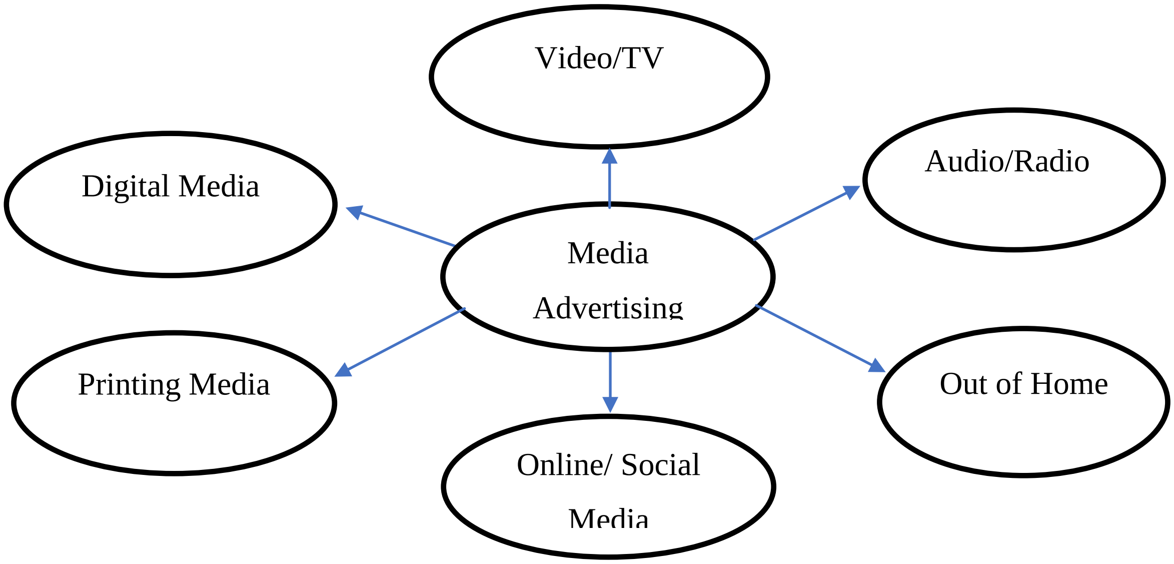

Figure 1: The most important types of media advertising

Source: Marketing Evolution, (2022)

2.1.5.1. Video Channel Advertising

Video advertising is becoming more and more popular. According to Sedej (2019), video advertising offers opportunities for organizations to evoke emotions and appeal to the needs of their audiences. Nowadays, video is often a part of the advertising strategy of not only large organizations but also small and medium enterprises. Video as an advertising tool has a lot of benefits, mainly in today's modern business environment. Video as moving images has become an entirely new marketing option on its own, driven by technology and customer choice. Video advertising is not just important; it is an essential part of marketing in the modern business environment. And also, advertising via video is the biggest way to reach people today. See below some examples of video advertisements.

Television Advertising

TV advertising delivers a huge business benefit. It can control and drive market share in a short period of time because most people trust TV, so it provides scale and reach for everyone in good time. It also provides the ability to buy the exact amount of ratings (or numbers of viewers) that you need (Marketing Charts, Retrieved, 2018).

Advertisements on TV have been very popular ever since they were introduced. TV advertising cost often depends on the duration of the advertisement, the time of broadcast (prime time or peak time), and obviously the popularity of the television channel on which the advertisement is going to be broadcasted (Merugu, 2009). To the point, Belch and Belch (2004) stated that, due to its capability to influence large audiences in a cost-efficient manner, TV is a popular medium among companies selling mass-consumption products. Companies with widespread dissemination and obtainability of their goods and services use TV to reach the mass market and deliver their advertising messages at a very low cost per thousand. Television has become crucial to large customer packaged-goods companies, carmakers, and major retailers.

As per the publication of Marketing Charts Retrieved (2018), television advertising involves three main tasks: creating a television advertisement that meets broadcast standards. Second, place the advertisement on television to reach the desired customer, and then measure the outcomes of this advertisement. The third one is evaluating the return on investment. Or comparing both the cost incurred for the advertisement and the success of the advertisement. TV advertising is programming produced and paid for by the company or outside of the company (advertising agency). It conveys a message promoting and aiming to increase market share by introducing and creating preference for the product, service, or every output of the organization. So these kinds of advertisers and marketers may refer to television commercials.

Even tiny firms can profit from television advertising, which is typically thought of as corporate giants' promotional material. The commercial must have a powerful audio and video mix to be successful. However, it's also critical that the audio and visuals work properly separately. For example, if a person is not viewing the TV but just listening to it, s/he should get the idea, and vice versa (Nartey, 2010).

Limitations in Television Advertising

According to Belch and Belch (2004), costs can be exorbitant; the high cost of TV stems not only from the expenditure of obtaining airtime but also from the costs of producing a quality commercial. More promoters are using media-driven creative approaches that require the production of a variety of commercials, which drives up their costs. Even local ads can be expensive to produce and are often not of high quality. Because it is so expensive to produce and broadcast advertising, small and medium-sized advertisers are frequently priced out of the market. Similarly, Barbara and Mellinger (2018) support the idea that producing a TV advertisement is a huge expense. There is much more incurring cost for hiring a script or creating it by the organization itself; cost for actors and a director; and buying air time to run your advertisement is also another budget buster. So, cutting corners on production can be disastrous, producing an inferior advertisement that people will then associate with your product.

TV advertising requires a big production process. Even 30-second or 10- to 15-second clips require a lot of effort. For example, when you hire a script writer or develop it yourself, finding actors and a director, rehearsing, shooting, and retaking take an entire day or more. So, in general, we can say that it’s time-consuming and stressful. In addition to this, TV advertisements, unlike printing advertisements, need to be advertised very frequently until they're remembered and captured by the audience's mind (the more your target audience sees your advertisement, the more they feel they know you and can trust you.), so this frequent advertisement is costly and will incur more costs (Barbara and Mellinger, 2018).

YouTube Advertising

YouTube, as a video hosting platform, is one of the most popular and well-known platforms where customers spend more and more time each day. However, there are also other popular platforms that are frequently utilized, such as Sprout Video, Wistia, Vimeo, and many more (Sedej, 2019). Similarly, Uchechi and Soney (2015) mentioned that YouTube is one of the most visited sites on the internet; it allows users to upload and share video clips on a diverse array of topics and also includes a growing number of other features that allow users to interact with the content and other users.

According to Uchechi and Soney (2015), YouTube is becoming a powerful medium for social collaboration between people, and it is one of the leading video-on-demand platforms for user-generated content (UGC). UGC on YouTube allows users to creatively produce and share content on the platform to authorize novel ideas and business opportunities, including branding and advertising strategy.

Limitations in YouTube Advertising

According to Dolezal (2018), YouTube has many drawbacks: it offers sophisticated targeting for cost per click and display ads, and it’s a great place for viral content because people love to share videos. But occasionally, the targeting is subpar, and the subsequent content is a little haphazard. Further, cost-per-click is an auction, and you're bidding against others for the highest spots. Certain keywords can cost several hundred pounds, since if they bid more than you, you lose out. Moreover, Mishal (2020) stated that YouTube advertising is entirely out of control. Users no longer have the right to select the videos that their advertising will be playing. There is no guarantee that the advertising will be related to the videos. Occasionally, the commercials might be entirely irrelevant to your brand.

2.1.5.2. Audio Channel Advertising

Advertising in audio channels tends to be more conversational in tone, and the advertising content tends to be more personalized and specific to match the groups of listeners (Kedet, 2022). Furthermore, according to Samaneh et al. (2018), in music streaming services, audio advertising has emerged as a new type of advertising. It is described as the exposure of users to audio messages from marketers's in-between tracks while they listen to music. More to this point, Emma (2010) stated that audio advertising could be useful to create an image inside listeners' minds. This study lends support to the idea that audio-evoked images can be processed through perception-based conceptualization. The following are some examples of audio advertising.

Radio Advertising

In due time, every home and automobile will be equipped with a radio. Radio is the cheapest electromagnetic device that everyone can access easily and the easiest way to reach in advertisements that can reach huge numbers. Advertising on the radio is different from other types of advertising because you have only one dimension: the words and sounds you need to create and capture the audience's attention. Careful creation of content, pitches, and presentations will help make your radio advertising successful (Kim, 2007**).**

Radio advertising mediums require low costs, and their advertisements are very inexpensive to produce. They necessitate only a script of the commercial to be read by the radio presenter or a copy of a prerecorded message that can be broadcast by the station. And also, the cost of radio time is low (Belch and Belch, 2004).

In radio advertising, we must give some greeter values for the timing of the advertisement, address a clear message for the audience, focus on integrating creativity into your advertisement, and make a frequency ad. Let's see this one by one. For example, when we say timing, we mean that in radio advertising, before we go to produce the advertising, we shall discriminate against the addressing group of people. So, for example, if the content needs to be addressed by a businessman, it is better to make the advertising in the morning; if the addressing group is young, it is better to make the advertising at night. In radio advertising, addressing a clear message means that, as you have a limited amount of air time to catch your listeners' attention and communicate your message, you must address your message in a clear, precise, short, and to-the-point manner. The other one is that to be successful in radio advertisement, creativity is basic. What does it mean? We must create or select an uncommon concept, idea, or individual method of message delivery in advertising content. In addition to the above details about radio advertisements, repetition on the airtime advertisement makes the advertising successful. The more times you mention your product name on the radio, the more successful your advertising will be (Kim, 2007**).**

Limitations in Radio Advertising

Unlike television, there is no visual element in this advertising, and this is often considered one of the major disadvantages of radio advertising. Radios are also often used as background noise, and listeners may not always pay attention to the advertisements. When commercials start, they might also switch the channel. Furthermore, a listener typically cannot go back and resume listening to a radio commercial at his convenience. When using radio advertising, some time slots are also more successful; however, these are usually limited and frequently fill up rapidly. Similar to a TV advertisement, a radio commercial is a brief, transient communication that is externally paced and does not give the recipient control over how quickly it is received. Due to these creative constraints, radio is often disregarded by businesses, and agencies frequently delegate the creation of radio ads to junior staff members (Belch and Belch, 2004).

Podcast Advertising

Podcast advertising media is a newer form of audio medium. According to Marketing Evolution (2022), 54 percent of users are more likely to consider goods and services that they have heard about on podcasts. Moreover, podcasts, like radio, can take advantage of more conversational advertising. Hosts generally have built trust with their audiences, and advertising is characteristically done in their own arguments.

According to Aleph (2021), during this time, podcasts have become more popular as customers incorporate this medium into their everyday lives. A form of programmatic audio is podcast advertising. We listen to them when driving, staying at home, working out, and even taking a shower. Many podcasts have devoted listeners, and those listeners don't want to be sold something. Advertisers must do their homework and be selective when it comes to the podcasts they advertise on in this regard. The finest podcast promos air on programs that attract listeners who might be interested in the promoted good or service (for example, a meal prep subscription box ad on a foodie podcast). It would be much better if the hosts addressed the topic in a way that felt normal to them rather than forcing it into an unnatural way. Podcast advertisements facilitate direct communication between companies and their customers.

Limitations in Podcast Advertising

In podcast advertising, listeners may be worried; they may not remember the advertising or have a pen to write down the specifics for later. Media planners must keep this in mind and run the same advertising multiple times (Marketing Evolution, 2022).

2.1.5.3. Out of Home Advertising

Out-of-home advertising, also called outdoor advertising, outdoor media, or out-of-home media, is advertising experienced outside of the audience's home. This includes things on the street like billboards, walls, and posters seen while. Billboard advertising is a traditional out-of-home advertising format, but there has been significant growth in digital out-of-home advertising in recent years. Digital out-of-home is dynamic media distributed across place-based networks in venues including, but not limited to: cafes, restaurants, health clubs, colleges, gas stations, barber shops, airports, and public spaces. Digital out-of-home media is defined by two major platforms: digital place-based networks and digital billboards and signs. Digital out-of-home networks are typically featured independently (Alana, 2018).

Outdoor advertising has geographic flexibility; it can be placed along highways, near stores, or on mobile billboards, almost everywhere that laws permit. It is possible to cover local, regional, or even nationwide markets. And also, outdoor advertising has the ability to create awareness because of its impact (and the need for a simple message), which can lead to a high level of awareness (Belch and Belch, 2004).

Limitations in Out-of-Home Advertising

There are some limitations to this advertisement. For example, when we compare it with others like TV or online advertising, those can reach a vast tertiary audience, but this one isn't; it's only in one specific area. The other one contains a few details about the brand. Placing a billboard in the wrong spot can prove to be an expensive mistake because it doesn't meet the intended objectives (Alana, 2018). Furthermore, Belch and Belch (2004) stated that advertising in outdoor media has limited message capabilities. Due to the speed with which most people pass by outdoor ads, communication time is short, so messages are restricted to a few words and/or an illustration. Lengthy appeals are not likely to be effective.

2.1.5.4. Social media and online advertising

Social media is the new form of advertising channel for media planners to use. This advertisement type evolved from the original digital banner advertising, with the first social media advertising assignment occurring on Facebook in 2006. Social media ads became the standard in less than ten years. Nowadays, social media platforms derive the majority of their income from inviting users to the service and then directing them using available user data. Advertising on social media can be highly targeted, helping to adapt to new followers and build brand loyalty. By using criteria like work title, interests, marital status, past locations, and more, media strategists can target viewers. Social advertising is also very cost-effective (Marketing Evolution, 2022).

According to Haylee (2021), social media advertising, or social media targeting, are advertisements served to users on social media platforms. Social networks leverage user data to show highly relevant ads that are tailored to the user's activity on a particular platform. In many instances, when the target market aligns with the user demographics of a social platform, social advertising can provide huge increases in conversions and sales with a lower cost of acquisition. Before you decide to advertise your brand on social media, you should first know that every social media site has its own unique audience. Find out where your ideal customers are and meet them there. For example, if your target audience is in the age range of 50 and above, TikTok probably is not your best option; it may be Twitter or Facebook.

Limitations in Social Media and Online Advertising

Social media is an available platform; it invites a lot of competition. Brands must struggle to stand out with convincing content. It’s essential to keep your profile up-to-date, since an inactive social media profile can create mistrust between prospective consumers. Also, with so many platforms, it’s essential to stay up to date. Novel technologies are continually developing, and different channels may be superior for different audiences. Your crew must figure out where your customers are and how to influence them (Marketing Evolution, 2022).

2.1.5.5. Print media advertising

Printing advertising is a form of marketing that uses physically printed media to reach customers on a broad scale. Advertisements are printed in hard copy across different types of publications, such as newspapers, magazines, and brochures. PrachiJuneja (2015) See the below example of a printed advertisement.

Newspapers are still highly regarded as a useful marketing tool to address messages for the audience. Newspaper readers are involved and proactive customers. Newspaper advertisements are also affordable because they are not expensive for the customer, credible, and have a lasting impact (Prachi, 2015). In addition to this, Belch and Belch (2004) stated that newspapers are a particularly significant advertising medium for local advertisers, especially retailers. However, newspapers are also valuable to national advertisers. Many of the advertising budgets spent by local retailers are actually provided by national advertisers through cooperative advertising programs.

Magazines: like newspapers, this is also a printing advertising method in written form that can give your brand center stage in popular publications across an immediate area (Prachi, 2015). According to Belch and Belch (2004), a magazine is an appealing medium to a huge number of promoters. Though TV accounts for the largest amount of advertising expenditure among national advertisers, more companies advertise in magazines than in any other medium.

Brochures: Brochures establish your authority, are more credible, and are all in the same format. It holds a lot of information that you can distribute to hundreds of people in a single sitting. Brochures, like newspapers and magazines, are the most affordable (Prachi, 2015).

Limitations in Print Media Advertising

Unlike social media advertising, print advertising takes more lead time to deliver to the customer. Organizing's for the advertisement, printing process, and finally distributing to the correct place—all this process takes too much time. Further, print media requires multiple exposures; before buying the product, customers need to see an advertisement frequently. Advertising experts call these exposures "touches." That is why print advertising purchases are usually made in bundles for multiple exposures. Print media can rapidly add up to be an expensive proposition for the small business owner, which is why it's essential to choose the different media carefully so that you increase the chance of a profit (M.T. Wroblewski, 2019).

2.1.5.6. Digital Media Advertising

Advertising on digital media is the distribution of a variety of online content, such as journals, magazines, newspapers, and eBooks, on the internet. It is also the process of publishing promotional material through online platforms such as social media, search engines, websites, and any other program that can be accessed digitally. Consumers are spending most of their time on the Internet, so digital advertising helps you take your business directly to where your audience is (Pepitone, 2011).

Limitations in Digital Media Advertising

Digital media advertising It can be challenging to measure the excellence of their database without first testing it out. Moreover, not all publications in each industry are digitally savvy. This trend is beginning to change; however, depending on the business you are looking to target, you may not have access to the granular details you need for a hyper-targeted operation (Marketing Evolution, 2022).

2.1.6. Effect of Advertising

2.1.6.1. Positive Effects of Advertising

Advertising is important to educate people about organizations new goods and services. The message of advertising about the usefulness of a product allows people to expand their knowledge. It is advertising that has assisted people in accepting new ways of life and giving up old ways. It has contributed a lot to the improvement of the standard of living in the community (Rajan and Dhaneswar, 2011). Similarly, Eram (2020) supports this idea that advertising educates society; this implies that the facts, figures, slogans, stories, etc. applied in an advertisement support the members of the community in increasing their awareness.

Advertising is important to encourage market demand. Though sometimes advertising alone may prosper in achieving consumer acceptance, preference, or even demand for the goods or services, it is rarely solely relied upon. So advertising is competently used with at least one other sales method, such as personal selling or point-of-purchase display, to directly move customers to buying action (Singh, 2012). Furthermore, advertisements decrease the cost and effort of sales by the retailers, as the customers are already aware of the accessibility and features of the advertised goods and services. On the other hand, it increases sales volume, stock turnover, and demand for new products (Eram, 2020).

According to Rajan and Dhaneswar (2011), advertising supports media, which means advertising provides a significant source of income to publishers and magazines. It allows them to enhance the circulation of their publications by selling them at lower rates. Also, people profit when they purchase publications at a reduced cost. And also, advertising is a source of revenue for TV networks. For example, Etv, Ebs, and Fana TV insert advertising before, in between, and after various programs and get millions of birr. This advertising income could be used for growing the quality of programs and extending coverage.

Advertising creates the opportunity for employment by encouraging sales and improving production. Moreover, many people are directly involved in the advertising process, such as directors, artists, editors, photographers, and makeup artists. Advertising encourages art and talent by giving artists the opportunity to do creative work in preparing the advertisement copy. And it decreases the selling price of newspapers and magazines by providing revenue through advertisements published (Eram, 2020). In addition to this, Singh (2012) stated that advertising mechanisms that increase the number of sales encourage economies in the production process. The cost of production per unit of output is lowered. It, in turn, leads to lower prices. Lower customer prices then permit these products to become available to more people. In the same way, the price of newspapers, magazines, radio and TV programs, and the like might be excessive without advertising. To put it briefly, a lot of the pleasurable entertainment and instructive parts of modern life are funded by advertising.

2.1.6.2. Negative Effects of Advertising

The basic criticism of advertising here is that it confuses consumers; this is most apparent in inexpert advertising campaigns for new brands, but even huge businesses aren't immune. For example, highly regulated industries such as the financial sector, like banks, have to include positive information in advertising to comply with federal regulations. Hence, looking at advertising for new mortgage rates with all the proper disclosures often confuses consumers instead of informing them. If customers are inundated with information, they may soon get disinterested (Thompson, 2018).

According to Kadiri (2022), advertising influences the buying decisions of children, which means children who watch too much television are likely to demand more toys or other products. Till they are youths, children would not have the capacity to identify advertisements like advertising messages, meaning they could observe these messages as realities and demand to buy those products. Sometimes, these advertising messages can stay with them until they become youths.

Advertising promotes materialism. It is also claimed that individuals' wants and aspirations may be distorted by advertising. The longstanding argument is that in societies characterized by heavy advertising, there is a tendency for conformity and status-seeking behavior, both of which are considered materialistic and superficial (Arens, Schaefer, &Weigol, 2009). Moreover, advertising develops materialistic feelings about your child's life; they may begin to describe themselves by what they have and what they don't for who they are. This character change can create a void in their lives, and they may try to fill it with materialistic things (Kadiri, 2022).

Additional criticism of advertising is its role in inspiring harmful monopolies. When organizations embark on advertising, they advertise their products with the goal of producing brand loyalty. This has the effect of limiting competition, as it is more difficult for entrants with fewer financial resources to convince consumers to try their products and services. The end result, critics argue, is that consumers become less price-sensitive, enabling companies to raise prices and extract abnormal profits (Rocca, 2017).

2.1.7. Consumer Buying Behaviors

A consumer is a person who has the capability, right, and/or influence on the use of resources to make and implement consumption-related decisions (Simon and Ian, 2002). Consumer behavior is the study of the processes involved in choosing, obtaining, using, or disposing of goods, services, ideas, or experiences by individuals, groups, and organizations to meet their needs and wants (Solomon, 2007).

Consumer buying behavior refers to the selection, purchase, and consumption of goods and services for the satisfaction of their wants. There are different processes involved in consumer behavior. Many factors, specificities, and characteristics influence the individual in what he is and the consumer in his decision-making process, shopping habits, purchasing behavior, the brands he buys, or the retailers he goes to. A purchase decision is the result of each and every one of these factors. Initially, the consumer tries to find what commodities he would like to consume, then selects only those commodities that promise greater utility. After selecting the commodities, the consumer makes an estimate of the amount of the available that he can spend. Lastly, the consumer analyzes the prevailing prices of commodities and makes a decision about which commodities he should consume. Meanwhile, there are various other factors influencing the purchases of consumers, such as social, cultural, economic, personal, and psychological.

According to Belch & Belch (2003), consumer buying behavior can be defined as the buying behavior of final customer's individuals and households that buy goods and services for personal consumption. The success of marketers in influencing consumer behavior depends in large part on how well they understand consumer behavior. Always, marketers need to know the particular needs of consumers they are trying to satisfy and how they convert into buying criteria. They need to recognize how buyers gather information concerning several alternatives and use this information to select between competing brands. They need to know how customers make purchase decisions. Where do they select to buy a product? How do marketing cues affect them when they make a purchase? Therefore, marketers also know that the customer decision process and reasons for purchase vary among different types of customers.

Consumer buying behavior can be a decision-making process and a physical activity involved in obtaining, assessing, consuming, and positioning goods and services. This explanation shows that it is not just the buying of products that receives attention in consumer behavior. However, the process starts much before the goods or services have been obtained or bought. The process of purchasing a product starts in the minds of the purchaser, which leads to the finding of alternatives between goods or services that can be acquired with their relative advantages and disadvantages. This leads to internal and external research. Then follows a process of decision-making for purchase and using the goods and services, and then the post-purchase behavior, which is also very important because it gives a clue to the marketer as to whether his product has been a success or not (Baheti, Jain, and Jain, 2012).

2.1.8. Stage of Consumer Buying Process

The consumer buying process consists of five steps: need recognition, information search, evaluations of alternatives, purchase, and post-purchase behavior. These stages can be useful for producers to recognize and communicate successfully with buyers. The consumer decision to purchase a product is a complex process that includes all the stages from need recognition to post-purchase evaluation. Consumers have different needs, and they make different decisions. These decisions can be complex depending on the consumer's attitude toward particular goods and services, assessing and comparing them, and choosing and buying between the different types of goods and services (K. Lakshmi, 2000).

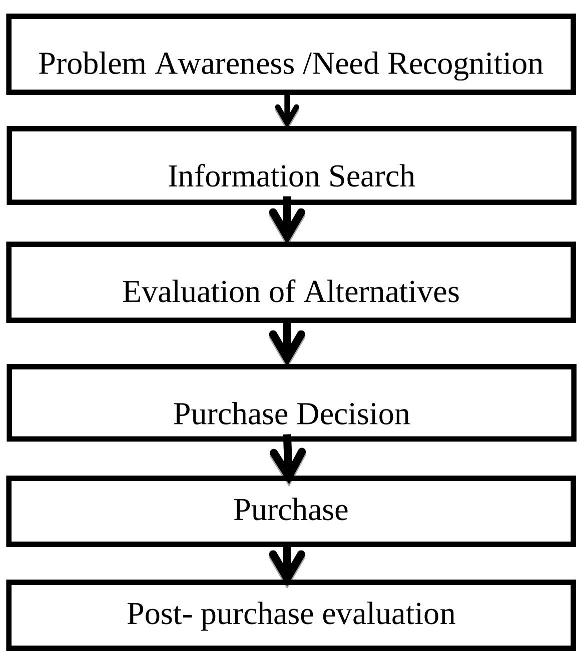

Figure 2: Stage of consumer buying process

Source: K. Lakshmi, (2000)

Problem Awareness /Need Recognition

Problem or need Recognition is the first stage of the consumer buying process. Recognition of a need arises from the condition where an individual understands the difference between the actual state of affairs and the desired state of affairs. Furthermore, the need for recognition is different based on circumstances and conditions, and this recognition results in the formation of a purchasing awareness. Human needs are classified into two different categories, depending on their nature. The first one is psychological need; this need is the outcome of the emotional feelings of consumers, and the second one is functional or physical need; this need is usually the result of necessity (K. Lakshmi, 2000).

Need is the most important factor that leads to the purchase of goods and services. Needs are like the catalyst that activates the purchasing decisions of individuals. A person who purchases a bottle of mineral water or a cold beverage indicates that they are thirsty. Customers belong to three reference groups or would wish to join them, and these groups can offer useful insights into how marketers should approach social media involvement. Culture, society, and individual variables all have an impact on consumers' purchasing decisions. Culture, subculture, and social class are particularly important influences on consumer buying behavior (Kotler and Kevia, 2012).

The buyer needs to have a valid reason to feel that their perception of themselves, the circumstances, or what they desire differs from where they actually are before they can make a purchase. The desire is different from the actual, which presents a problem for the customers. But, for the marketer, this creates an opportunity. By taking the time to "create a problem" for the consumer, whether they know that it exists now or not, you are beginning the purchasing process. To do this, start with content marketing. Provide information and case studies about the benefits your product or service can offer. Ask questions to pull the prospective consumer into the purchasing process. Doing this helps a prospective consumer realize that they have a need that should be addressed (K. Lakshmi, 2000).

Information Search

Information searching is the second stage of the consumer buying process. After recognizing the need, customers search for more information related to the product before directly making a purchase decision. But several people are involved in the search process differently based on their awareness of the goods or services, their earlier experiences or purchases, or some outside information, such as feedback from others (K. Lakshmi, 2000).

On top of this, Yakon and Jablonsk (2012) mentioned that at this stage of the buying process, customers search for more information about a product. The client can simply become more focused or might start actively searching for information.

According to Yakon and Jablonsk (2012), the consumer may or may not search for more information. If the purchaser's drive is strong and a satisfying product is near at hand, he or she is likely to buy it. If not, the customer could commit the need to memory or conduct a relevant search for information. Consumers have access to information from many different sources. These include personal sources like family, friends, neighbors, and colleagues; commercial sources like advertising, salespeople, dealers, Web sites, packaging, and displays; public sources such as mass media, consumer rating organizations, and internet searches; and first-hand sources such as handling, inspecting, and utilizing the goods. This effect of information varies based on the goods or services and the purchaser.

The information-searching processes are divided into two parts. The first one is internal search; the customers compare and contrast the options based on their own experiences and memories based on their own previous experiences and awareness. For instance, fast food searches can serve as an example of internal search since consumers frequently utilize their own preferences and knowledge to select the appropriate product for their needs rather than seeking help from others. The second one is external search; this process is used when purchasing larger products. For example, consumers who wish to buy a new car, a mobile phone, or a home tend to ask others about their attitudes and advice or search in magazines and media before making a purchasing decision or process (K. Lakshmi, 2000).

Evaluation of Alternatives

The evaluation of alternatives is the third stage of the consumer buying process. After searching for information, consumers become interested in comparing and evaluating that information in order to make the right decision. In this step, the customer evaluates all the information gained through the search and considers several alternate goods and services, comparing them according to their needs and wants. Besides, in this stage, the consumer considered other aspects of the product, like size, quality, brand, and price. So, this stage is a very significant stage throughout the whole customer decision-making process (K. Lakshmi, 2000).

Additionally, according to K. Lakshmi (2000), evaluating the alternative consumer buying process can be difficult, time-consuming, and full of pressure for a purchaser. This is because it is difficult to find and evaluate an ideal of the goods or service that satisfies the needs of the buyer, as there are several factors that obstruct the consumer's purchasing decision-making process. For example, when it comes to the online hotel reservation, furniture purchasing, or car purchasing evaluation process, it can be very complex. Different factors and aspects need to be considered before making a purchasing decision. Factors like sex, age, culture, beliefs, religion, taste, and economy all have an influence on the evaluation process by the purchaser. For example, when purchasing furniture, young people consider factors such as accessibility and price, whereas older people are likely to consider quality and design. Additionally, celebrity endorsement is seen as another factor with great potential impact on the evaluation of alternative stages of the purchaser decision-making process. Moreover, clarify the effectiveness of celebrity endorsements with the perceived greatness people associate with their idols and the willingness and desire to become like their idols.

Furthermore, K. Lakshmi (2000) mentioned that just because you stand out among the competition does not mean a purchaser will completely purchase your goods or services. In reality, now more than ever, consumers want to be sure they have done thorough research prior to making a purchase. Because of this, even though they may be sure of what they want, they will still want to compare other possibilities to confirm their decision is the right one.

Purchase Decision

According to Yakon & Jablonsk (2012), after an evaluation of alternatives, the customer's purchase decision will be to purchase the most favored brand. However, two factors can arise between the purchase intention and the purchase decision. The first factor is the attitudes of others. If someone important to you thinks that you should buy the lowest-priced car, then the chances of you buying a more expensive car are reduced. In addition to Yakup & Jablonsk, Schiffman&Kanuk (2004), state that the second factor is unexpected situational factors. The customer may form a buying intention based on factors. For instance, expected product type, expected income, expected price, expected product quality, and expected product benefits. Unexpected circumstances could alter the intention to buy. For example, the economy might take a turn for the worse, a close competitor might drop its price, or a friend might report being disappointed in your preferred car. Therefore, preferences and even purchase intentions do not always result in actual purchase choices.

More to the point, according to K. Lakshmi (2000), in this stage the information search and evaluation process is done, the purchaser makes the purchasing decision, and this stage is the most imperative stage throughout the whole process. In this process, based on already-reviewed alternatives, the consumer makes the decision to make a final purchase. Purchased further can be classified into three different types: planned purchases, partially purchased purchases, and impulse purchases. The purchasing process may be affected by different factors. For instance, the desired product may not be available at the store. At this time, the purchasing process is postponed, and the purchaser may consider buying the product through online stores instead of visiting traditional physical stores. From a business point of view, department store sales assistants play an integral role in terms of impacting consumer purchase decisions in a positive way. But this impact must not be done in a pushy manner, in which case it can prove to be counterproductive.

Purchase

The purchase is the fifth stage of the consumer buying process. After a purchase decision,a need has been created, research has been completed, and the purchaser has decided to make a purchase. All stages of the consumer's buying process leading to a conversion have been completed. But this does not imply that it will happen. A customer could still be lost. Marketing is as essential during this stage as during the previous one. (K. Lakshmi, 2000). Furthermore, marketing at this stage is straightforward; keep it simple. Test your brand’s purchase process online. Is it complicated? Are there too many steps? Is the load time too slow? Is it possible to finish a transaction on a mobile device with the same ease as on a desktop computer? Ask these critical questions and make adjustments. If the purchase process is too difficult, the marketer may lose customers easily (Jones, 2014).

Post-Purchase Evaluation

Post-purchase evaluation is the sixth stage of the consumer buying process. After the purchase decision, many organizations tend to ignore this stage, as it takes place after the transaction has been done. But this consumer buying step is useful because it directly affects the future purchasing decision-making processes of the customer for the same goods or services. So, this step reflects the customer's experience of buying goods or services (Jones, 2014).

More to the point, K. Lakshmi (2000) mentioned that the attitudes of peers, friends, and family regarding the purchases made are specified as one of the most important factors affecting the outcome of post-purchase evaluation. After purchasing the product, the consumer will either be satisfied or dissatisfied, depending on the evaluation of the purchase and their own expectations. The result shapes the customer's experience, and it is thought that this experience will directly influence the customer's decision to buy the same goods from the same supplier in the future.

2.2. Empirical Review

In the current time of information explosion and the world of media, advertisements play a significant role in changing the behavior and perception of customers towards the goods and services shown in the advertisements. The advertisements not merely change the way the product is consumed by the user but alter the attitude with which they look at the product. This section of the study evaluates and summarizes the various studies on the topic under investigation—the impact of advertising media on consumer purchasing behavior—that have been carried out by various researchers and academics in various temporal and spatial contexts.

Study by Asnake (2018) on the effect of advertising on consumer buying behavior in the case of Nifas Silk Paints Factory. This study has been designed to answer the question about the influence of advertising media, advertising characteristics, and their relationship and effect on consumer buying behavior. This study used 384 consumers of Nifas Silk Paint Factory's products in Addis Ababa. The findings of the study conclude that the entire research objective for this study was attained; all selected advertising characteristics except attention-grabbing have a significant effect on consumers buying behavior. Most consumers are influenced by television advertisements. This indicates that television advertising was the first choice for most of the respondents. Moreover, the results show that the independent variables, which are simple-to-understand advertisements, impressive advertisements, honest advertisements, creative advertisements, memorable advertisements, and attention-grabbing advertisements, were positively and strongly correlated with the dependent variable, which is consumer buying behavior. Advertising had the largest effect on consumer buying behavior.

Binita (2018) studied the effect of advertisements on consumers' behavior. This study was intended to analyze the impact of advertisements on consumer behavior. This study has been designed to answer the main question about the factors influencing consumer buying decisions, advertisement impact, and advertising media effectiveness in convincing consumers. According to the respondents, this study showed a positive impact of advertising on consumer behavior. Further, television is a more effective medium to influence and convince the audience about the advertised products. The study demonstrates that when advertisements pique consumers' curiosity, they have a significant impact on them.

The study aimed to identify the media of advertising used to advertise Forever Living Products. Determine ways in which advertisements influence purchasing behavior and establish How do different advertisements influence consumers' behavior? The study

A study by Getrude (2015), The Influence of Advertising on Consumer Buying Behavior: A Case Study of Forever Living Cosmetics Products was conducted on 100 respondents. The study aims to identify the medium of advertising used to advertise forever-living products. Determine ways in which advertisements influence purchasing behavior and establish how different advertisements influence consumers' behaviors. From the findings of the study, the researcher concludes that advertising plays a very significant role in influencing consumer buying behavior by attracting their attention, arousing their interest, and creating a desire to purchase the products. Forever Living uses event, word-of-mouth, magazine, Facebook, trade fair, DVD, T-shirt, and website advertising. This research recommended that the company create advertisements in Kiswahili, and the advertisements should convey direct information about the product rather than show glamour and exaggeration.

Melkamu (2014) studied the effect of media advertising on consumers buying behavior in banking services (the case of Oromia International Bank). In the Ethiopian context, the study results reveal that TV has the most powerful influence on consumer buying behavior due to the combination of audio-visual presentations. Print media ads recorded the second highest percentage; the majority of the respondents looked for how informative the advertisement was before responding to it. Presenting the consumer with several key qualities or attributes of the product helps, especially when it's a new innovation. This helps create positive attitudes and serves as the foundation for a logical brand preference. The results suggested that the company needs to extensively design its advertising methods using the various media outlets to reach a large number of target audiences and to attract as well as retain customers.

Ramzan (2019) studied the impact of media advertisements on consumer behavior. This study focuses on the effect of TV, audio channel, newspaper, and magazine advertisements on the awareness, interest, conviction, purchase, and post-purchase behavior of consumers. The results indicate that newspaper advertisements affect all five stages of consumer buying. The impact of TV on creating awareness, interest, and conviction among consumers is statistically evident. The impact of audio is not significant. The result also revealed that magazines and newspapers are effective media for influencing the purchase and post-purchase behavior of consumers.

From the findings of the study, the researcher concludes that advertising plays a verysignificant role in influencing consumers buying behavior by providingtheir attention, arousing their interest, and creating a desire to purchase the products.Forever Living uses events, word of mouth, magazines, Facebook, DVDs, trade fairs,Shirt and website advertising.

2.3. Conceptual Framework

Shikalepo (2020) mentioned that the conceptual framework is an outline of numerous findings from the literature sources that have been reviewed about the research, setting out the research agenda for an amplified understanding of the research purposes. It is the end product of the findings from the sources reviewed.

After a detailed study of literature reviews, a conceptual framework was developed for the types of media advertising, i.e., video channel advertising, audio channel advertising, and printing media advertising. These three types of media advertising are more practicable at the Bank of Abyssinia. This conceptual framework was developed in accordance with research questions and objectives. Hence, in this study, the following conceptual framework was tested:

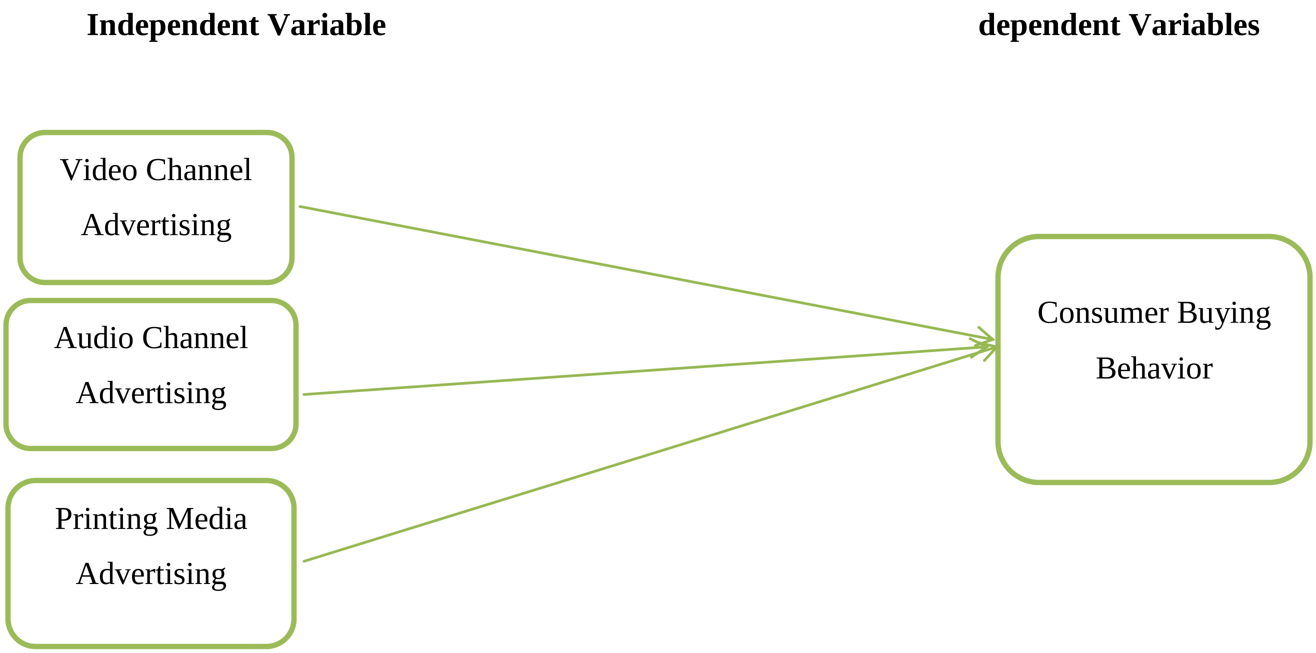

Figure 3: The conceptual framework was developed by the researcher for this study

Source: The model was developed by the researcher for this study

2.4. Research Hypothesis

The hypothesis was developed based on the objectives and literature review of the research. The following hypothesis was framed to determine the significant effect of media advertising used by the Bank of Abyssinia on its consumers buying behavior.

$H_1$1: Video channel advertising has a positive and significant effect on consumers buying behavior.

$H_1$2: Audio channel advertising has a positive and significant effect on consumers buying behavior.

$H_1$3: Printing media advertising has a positive and significant effect on consumers buying behavior.

CHAPTER THREE: METHODOLOGY

This chapter presents the methodology applied to the research approach and design, population, sampling method and sample size, data collection tools and procedures, reliability and validity, data analysis, and ethical considerations.

3.1. Research Approach

Quantitative research strategy emphasizes quantification in the collection and analysis of data; it means quantitative research denotes amounting to something. This approach tries to examine the answer to the question, starting with how many, how much, and to what extent (Rahman, 2016). This study used a quantitative research approach because it is appropriate to test and validate already constructed theories about how and why phenomena occur through testing hypotheses that are constructed before the data are collected (Boru, 2018).

3.2. Research Design

According to Boru (2018), research design is defined as the overall plan for connecting the conceptual research problems and sets the procedure for the required data, the methods to be applied to collect and analyze this data, and how all of this is going to answer the research question. This study was assessing a cause-and-effect relationship; thus, the study adopted explanatory research designs, which try to connect media advertising with customer buying behavior.

(Akhtar, 2016) It is defined that explanatory research design is used to formulate a problem for specific investigations or aim at formulating research design. This design always carries with it a set of concepts that guide the researcher to look for the facts.

3.3. Population and Sample

3.3.1. Target Population

According to Hair et al. (2010), the target population refers to the entire group of individuals or objects to which researchers are interested in generalizing the conclusions. The target population of this study was the east district of BOA because it has a lot of customers related to other districts. In this district, there are one hundred thirty-five branches. To gain a specific target population, the researcher selects those branches that have carried out all banking functions located in the east district. As such, in order to gain useful information for the study, the researcher randomly selected eight branches from the east Addis Ababa district of BOA. For this reason, the branch can be qualified as a good representative of the various categories of customers of BOA.

3.3.2. Sampling Method and Sample Size

There are two types of sampling methods: probability (or random) sampling methods and non-probability sampling methods (Bless and Higson-Smith, 2000). According to them, the non-probability sampling method is used in cases where the probability of including each element of the population in a sample is unknown. Here, it is not possible to determine the likelihood of the inclusion of all representative elements of the population in the sample.

The researcher selected east Addis Ababa districts and eight branches of them by using the purposive sampling method. Out of the variety of non-probabilistic sampling techniques, the researcher used quota sampling methods for the large target population of the study. Based on the quota sampling technique, the selected branches were categorized into eight groups: Mehalgerji, Bole atlas, Gerjigebeya, Arabsa, Ayat condominium, Ayer amba, Yedenekachew tessema, and Arabsa condominium branch group. Therefore, the researcher employed the quota sampling technique to distribute the questionnaire to the respondents.

Due to financial constraints, Addis Ababa would be convenient and selected for collecting data. Among the ten districts of Addis Ababa, the researcher selected East Addis Ababa district (EAAD) purposefully. The reason behind this was that EAAD has a large number of customers located in this district. At the same time, there are 135 branches under EAAD. To make the study manageable, and because of resource constraints, the study was not able to undertake a census survey; instead, it used a sample survey. Among the branches that are found in EAAD, eight (eight branches) were selected purposefully as a sample branch, like MehalGerji, Bole Atlas, GerjiGebeya, Arabsa, Ayat Condominium, Ayer amba, YedenekachewTessema, and ArabsaComdominium branches, and their total customer number is 129,224. As such, to determine sample size, this study used the following accepted formula developed by Kothari (2004), assuming a 95% confidence interval and 5% margin error.

$$\text{Sample Size} = \frac{Z^2.p.q.N}{e^2(N-1) + z^2.p.q} = \frac{(1.96)^2 \times 0.5 \times 0.5 \times 129{,}224}{(0.05)^2 \times (129{,}224-1) + (1.96)^2 \times 0.5 \times 0.5} = \underline{\underline{383}}$$

Where:

N= size of population

Z= is the score for confidence level 95% which is 1.96,

p= sample proportion, which equal to 0.5

q= 1-p, equal to 0.5

e= sampling error, equal to 0.05

Therefore, the sample size of the study was 383. Then to estimate the number of sample from each branches, it used proportional technique.

Table: 3.1. Sample Size Determination

Name of branches	Total number of customers	Total number of sample
Mehalgerji	4,044	12
Bole atlas	4,075	12
Gerjigebeya	12,271	36
Arabsa	19,376	57
Ayatcomdominium	21,132	63
Ayer amba	21,335	64
Yedenekachewtessema	23,388	69
Arabsacomdominium	23,603	70
Total	129,224	383

Source: Survey, 2024

3.4. Data collection tool andProcedure

According to Michael and Jeremy (2016), close ended questions is useful to responsed quickly, this means you can ask more questions on a broader range of topics. The researcher was used primary and secondary data source. Primary data was collected from consumer of product, by using close ended questionnaires. Although this study was supports by both theoretical and empirical literatures and secondary data collect from the organization, number of books, journals, reports of the company, the websites, and articles on media advertising and consumer buying behavior were reviewed.

This study was asked to indicate their level of agreement on five point Likert-type scale methods with the following rate; Strongly Disagree (1), Disagree (2), neutral (3), Agree (4) and

Strongly Agree (5) for ordinal scale measurement and to generate data appropriate for quantitative analysis.

After my advisor approves the questioner, pilot study was conducted to test the questionnaire before administering the final phase. Then the questionnaires was modified and improved for the final data collection stage. To accomplish the data collection effectively, the researcher was critically reviewed the pilot testing delivery and collection process to ensure the quality of the data obtain. In addition to this a lot of secondary data was collected from different sources.

3.5. Reliability and Validity

To test the validity of questionnaire pre tested were conducted by distributing to 10 proposed respondents. The respondents were randomly selected from BOA customer one week before the actual data collection. The pilot test that was conducted prior to the actual data collection has helped to get valuable comments. Moreover, in order to ensure the quality of this research design; content validity of the study was checked.

To be able to assess the internal consistency between the items in the research instrument, Cronbach"s Alpha coefficients were calculated. A Cronbach"s Alpha coefficient is based on the average correlation of variables within a test. The larger the value of the Cronbach"s Alpha coefficient, the higher the internal consistency and the more reliable the scale was used. The closer the Cronbach"s Alpha coefficient is to 1.0 the greater the internal consistency of the items in the scale. The Cronbach"s Alpha coefficient should be equal or greater than 0.7 for an acceptable reliability. Field (2005), notes that questionnaires designed to measure knowledge and intelligenceshould have Cronbach"s alphas above the customary cut-off value of 0.7 but concedes that questionnaires designed to measure attitudes may have alphas lower than 0.7 and still have acceptable levels of reliability.

Table: 3.2. Result of Reliability Analysis for the Questionnaire

Dimension media advertising	no of attribute	Cronbach"s alpha
Video channel	8	0.879
Audio channel	8	0.904
Printing media	8	0.793
Customer buying behavior	6	0.834
over all reliability analysis	Cronbach"s alpha	0.857

Source: Survey, 2024

3.6. Data Analysis

This data was collected through a well-structured Likert scale questionnaire, and it was analyzed using the statistical package for social science (SPSS) software. To determine the minimum and maximum length of the 5-point Likert-type scale, the range is calculated by ($5 - 1 = 4$) and then divided by five as it is the greatest value of the scale ($4 \div 5 = 0.80$). Afterwards, number one, which is the least value on the scale, was added in order to identify the maximum of this cell. The length of the cells is determined below (Dawes, 2009):

- From 1 to 1.80 represents (strongly disagree).
- From 1.81 until 2.60 represents (do not agree).
- From 2.61 until 3.40 represents true to some extent.
- From 3.41 until 4.20 represents agree.
- From 4.21 until 5.00 represents strongly agree.

To analyze the data, this research used both descriptive and inferential statistical techniques. Descriptive statistics was used for the purpose of analyzing data collected from sample respondents and assessed using statistical tools such as mean, standard deviation, frequency, and percentage.

Correlation was also used to determine the relationships between media advertising (video channels, audio channels, and printing media) and customer buying behavior. Using Pearson's Product Moment Correlation Coefficient (r), the degree of association between the independent variables (video advertising, audio advertising, and printing media advertising) and the dependent variable (customer buying behavior) was computed to determine the strength, direction, and statistical significance of the relationships, as shown in the table below.

Correlation analysis is a useful way of exploiting relationships (associations) among variables. The value of the coefficient (r) ranges from -1 up to +1. The value of the coefficient of correlation (r) indicates both the strength and direction of the relationship. If r = -1, there is a perfectly negative correlation between the variables. If r = 0, there is no relationship between the variables, and if r = 1, there is a perfectly positive relationship between the variables. For values of r between + and 0 or between 0 and -1, different scholars have proposed different interpretations with slight differences. For this study, the diction rule given by Zikmund et al. (2013) was used to describe the strength of association among the variables as follows:.

Table 3.3 Interpretation of r Value

Value of r	**Description**
0.80 or higher	very high
0.6 to 0.8	Strong
0.4 to 0.6	Moderate
0.2 to 0.4	Low
0.20 or low	very low

Source: Zikmund et al. (2013)

Furthermore, multiple regressions were generally built around two sets of variables: the dependent variables (consumer buying behavior) and the independent variables (video channel, audio channel, and printing media). The basic objective of using regression equations is to make the researcher more effective at describing, understanding, predicting, and controlling the stated variables.

Regress customer buying behavior on the media advertising dimension.

$$Y = \beta 1 + \beta 2X1 + \beta 3X2 + \beta\ 4X3$$

Where Y is the dependent variable (customer buying behavior), X1 = video advertising, X2 = audio advertising, and X3 = printing advertising. β1 is the intercept term; it gives the mean or average effect on Y of all the variables excluded from the equation, although its mechanical interpretation is the average value of Y when the stated independent variables are set equal to zero. β2, β3, and β4 refer to the coefficient of their respective independent variables, which measures the change in the mean value of Y per unit change in their respective independent variables.

3.7. Ethical Consideration

Before distributing the questionnaires, the researcher was provided with a formal letter from the bank. This study ensures that the information that was provided by the respondent is confidential and used only for academic purposes. The respondents were given the freedom to not write their names and were not pressured to answer the questionnaires without their consent. As well, this study tried to avoid misleading statements from the questionnaires.

CHAPTER FOUR: DATA PRESENTATION, ANALYSIS AND INTERPRETATION

This chapter provides a data analysis, discussion, and interpretation of the gathered row data in order to examine the effects of media advertising on consumer buying behavior in the case of Bank of Abyssinia. The data is summarized and presented in the form of percentages, frequencies, means, standard deviations, graphs, and tables. Data collected through different techniques was analyzed in this chapter. The target population of the study was the customers of BOA. As such, a total of 383 questionnaires were issued; out of the three hundred eighty-three questionnaires distributed, 350 were successfully completed, returned, and used for the study. The response rate was approximately 91.4% of the total questionnaires distributed. Therefore, the value of the response rate is very good and adequate to accomplish the study.

4.1. Demographic Characteristics of Respondents

As described under the topic of sampling techniques, the researcher purposefully selected eight branches of BOA from east Addis Ababa districts for the selection of respondents. Therefore, the researcher selected 383 sampled customers from Mehalgerji, Bole atlas, Gerjigebeya, Arabsa, Ayat condominium, Ayer amba, Yedenekachewtessema, and Arabsa condominium branches.

4.1.1. Gender and Age of Respondents

To determine the gender balance among the respondents, gender analysis is mandatory. Therefore, table 4.1 indicates that 56.9% of respondents were male and the remaining 43.1% were female. This shows that male respondents were larger than females. At the same time, table 4.1 sought to determine the age group of respondents who participated in the study. The highest percentage, 34.6% of the respondents, was in the age group of 28–37 years of age. 34% of the respondents were between 18 and 27 years of age. 15.1% of the respondents were between 38 and 47 years of age, while 8.3% and 8% were between 48 and 57 and greater than 58 years of age, respectively. The different age groups were therefore well represented in the study.

Table 4.1. Demographic Characteristics of Respondents

Gender		
	Frequency	Percent
Female	151	43.1
Male	199	56.9
Total	350	100
Age		
	Frequency	Percent
18-27 years	119	34.0
28-37 years	121	34.6
38-47 years	53	15.1
48-57 years	29	8.3
>58	28	8.0
Total	350	100

Source: Survey, 2024

4.1.2. Number of Years as Customer of Bank of Abyssinia

As shown in table 4.2. The majority (28.6%) of respondents currently customers with BOA have below 1-year period. As the same time 19.1% of respondents were customers with BOA for 1 year. The rest 12.3%, 14.3% and 8.6% of respondent has 2, 3 and 4 years for buying the services of BOA. Only 17.1% of respondents have an experience of greater than five years for consuming the services of BOA. This means that the respondents who participate in this study are well informed about the type of service they are currently received from BOA. These respondents were able to give their participation by answering the questionnaire.

Table 4.2. Years of Customer to Bank of Abyssinia

		Frequency	Percent
Valid	below 1 year	100	28.6
	for 1 year	67	19.1
	for 2 years	43	12.3
	for 3 years	50	14.3
	for years 4	30	8.6
	>or=5	60	17.1
	Total	350	100.0

Source: Survey, 2024

4.1.3. Frequency in Using Bank of Abyssinia Products

Providing fast and quick service to the customer is a signal for quality service and it creates satisfaction to customers of an organization. As such the following table 4.3 describes respondent's response about the frequency of customers in using BOA products and services. As such, 33.4% of respondent replied that monthly to go to the bank to gain services. Similarly, 24.6% of customers were answered that in weekly to go to the bank to gain services. The remaining 6.6% and 8.6% and 10.3% of respondents said that quarterly, half a year and above one year respectively. Only 16.6% of customers were going in the bank daily to gain bank service. This means that within short minutes every transaction or service were provided to the customers and helped BOA to satisfy its customer through fast service quality.

Table 4.3. Frequency in Using Services

		Frequency	Percent
Valid	Daily	58	16.6
	Weekly	86	24.6
	Monthly	117	33.4
	Quarterly	23	6.6
	half a year	30	8.6
	years and above	36	10.3
	Total	350	100.0

Source: Survey, 2024

4.2. Descriptive Analysis

The following table below gives the descriptive measures of thedimensions of media advertising that were tested by the questionnaire.The first part deals with BOA customers' response of media advertising dimensions which include: Video channel, Audio channel and printing media advertising. The second part is Customer buying behavior. In order to describe the existing Media advertising of BOA and its effect on customer buying behavior descriptive statistics mean, frequency, percentage and standard deviation is used. Mean value shows the average of all customers' responses on each dimension, the higher the mean the more the respondents agree with the statement while the lower the mean the more the respondents disagree with the statement. While standard deviation shows how diverse the responses of customers are for a given construct.

4.2.1. Media Advertising Dimension

4.2.1.1. Video Channel Advertising

Video is often a part of the advertising strategy of not only large organizations but also small and medium enterprises. Video as an advertising tool has a lot of benefits, mainly in today's modern business environment. Video advertising is not just important; it is an essential part of marketing in the modern business environment. And also, advertising via video is the biggest way to reach people today. As such the following table 4.4 is presented customer opinion about video advertising activities of BOA.

Table 4.4. Video Channel Advertising

Measurement item and variable	1		2		3		4		5		Mean	SD
	F	%	F	%	F	%	F	%	F	%		
There is enough video advertising in Bank of Abyssinia	42	12	55	15.7	59	16.9	138	39.4	56	16.0	3.32	1.255
Bank of Abyssinia video channel advertisements raise my interest towards the products and services of the bank	18	5.1	33	9.4	81	23.1	133	38.2	85	24.3	3.67	1.094
Advertising with a video channel is appropriate to reach majority	15	4.3	40	11.4	20	5.7	109	31.1	166	47.4	4.06	1.172
Video advertising is supported by moving images, which given me more opportunities to use the bank's	15	4.3	47	13.4	83	23.7	112	32.0	93	26.6	3.63	1.137

products and services												
From the advertising media used by Bank of Abyssinia, video channel has influenced me to think more about the products and services.	37	10.6	36	10.3	81	23.1	130	37.1	66	18.9	3.43	1.221
Bank of Abyssinia video advertising is so repetitive that it makes me believe its products and services	35	10.0	44	12.6	93	26.3	113	32.3	65	18.6	3.37	1.200
Video advertising makes me give priority to products and services	23	6.6	35	10.0	66	18.9	127	36.3	99	28.5	3.70	1.123
Video advertising has better trustworthiness to select products and services	12	3.4	27	7.7	65	18.6	130	37.1	116	33.1	3.98	1.061
Video channel advertising	23	6.6	34	9.7	58	16.6	118	33.7	117	33.4	3.78	1.198

Source: Survey, 2024

Key: F =Frequency, % = percentage

As we have seen in table 4.4 above, video channel advertising Media counted a mean value of 3.78 point hence it implies that the Bank's customers are influenced by video media used for advertisement and the majority of customers were agreeing that BOA video advertising influence their buying behavior. BOA Advertising with a video channel is appropriate to reach majority customers had the highest mean value of 4.06 meaning BOA video channel advertisement covered large number of customers to introduce its products and services and appropriate for making them to purchase of the Bank's service. Better trustworthiness to select products and services and makes customers give priority to products and services scored mean values of 3.98 and 3.70 respectively. Plus, to that Bank of Abyssinia video channel advertisements raise customer interest towards the products and services of the bank, Video advertising is supported by moving images, which given customers more opportunities to use the bank's products and services and from the advertising media used by Bank of Abyssinia, video channel has influenced customer to think more about the products and services counted mean value of 3.67, 3.63 and 3.43 respectively. However, Bank of Abyssinia video advertising is so repetitive that it makes customer believe its products and services and there is enough video advertising in Bank of Abyssinia scored lowest mean value of 3.37 and 3.32 respectively. This implied that, the existing video channel advertising of BOA is important to reach a majority of customers and it is better truth worth to select products and services. Therefore, it highly influenced customer thinking more about the product and services and influenced their behavior. However, there were no enough video channels advertising for introduction of its products and services.

4.2.1.2 Audio Channel Advertising

Audio advertising has become a new form of advertising in music stream services and it defined as the advertising that are exposed to audio messages from advertisers between two different songs when users are listening to music. Therefore, the following table 4.5 presents the characteristics of audio advertising of BOA in terms of customer's opinion.

Table 4.5. Audio Channel Advertising

Measurement item and variable	**1**		**2**		**3**		**4**		**5**		**Mean**	**SD**
	F	**%**	**F**	**%**	**F**	**%**	**F**	**%**	**F**	**%**		
There is enough audio advertising in Bank of Abyssinia	29	8.5	67	19.1	64	18.3	110	31.4	80	22.9	3.41	1.229
Bank of Abyssinia audio channel advertising inspire me to pay attention and knowing about its the products and services	15	4.3	55	15.7	79	22.6	138	39.4	63	18.0	3.51	1.088
Audio channel advertising is a powerful and capable of persuading audiences	12	3.4	56	16.0	46	13.1	126	30.6	110	31.4	3.76	1.15
From the advertising media used by Bank of Abyssinia, audio channel has influenced me to think more about the products and services.	23	6.6	37	10.6	90	28.7	118	33.7	82	23.4	3.57	1.150
Bank of Abyssinia audio advertising addressing a clear message to the audience.	29	8.3	55	15.7	63	18.0	106	30.3	97	27.7	3.53	1.150
Audio advertising allows me to use products and services by creating a positive image in my mind	21	6.0	61	17.4	57	16.3	145	40.4	66	18.9	3.50	1.157
Bank of Abyssinia audio advertising is so repetitive that it makes me believe its products and services	40	11.4	49	14.0	60	17.1	134	38.3	67	19.1	3.40	1.260
Bank of Abyssinia audio advertising is supported by creativities	51	4.6	60	17.1	80	22.9	89	25.4	70	20.8	3.19	1.333

Audio Channel Advertising	26	7.4	46	13.1	58	16.6	121	34.6	99	28.3	3.63	1.229

Source: Survey 2024

Key: F =Frequency, % = percentage

As observed from the above table 4.5 on the Audio advertising analysis result has the highest mean of 3.63. And under this variable Audio channel advertising is a powerful and capable of persuading audiences scored the highest mean value of 3.76 followed by from the advertising media used by Bank of Abyssinia, audio channel has influenced the customer to think more about the products and services with a mean score of 3.57. Similarly, the rest measurement items of message scored with the mean range of 3.41 to 3.53 which means customers agreed that audio channel advertising is also vital and it influence their buying behavior. However, Bank of Abyssinia audio advertising is supported by creativities is the lowest mean score with the value of 3.19 which means that the customers are agree to some extent about the creativeness of audio channel advertising procedures of Bank of Abyssinia. Therefore, audio channel advertising of BOA is powerful and capable of persuading customers by allowing clear images to use products and services by creating positive image in the mind. However, Audio channel advertising by BOA is not supported by creativity.

4.2.1.3. Printing Media Advertising

Print media is a very commonly used medium of advertising by businessman. It includes advertising through newspaper, magazines, journals, etc. and is also called press advertising. As such respondents' opinion was presented under the following table 4.6

Table 4.6. Printing Media Advertising

Measurement item and variable	**1**		**2**		**3**		**4**		**5**		**Mean**	**SD**
	F	**%**	**F**	**%**	**F**	**%**	**F**	**%**	**F**	**%**		
There is enough printing media advertising in Bank of Abyssinia	31	17.1	60	17.1	91	26.0	107	30.6	61	17.4	3.31	1.200
Printing media advertising motivates me to purchase products and services	17	13.7	48	13.7	86	24.8	126	36.0	73	20.9	3.54	1.111
After reading printing media advertising, I want to buy the advertised products or services	22	14.6	51	14.6	81	23.1	119	34.0	77	22.0	3.51	1.167

From the advertising media used by Bank of Abyssinia, printing media has influenced me to think more about the products and services.	51	13.7	48	13.7	83	23.7	90	25.7	78	22.3	3.27	1.341
Bank of Abyssinia Printing media advertising is interesting and engaging to read	46	21.1	74	21.1	65	18.6	97	27.7	68	19.4	3.19	1.327
Paper advertising increase my trusts and allows me to buy the products and services	6	22.0	77	22.0	76	21.7	125	35.7	66	18.9	3.48	1.083
Printing media advertising can create a lasting impact	15	14.3	50	14.3	77	22.0	112	32.0	96	27.4	3.64	1.151
Advertising made by printing media is easily accessible	37	15.4	54	15.4	69	19.7	99	28.3	91	26.0	3.44	1.309
Printing media Advertising	26	14.2	50	14.2	68	19.4	110	31.4	96	27.4	3.57	1.237

Source: Survey, 2024

Key: F =Frequency, % = percentage

The printing media analysis result scored mean of 3.57 which is high point hence it implies that the Bank's customers are influenced by printing advertisement. As it can be seen from the above table under the printing media variable, the output of the sample statistics shows that Printing media advertising can create a lasting impact score highest mean of 3.64 meaning customers of BOA are highly influenced by advertisement undertaken by written materials. Printing media advertising motivates customers to purchase products and services and after reading printing media advertising, customers want to buy the advertised products or services with the average mean score of 3.54 and 3.51 respectively. However, there is enough printing media advertising in Bank of Abyssinia, from the advertising media used by Bank of Abyssinia, printing media has influenced me to think more about the products and services and Bank of Abyssinia Printing media advertising is interesting and engaging to read counted the lowest mean of 3.31, 3.27 and 3.19 respectively. The score of the above presented measurement item implies that printing media advertising influences BOA customer buying behavior to some extent.

4.2.2. Customer Buying Behavior

Consumer buying behavior can be defined as the buying behavior of final customer's individuals and households that buy goods and services for personal consumption. The success of marketer in purchase behavior depends in large part on how well they understand consumer behavior. Always marketers need know the particular needs of consumers are trying to satisfy and how they convert into buying criteria.

Table 4.7 Customer Buying Behavior

Measurement item and variable	**1**		**2**		**3**		**4**		**5**		**Mean**	**SD**
	F	**%**	**F**	**%**	**F**	**%**	**F**	**%**	**F**	**%**		
Bank of Abyssinia advertisement helped me to knowing what products and services I needed and got information	26	7.4	49	14.0	66	18.9	116	33.1	93	26.6	3.57	1.221
Bank of Abyssinia advertisement has given me the opportunity to see various options	25	7.1	49	14.0	58	16.6	146	41.7	72	20.6	3.55	1.121
Bank of Abyssinia advertisement gave me the opportunity to decide to buy and use a variety of products and services	14	4.0	53	15.1	74	21.1	150	42.9	59	16.9	3.53	1.064
I am satisfied being the users of Bank of Abyssinia products and services	14	4.0	39	11.1	63	18.0	129	36.9	105	30.0	3.78	1.113
There is positive relationship between advertising and consumers buying behavior of the products and services	25	7.1	46	13.1	46	13.1	136	38.9	97	27.7	3.67	1.213
Media Advertising has a significant and positive effect on consumers buying behavior of Bank of Abyssinia	28	8.0	25	7.1	53	15.1	120	34.3	124	35.4	3.82	1.218
Consumer buying behavior	24	6.9	38	10.9	46	13.1	125	35.7	117	33.4	3.78	1.214

Source: Survey, 2024

Key: F =Frequency, % = percentage

The measurement items in the above table 4.7 indicates that media Advertising has a significant and positive effect on consumers buying behavior of Bank of Abyssinia with the highest mean score of 3.82 and I am satisfied being the users of Bank of Abyssinia products and services with mean value of 3.78. And lastly there is positive relationship between advertising and consumers buying behavior of the products and services with mean score of 3.67. The mean score of buying behavior as presented above falls above average, hence customers buying behavior is influenced by the Bank's advertisement.

4.3. The Relationship Between the Study Variables

4.3.1. Correlation Result

Depending on the assumption in the method of data analysis, all basic constructs were included into the correlation analysis. Figures with the symbol "**" indicate that each of the variables are significantly correlated with each other at a significance level of p<0.01.

Table4.8. Correlations

		VA	AU	PC	CBB
VA	Pearson Correlation	1	.919**	.907**	.952**
	Sig. (2-tailed)		.000	.000	.000
	N	350	350	350	350
AU	Pearson Correlation	.919**	1	.981**	.958**
	Sig. (2-tailed)	.000		.000	.000
	N	350	350	350	350
PC	Pearson Correlation	.907**	.981**	1	.945**
	Sig. (2-tailed)	.000	.000		.000
	N	350	350	350	350
CBB	Pearson Correlation	.952**	.958**	.945**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	350	350	350	350

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

Source: Survey, 2024

As can be seen in the table 4.8 above, video channel advertising (VA) to consumer buying behavior (CBB) i.e. (r=0.952, p<0.01) there exist a positive strong and statistically significant relationship in between. It can be also observed that, there exist a positive and statistically significant relationship between Audio channel advertising (AU) and consumer buying behavior (CBB) (r=0.958, p<0.01), similarly there exist a positive and statistically significant relationship between Printing media (PC) and consumer buying behavior (CBB) (r=0.945, p<0.01). Moreover, the most correlated dimensions were Audio channel (r=.958) followed by Video channel advertising media (r=.952), and finally printing media advertising (r=.945) where p=0.000 in all the three dimensions which means the correlation was significant at 0.05 significant level.

4.4. Multicollinearity Test

Multicollinearity is a problem that occurs with regression analysis when there is a high correlation of at least one independent variable with a combination of the other independent variables. As variables are highly correlated in a multiple regression analysis, it is difficult to identify the unique contribution of each variable in predicting the dependent variable because the highly correlated variables are predicting the same variance in the dependent variable. In this situation, the "overall" p-value may significant but the p-value for each predictor may not be significant. Multicollinearity exists when Tolerance is below 0.1; and Variance Inflation Factor (VIF) is greater than 10. In other word tolerance is greater than 0.1; and VIF is less than 10 there is no Multicollinearity.

Table 4.9. Multicollinearity Test

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	VA	.655	5.459
	AU	.532	8.265
	PC	.337	1.255

Source: Survey, 2024

Accordingly, there is no Multicollinearity between video, audio and printing media advertising since their tolerance is greater than 0.1 and VIF is less than 10.

4.5. Normality Test

The histogram shown in the graph is used to assess the normality of the residuals in the regression analysis for the dependent variable "consumer buying behavior." Here's a detailed interpretation of the normality test based on the histogram: The histogram shows the distribution of the regression standardized residuals. The majority of the residuals are clustered around the center, close to zero, which is typical of a normal distribution. There is a clear peak around the central value, suggesting that most residuals are close to the mean. The distribution appears to be somewhat symmetrical around the mean. The mean of the residuals is very close to zero (Mean = 1.30E-15) which is expected in a normally distributed set of residuals. The standard deviation is 0.996, suggesting that most residuals fall within one standard deviation of the mean.

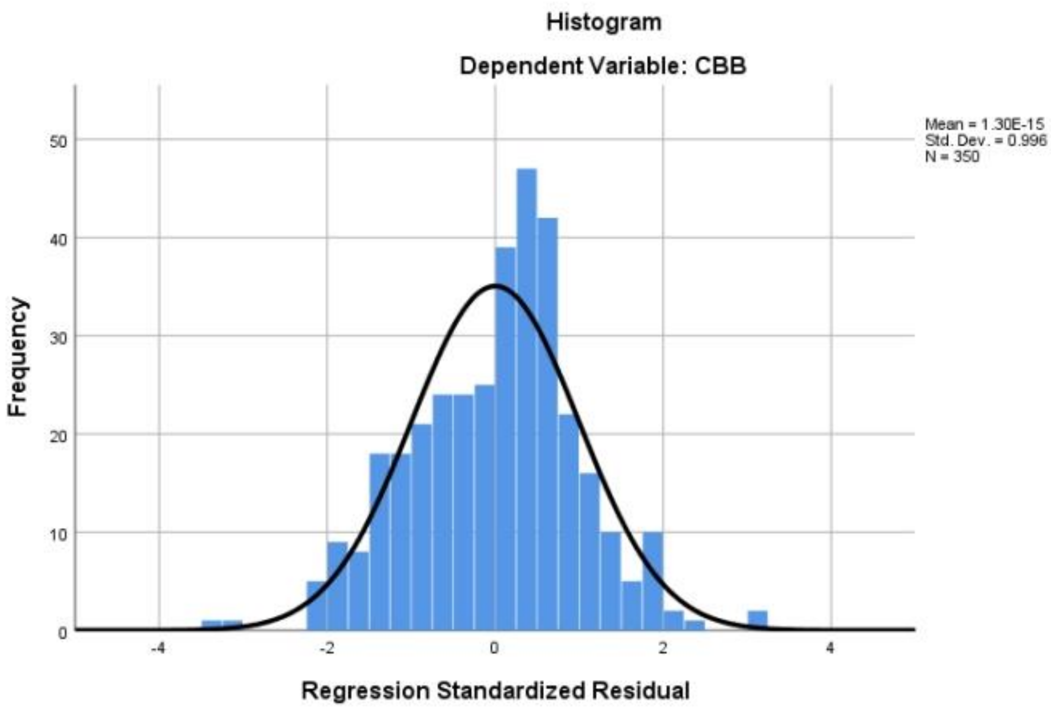

Figure 4: Histogram

4.6. Regression Result

The multiple regression analysis is an analysis of association in which the effects of two or more independent variables on a single, interval scaled dependent variable are investigated simultaneously. The results of this analysis indicate how well a set of variables is able to predict the dependent variable. Furthermore, it shows how much unique variance in the dependent variable is explained by each of independent variables.

In order to test the effects of media advertising on consumer buying behavior of BOA, the multiple linear regression analysis was utilized. Table 4.10 presents the results of multiple linear regressions of variables. In the model, the determinant factors together were entered and the main effects of the variables were assessed. The output is comprised of beta, t value, the R

Square, Adjusted R Square change, F statistics and the significance value (P-value). Therefore, the model summery of the result show that the coefficient of correlation of 0.975 which implies that there was strong positive relationship between dependent and independent variables. More over the coefficient determination value was 0.950 implies that 95% of the change in consumer buying behavior explained by independent variables. The remaining 5% of the variance of dependent variable can be explained by other variables.

Table 4.10. Model Summary [b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.975[a]	.950	.950	.272

a. Predictors: (Constant), PC, VA, AU

b. Dependent Variable: CBB

Source: Survey, 2024

Moreover, the overall usefulness of the regression model was evaluated. As a result, the F ratio describes whether the results of the regression model could have occurred by chance. Large F value and small significant level P <0.05 or 0.001 indicated that the result probably are not due to random chances. Accordingly, as can be seen from the table below the F value is F =2207.693 and is significant at 0.000. Hence the researcher can suggest that, the regression model adopted in this study has not occurred by chance and is considered significant at 5% level and 95% confidence interval level are explaining the relationships that exist between variables.

Table4.11. ANOVA [b]

Model		Sum of Squares	DF	Mean Square	F	Sig.
1	Regression	488.538	3	162.846	2207.693	.000 [a]
	Residual	25.522	346	.074		
	Total	514.060	349			

a. Predictors: (Constant) PC, VA, AU

b. Dependent Variable: CBB

Source: Survey, 2024

Moreover, from multiple regression equation it can be noted that all the independent variables positively affect consumer buying behavior revealing significant level below 0.05 (p<0.05). Also Standardized coefficient (Beta value) indicates the degree of importance of each variable towards customer buying behavior.

The result indicated that video channel advertising has the strongest influence on buying behavior with the highest beta value 0.459. The beta value on the coefficient table indicates level of effect each variable has on the dependent variable. This means that for every additional point or value in the video advertising one could predict a gain of 0.459 points on the consumer buying behavior provided that other variables being constant or in other word 45.9% variation in Consumer buying behavior is caused by video advertising, which is significant at 0.000. Therefore, the study concluded that video advertising factor positively and significantly affected consumers' buying behavior of Bank of Abyssinia S.C. Different studies also suggests that they positively influence consumers buying behavior (Asnake Meshesha, 2018, Binta Manander, 2018). Similarly, Audio channel advertising has positive and significant influence on buying behavior of BOA customers, with beta value 0.451 and significant level at 0.000. On the contrary, the regression results of the study show a beta value of 0.086 and a significance level of 0.171 for print media advertising. This implies that print media advertising does not significantly affect customer buying behavior. Therefore, it can be noted that, except for print media advertising, the other two variables positively and significantly affect the consumer buying behavior at the Bank of Abyssinia.

Table 4.12 Coefficients [a]

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (constant)	.104	.048		2.149	.032
VA	.465	.031	.459	15.087	.000
AU	.445	.066	.451	6.737	.000
PC	.084	.061	.086	1.373	.171

a. Dependent Variable: CBB

Source: Survey, 2024

The predictive model developed was:

(CBB)=Y=0.10+ 0.459 (VA) + 0.451(AU) +0.086(PC)

Where, Y = Consumer buying behavior (CBB), VA=Video channel advertising, AU=Audio channel advertising and PC=Printing media advertising.

Therefore, from the findings of this study, researcher found out that except printing media advertising all of the media advertising dimensions have positive effects on consumer buying behavior. This implies that video and audio media advertising dimensions have positive and significant effects on consumer buying behaviors.

4.7. Testing Hypothesis

$H_1$1: Video channel advertising has positive and significant effect on the consumers buying behavior.

Table 4.12 showed that video channel advertising has statistically significance and positive effect on consumers buying behavior at 1% significance level. When the video channel advertising increases by 1 unit, consumer buying behavior increased by 0.459 units if the other variables remain unchanged. This implies that the availability of video advertising positively affects consumer buying behavior. The stated hypothesis of positive effect of video channel advertising on consumer buying behavior is accepted.

$H_1$2: Audio channel advertising has positive and significant effect on the consumers buying behavior.

As showed in table 4.12 audio channel advertisings are positive and statistically significant to influence buying behaviors of consumers at 1% significance level implying that when the audio advertising increases by 1 percent, consumer buying behavior increases by 0.451 units when the other variable keeping constant. Thus the hypothesized statement that stated audio channel advertising has significant effect on consumer buying behavior is accepted with positive significance.

$H_1$3: Printing media advertising has positive and insignificant effect on the consumers buying behavior.

The availability of print media advertising shows a statistically positive but insignificant effect at the 5% significance level, implying that a 1 percent increase in print advertising does not affect consumer buying behavior when other factors are held constant. Therefore, the hypothesis stating that there is a positive and insignificant effect of print media advertising on consumer buying behavior is rejected.

4.8. Discussion of Results

This study is used to assess the effectiveness of media advertising on consumer buying behavior the case of BOA. As a result, the company found to have media advertising system in its operational activities. Therefore, based on the research question the discussion of the study describes as follows:

- Among video advertising channel, appropriate to reach majority customers scored high frequency and mean value. This indicated that BOA video channel advertisement covered large number of customers to introduce its products and services and appropriate for making them to purchase of the Bank's services. However, repetitive video advertising and there is enough video advertising scored lowest mean value.

  This implied that, the existing video channel advertising of BOA is important to reach a majority of customers and highly influenced customer thinking more about the product and services. However, there were no enough video channels advertising for introduction of its products and services. According to (Sedej, 2019), video advertising offers opportunities for organizations to evoke emotions and to appeal to the needs of their audiences and it has a lot of benefits, mainly in today's modern business environment. Video advertising is not just important; it is an essential part of marketing in the modern business environment. And also, advertising via video is the biggest way to reach people today.
- As the same time, audio advertising channel scored the second highest frequency and means value. And under this variable powerful and capable of persuading audiences scored the highest mean value and followed by its influence on customer to think more about the products and services with the second mean score. But audio advertising supported by creativities was the lowest mean score. Therefore, audio channel advertising of BOA is powerful and capable of persuading customers by allowing clear images to use products and services by creating positive image in the mind. However, Audio advertising of BOA was not supported by creativity. According to Emma, (2010), audio advertising could be useful to create an image inside listeners' minds. Such finding supports the application of perception based conceptualization to process audio evoked images.
- Printing media advertising scored the third high mean value and under the printing media variable, the output of the sample statistics shows that Printing media advertising can create a lasting impact score highest mean, meaning customers of BOA are highly influenced by advertisement undertaken by written materials. However, there is enough printing media advertising, its influence on customer to think more about the products and services and its interesting and engaging to read counted the lowest mean. Prachi, (2015) stated that consumers that read printing media are proactive and engaging. Printing media advertisements are also affordable because it not expensive for the customer, credible and create a lasting impact. Although prior research showed that

printing media advertisement should be interesting and engaging to read to influence the customers to think more about the product and service the result of mean score shows BOA is ineffective to this parameter.

- The correlation result shows that all factors of media advertising are positively and significantly relate with consumer buying behavior. Moreover, the most correlated variable was audio advertising (r=.958), the second correlated was video advertisement (r=.952), and the third correlated was printing media advertising (r=.945). As the same time all variables were significant at 0.05 significant levels. Getrude (2015), supported this media advertising are positively and significantly relating with consumers buying behavior with i.e. (r=0.974).
- The effects of variables in combined (the three types of media advertising) had strong relationship on customer buying behavior as shown by coefficients of correlation 0.975. The R-square obtained of 0.950 implies that explanatory variables describe up to 95% the change of customer buying behavior. The regression model was also significant at 95% confidence level in explaining the relationship that exist between the study variables i.e. the model was reliable.
- The regression result shows that except printing media advertising all explanatory variables were significant and positive effect and they can be used in predicting the change of customer buying behavior. Singh (2012), stated that advertising is important to encourage market demand. Though sometimes advertising alone may prosper in achieving consumer acceptance, preference, or even demand for the goods or services. According to the respondents, video channel advertising has the strongest influence on buying behavior with (β=0.459, $p \leq 0.05$). Different studies also support that video advertising has positively influence on consumers buying behavior (Asnake, 2018, Binta, 2018). On the audio channel advertising the study found it has a positive and statistically significant influence on buying behaviors of consumers with (β=0.451, $p \leq 0.05$). But, Ramzan (2019) found that audio channel advertising have not positive and significant influence on buying behaviors of consumers with ($p>0.05$). Printing media advertising shows statistically positive but insignificant effects on buying behavior at, (β=0.086, $p \leq 0.171$). However Melkamu (2014), found that this printing media advertising have significant effect on consumers buying behavior with Pearson chi-square ($p=0.000<0.05$).

CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDETION

This study sought to examine the effects of media advertising on consumer buying behavior in case of Bank of Abyssinia. The study was guided by research questions to establish relationship between some major media advertising dimension and consumer buying behaviors. The findings from this study may be imperative because, from the analysis of key variables, the researcher be able to come up with recommendations on the key media advertising to be considered in influencing consumers buying behavior. This chapter provides the results and findings of the primary data which was obtained through questionnaire guide. And also this chapter provides analysis of the obtained data with the aim to respond to the statement problem of the study.

5.1. Summary of the Findings

For this study, a total of 383 questionnaires were distributed to customers of Bank of Abyssinia which found in East districts of Addis Ababa, out of total questionnaires distributed 350 filled up and returned with response rate of 91.4%. In general, the results of the demographic characteristics of the respondents indicate that they can clearly understand and respond to the questions provided to them to gather the primary data. Consequently, based on the research question the findings of the study describes as follows:

- ✓ From the findings of the descriptive analysis of media advertising, the study established that the overall perception of customers towards video channel advertising of BOA were agreed that it influencing their buying behavior. Respondents said that video channel advertising of BOA is important to reach a majority of customers and it is better truth worth to select products and services. Therefore, it highly influenced customer thinking more about the product and services and influenced their buying behavior. However, BOA has no enough video channels advertising for introduction of its products and services. Concerning to audio advertising the study established that it did influence buying behaviors of customers in a great extent. As such the majority of customers agree that audio channel advertising is powerful and capable of persuading customers by allowing clear images to use products and services by creating positive image in the mind. However, Bank of Abyssinia audio advertising is not supported by creativity. On the printing media advertising and its effects on customer buying behavior, the study established that customers are influenced to some extent by printing advertisement. However, printing media advertisement should not be interesting and engaging to read to influence the customers to think more about the product and service.

- ✓ Outcomes from correlation analysis pointed out to know the relationship between media advertising and customers buying behavior (independent and dependent variables). Hence, almost all the independent variables Video channel advertising ($r=0.952$, $p<0.01$), Audio channel advertising ($r=0.958$, $p<0.01$) and Printing media advertising ($r=0.945$, $p<0.01$) are positively and significantly related to customer buying behavior.
- ✓ Moreover, the model summery of the result show that the coefficient of correlation of 0.975 which implies that there was strong positive relationship between dependent and independent variables and the R-square value was 0.950 implies the change of customer buying behavior was explained by explanatory variables.
- ✓ From the three hypotheses analyzed through multiple regressions two have a positive and a significant effect on the bank's consumer buying behavior. According to the analysis made so as to see the relative importance of the three variables identified to predict the effect of media advertising on customer buying behavior; video channel advertising is discovered to be the most important predictor of purchase intention with standardized coefficient ($\beta = .459$), followed by audio channel advertising media the second predictor with standardized coefficient ($\beta= .451$) and lastly printing media advertising is the third predictor with standardized coefficient ($\beta= .086$).". Consequently, it can be showed that advertising through video channel has the strongest positive and significant effect on Bank of Abyssinia's consumer buying behavior. These results indicate that the variables Video and Audio channel advertising make the strongest unique contribution in explaining the dependent variable consumer buying behaviors.

Table 5.1. Summary of Hypotheses

	Hypotheses	Remark
$H_1 1$	Video channel advertising has positive and significant effect on the consumers buying behavior.	Accepted
$H_1 2$	Audio channel advertising has positive and significant effect on the consumers buying behavior.	Accepted
$H_1 3$	Printing media advertising has positive and significant effect on the consumers buying behavior.	Rejected

Source: Survey, 2024

5.2. Conclusion

To succeed in the Market, Companies will need to focus and concentrate on the presentation of their Products and services. The Current Scenario says that the buying behavior of consumers is changing rapidly like never before, so the companies should take care of the interest and taste of the buyers. One of the main things in media advertising is, that all the advertisements are displaying for all viewers. Advertisements are always a mean to attract the attention of consumer. The aim of every advertising organization is to boost sales of their offerings. Currently Banks' spend a lot of money aiming to reach potential customers and create awareness about their company, change the customers' attitudes and influence customers' buying behavior. To get the highest profit for their huge investment on advertising; they need to understand the effect of media advertising on customer buying behavior. In general, the collected data from the sample respondents were analyzed using SPSS software. Based on the discussions and analysis made the following conclusions were drawn.

- Regarding the state of existing media advertising in Bank of Abyssinia the researcher concluded that, Bank of Abyssinia has not enough and repetitive video channel advertisement. Video channel advertising analysis result revealed that it is appropriate to reach majority customers has high degree of influence on customer buying behavior than other listed measurements, because video channel advertising is important to reach a majority of customers and it is better truth worth to select products and services. Therefore, it is highly influenced customer thinking more about the product and services and it influenced their behavior. Secondly, Audio channel advertising have significant impact on BOA consumers' buying behavior. Therefore, audio channel advertising is powerful and capable of persuading customers by allowing clear images to use products and services by creating positive image in the mind. However, Bank of Abyssinia audio channel advertisement has not supported by creativity. Lastly, printing media advertisement has low level of impact than other Medias. Bank of Abyssinia printing media advertisement has not enough and not interesting to read. This implies that printing media advertising influences consumer buying behavior in some extent.

- Regarding the relationship between media advertising and customer buying behavior, the researcher concluded that the independent variables (video channel, audio channel and printing media advertising) are positively and significantly related to dependent variable (customer buying behavior) as this independent variable changes directly influence on their buying behaviors. The study concluded that video advertising is 0.952, audio advertising value is 0.958 and printing media advertising value is .945. Therefore, there is very high correlation or relationship between media advertising and customer buying behavior (independent and dependent variables).
- Regarding the effects of media advertising on consumer buying behavior, the results of regression model indicates that 95% of variance that explained consumer buying behavior in terms of media advertisement. The model summary in table 4.10 presents how much of the variance in the dependent variable is explained by the model. Moreover, coefficients of the predictor variables both video and audio advertising are statistically positive and significant at less than five percent indicating that there is a significant and positive effect of media advertising on consumer buying behavior but printing advertising positive and insignificant at greater than five percent indicating that there is insignificant and positive effect of media advertising on consumer buying behavior Therefore, except printing advertising all the alternative hypotheses are accepted.

5.3. Recommendation

As per the study find out, factors like video channel, audio channel and printing media advertising influences the buying behavior of consumers of Bank of Abyssinia. Modern day communications permit an advertisement to be displayed to millions of individuals; if the smallest fraction of that audience can be moved to buy the product or service then the advertisement has been successful. Therefore, based on the findings and conclusions the following recommendations are forwarded:

- Based on the findings BOA customers got information about the bank through media advertisement than any other sources of information. So, to reach large number of target consumers and to retain the existing ones, BOA needs to design its advertising by using video and audio channel extensively.
- BOA video channel advertisement has not enough and repetitive. To make enough advertising the bank must be focus on building brand awareness, this means BOA really need to stand apart and make an original statement about the brand. In addition to this, the advertising department of BOA should always ensure that their adverts carry a strong convincing message specifically on the quality of the services they are provided. Reputation can build brand familiarity, but it may lead to consumer fatigue. Therefore, to be effective, reputation must be occurring in the right proportion. So BOA should be used the strategy of place the product or brand in as many places as possible or to use advertising that are produced with similar style, but have a slightly different final product. For instance, television advertising that use the same actors, but in different scenarios.
- The bank audio channel advertising has not supported by creativity. The creative process starts with a clear understanding of the brand, audience and the targeted goals of BOA wish to achieve. Only audio channel advertisements require the listener to use their mind to create the visuals. BOA advertising should be provoking the listener’s imagination by asking the listener to join in the process of generating the imagery. If the bank uses this creative way, the advertising can crate longer lasting impact. Furtherly, the bank must be use a person that have perfect voice talent for the advertisement.
- BOA printing media advertising has not enough and not interesting to read. To make enough advertisement the bank must make a proposition to the consumer not just words or show window advertising. Each advertisement must say to each reader: “Buy this product, for this specific benefit”. To make interesting advertising the BOA must have a single and unified message. That message might be driving brand awareness, informing consumers about a newly launched product line or reaching a new audience segment. And also, the bank should use exciting graphics, this means BOA can appeal to the visual interest that the clients have by adding exciting graphics to the advertisement. For instance, the bank can post something that is going to grab attention. Moreover, the bank should be use high quality images and always stick with a bold and clear font.

5.4. Suggestions of Areas for Future Study

This study was conducted only on one private commercial bank in situated east Addis Ababa districts and other researchers might rather consider either all private commercial banks or the banks other than Addis Ababa. This research approached only used quantitative methods and other researcher might be used mixed approach to find triangulation source of data. This research considered three variables that affect customer buying behavior. Future researchers can investigate other variables that might influence on customer buying behavior.

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APPENDIX-RESEARCHQUESTIONNAIRE

ADDIS ABABA UNIVERSITY

SCHOOL OF COMMERCE

GRADUATE STUDIES

DEPARTMENT OF MARKETING MANAGEMENT

A Questionnaire will be filling by Customers of Bank of Abyssinia.

Dear Sir/Madam;

My name is Million Workneh. This study will conduct as part of a research project which shall be submitted in partial fulfillment of Master's Degree in Marketing management. This questionnaire is meant to collect information about the effect of mass media advertising on consumers' buying behavior: In the case of Bank of Abyssinia. This questionnaire is designed to collect firsthand information or data on the topic under caption. Your keen participation in supplying the required data is highly essential for successful completion of the study. The information you provide will be kept confidential and be used only for an academic purpose. Therefore, I would like to thank you in advance for your participation and sharing your busy schedule. And also I am kindly asking respondents to give your candid information.

NB:

- ✓ It is not necessary to write your name
- ✓ Try to address all the question given below
- ✓ Describe your personal view by use a tick (√) or (x) mark for your choice in the given box

Million Workneh

Mobile: 0949770867

Email: millionworkneh6@gmail.com

Part One: Demographic Information

1. Gender

Female ☐ Male ☐

2. Age

18-27 ☐ 28-37 ☐ 38-47 ☐

48-57 ☐ Above 58 ☐

3. How long have you been using Bank of Abyssinia?

Less than 1 year ☐ 1 year ☐ 2 years ☐ 3 years ☐

4 years ☐ 5 years and above ☐

4. How frequent do you use the Bank of Abyssinia services?

Daily ☐ Weekly ☐ Monthly ☐

Quarterly ☐ Half yearly ☐ Yearly and above ☐

Part Two: QUESTIONS DIRECTLY RELATED WITH THE STUDY

Please rate these questions based on your opinion.
1= Strongly Disagree, 2= Disagree, 3= Neutral, 4= Agree and 5= Strongly Agree

No	Statements	Rating				
		1	2	3	4	5
Video Channel Advertising						
1.	There is enough video advertising in Bank of Abyssinia					
2.	Bank of Abyssinia video channel advertisements raise my interest towards the products and services of the bank					
3.	Advertising with a video channel is appropriate to reach majority customers.					
4.	Video advertising is supported by moving images, which given me more opportunities to use the bank's products and services					
5.	From the advertising media used by Bank of Abyssinia, video channel has influenced me to think more about the products and services.					
6.	Bank of Abyssinia video advertising is so repetitive that it makes me believe its products and services					
7.	Video advertising makes me give priority to products and services					
8.	Video advertising has better trustworthiness to select products and services					
Audio Channel Advertising						
1.	There is enough audio advertising in Bank of Abyssinia					
2.	Bank of Abyssinia audio channel advertising inspire me to pay attention and knowing about its the products and services					
3.	Audio channel advertising is a powerful and capable of persuading audiences					
4.	From the advertising media used by Bank of Abyssinia, audio channel has influenced me to think more about the products and services.					
5.	Bank of Abyssinia audio advertising addressing a clear message to the audience					
6.	Audio advertising allows me to use products and services by creating a positive image in my mind					
7.	Bank of Abyssinia audio advertising is so repetitive that it makes me believe its products and services					
8.	Bank of Abyssinia audio advertising is supported by creativities					

No	Statements	Rating				
		1	2	3	4	5
Printing Media Advertising						
1.	There is enough printing media advertising in Bank of Abyssinia					
2.	Printing media advertising motivates me to purchase products and services					
3.	After reading printing media advertising, I want to buy the advertised products or services					
4.	From the advertising media used by Bank of Abyssinia, printing media has influenced me to think more about the products and services.					
5.	Bank of Abyssinia Printing media advertising is interesting and engaging to read.					
6.	Paper advertising increase my trusts and allows me to buy the products and services					
7.	Printing media advertising can create a lasting impact					
8.	Advertising made by printing media is easily accessible					
Consumers Buying Behaviors						
1.	Bank of Abyssinia advertisement helped me to knowing what products and services I needed and got information					
2.	Bank of Abyssinia advertisement has given me the opportunity to see various options					
3.	Bank of Abyssinia advertisement gave me the opportunity to decide to buy and use a variety of products and services					
4.	I am satisfied being the users of Bank of Abyssinia products and services					
5.	There is positive relationship between advertising and consumers buying behavior of the products and services					
6.	Media Advertising has a significant and positive effect on consumers buying behavior of Bank of Abyssinia					

THANKS FOR YOUR TIME!

አዲስ አበባ ዩኒቨርስቲ

የድህረ ምረቃ የገበያ አስተዳደር ትምህርት ክፍል

በአቢሲኒያ ባንክ ደንበኞች የሚሞላ መጠይቅ

ውድ መላሽ:

እኔ ሚሊዮን ወርቅነህ እባላለው። ይህ ጥናት በገበያ አስተዳደር የትምህርት መስክ ለድህረ ምረቃ ማሟያ የሚውል ሲሆን ይህ መጠይቅ የተዘጋጀዉ የአቢሲኒያ ባንክ አ.ማ. የሚዲያ ማስታወቂያ በደንበኞቹ የመገልገል ባህሪ ላይ የሚኖረውን ተጽዕኖ በተመለከተ መረጃ ለመሰብሰብ ነው። ለጥናቱ መሳካት የእርስዎ ቀና ትብብር በጣም ወሳኝ ስለሆነ የሚፈለገውን መረጃ በመስጠት ይተባበሩን። መረጃው ለትምህርት አላማ ብቻ የሚውል ሲሆን ሚስጥራዊነቱም የተጠበቀ ነው። ውድ ጊዜዎን ሰውተው መረጃውን በመስጠት ለምታደርጉልኝ ትብብር በቅድሚያ ማመስገን እወዳለሁ።

ማሳሰቢያ:

ስምዎን መጻፍ አስፈላጊ አይደለም

ከዚህ በታች የተሰጡትን ሁለንም ጥያቄዎች ለመመለስ ይሞክሩ

በተሰጠዉ ሳጥን ውስጥ ለመረጡት ሀሳብ የ (√) ወይም (x) ምልክት በመጠቀም የግል መረጃዎን እና እይታዎን ይግለፁ።

ሚሊዮን ወርቅነህ

ሞባይል: 0949770867

ኢሜል: millionworkneh6@gmail.com

ክፍልአንድ: የግልመረጃዎች

1.ፆታ

ሴት ☐ ወንድ ☐

2. ዕድሜ

18-27 ☐ 28-37 ☐ 38-47 ☐

48-57 ☐ ከ 58 በላይ ☐

3. በአቢሲኒያ ባንክ ለምን ያህል ጊዜ ተጠቅመዋል?

ከ 1 አመት በታች ☐ ለ 1 አመት ☐ ለ 2 አመት ☐

ለ 3 አመት ☐ ለ 4 አመት ☐ ለ 5 አመት እና ከዚያ በላይ ☐

4. የአቢሲኒያ ባንክ ምርቶችን እና አገልግሎቶችን በምን ያህል ጊዜ ይጠቀማሉ?

በየቀኑ ☐ በየሳምንቱ ☐ በየወሩ ☐

በየሩብ አመቱ ☐ በየግማሽ አመቱ ☐ በየአመቱ እና ከዚያ በላይ ☐

ክፍል ሁለት: ከጥናቱ ጋር በቀጥታ የተያያዙ ጥያቄዎች

እባክዎ የስምምነት ደረጃዎ የእርሶን ሀሳብ በሚወክለው ሳጥን ውስጥ ያስቀምጡ
1= በጣም አልስማማም, 2= አልስማማም, 3= ገለልተኛ, 4= እስማማለው እና 5= በጣም እስማማለው

ተቁ	መግለጫዎች	የስምምነት ደረጃ				
		1	2	3	4	5
የቪዲዮ ጣቢያ ማስታወቂያ						
1.	በአቢሲኒያ ባንክ ውስጥ በቂ የቪዲዮ ማስታወቂያ አለ					
2.	የአቢሲኒያ ባንክ የቪዲዮ ጣቢያ ማስታወቂያ ለባንኩ ምርቶች እና አገልግሎቶች ያለኝን ፍላጎት ያሳድጋል					
3.	ብዙ ደንበኞችን ለማግኘት በቪዲዮ ጣቢያ ማስተዋወቅ ተገቢ ነው					
4.	የቪዲዮ ማስታወቂያ በሚንቀሳቅሱ ምስሎች የተደገፈ በመሆኑ የባንኩን ምርቶች እና አገልግሎቶች ለመጠቀም ተጨማሪ እድሎችን ሰቶኛል					
5.	አቢሲኒያ ባንክ ከሚጠቀምባቸው የማስታወቂያ ሚዲያዎች መካከል የቪዲዮ ጣቢያ ስለምርቶቹ እና አገልግሎቶቹ የበለጠ እንዳስብ ተጽዕኖ አሳድሮብኛል					
6.	የአቢሲኒያ ባንክ የቪዲዮ ማስታወቂያ በጣም ተደጋጋሚ በመሆኑ ምርቶቹን እና አገልግሎቶቹን እንዳምን አድርጎኛል					
7.	የቪዲዮ ማስታወቂያ ለምርቶች እና አገልግሎቶች ቅድሚያ እንድሰጥ ያደርገል					
8.	የቪዲዮ ማስታወቂያ ምርቶችን እና አገልግሎቶችን ለመምረጥ የተሻለ ታማኝነት አለው					
የድምጽ ጣቢያ ማስታወቂያ						
1.	በአቢሲኒያ ባንክ ውስጥ በቂ የድምጽ ማስታወቂያ አለ					
2.	የአቢሲኒያ ባንክ የድምጽ ጣቢያ ማስታወቂያ ትኩረት እንድሰጥ እና ስለምርቶቹ እና አገልግሎቶቹ እንዳውቅ አነሳስቶኛል					
3.	የድምጽ ጣቢያ ማስታወቂያ አቅምያለው እና ተመልካቾችን ማሳመን የሚችል ነው					
4.	አቢሲኒያ ባንክ ከሚጠቀምባቸው የማስታወቂያ ሚዲያዎች መካከል የድምጽ ጣቢያ ስለምርቶቹ እና አገልግሎቶቹ የበለጠ እንዳስብ ተጽዕኖ አሳድሮብኛል					
5.	የአቢሲኒያ ባንክ የድምጽ ማስታወቂያ ለታዳሚው ግልጽ መልእክት ያስተላልፋል					
6.	የድምጽ ማስታወቂያ በአእምሮዬ ውስጥ አዎንታዊ ምስል በመፍጠር ምርቶችን እና አገልግሎቶችን እንድጠቀም ያስችለኛል					
7.	የአቢሲኒያ ባንክ ድምጽ ማስታወቂያ በጣም ተደጋጋሚ በመሆኑምርቶቹን እና አገልግሎቶቹን እንዳምን አድርጎኛል					
8.	የአቢሲኒያ ባንክ የድምጽ ማስታወቂያ በፈጠራ የተደገፈ ነው					

ተቁ	መግለጫዎች	የስምምነትደረጃ				
		1	2	3	4	5
የህትመትጣቢያማስታወቂያ						
1.	በአቢሲኒያ ባንክ ውስጥ በቂ የህትመት ሚዲያ ማስታወቂያ አለ					
2.	የህትመት ሚዲያ ማስታወቂያ ምርቶችን እና አገልግሎቶችን እንድገዛ ያነሳሳኛል					
3.	የህትመት ሚዲያ ማስታወቂያን ካነበብኩ በኋላ ማስታወቂያ የወጡትን ምርቶችን ወይም አገልግሎቶችን መግዛት እፈልጋለው					
4.	አቢሲኒያ ባንክ ከሚጠቀምባቸው የማስታወቂያ ሚዲያዎች መካከል የህትመት ሚዲያ ስለምርቶቹ እና አገልግሎቶቹ የበለጠ እንዳስብ ተጽእኖ አሳድሮብኛል					
5.	የአቢሲኒያ ባንክ የህትመት ሚዲያ ማስታወቂያ አስደሳች እና ለማንበብ የሚማርክ ነው					
6.	የወረቀት ማስታወቂያ እምነቴን በመጨመር ምርቶችን እና አገልግሎቶችን እንድገዛ ያስችለኛል					
7.	የህትመት ሚዲያ ማስታወቂያ ዘላቂ ተጽእኖ ይፈጥራል					
8.	በህትመት ሚዲያ የሚሰራ ማስታወቂያ በቀላሉ ተደራሽ ነው					
የሸማቾች የግዥ ባህርያት						
1.	የአቢሲኒያ ባንክ ማስታወቂያ ምን ዓይነት ምርቶች እና አገልግሎቶች እንደሚያስፈልጉኝ እንዳውቅ እና መረጃ እንዳገኝ ረድቶኛል					
2.	የአቢሲኒያ ባንክ ማስታወቂያ የተለያዩ አማራጮችን ለማየት እድል ሰጥቶኛል					
3.	የአቢሲኒያ ባንክ ማስታወቂያ የተለያዩ ምርቶችን እና አገልግሎቶችን ገዝቼ ለመጠቀም እንድወስን እድል ሰጥቶኛል					
4.	የአቢሲኒያ ባንክ ምርቶች እና አገልግሎቶች ተጠቃሚ በመሆኔ ረክቻለው					
5.	በማስታወቂያ እና በሸማቾች የምርት እና የአገልግሎት የግዢ ባህሪያት መካከል አዎንታዊ ግንኙነት አለ					
6.	የሚዲያ ማስታወቂያ በአቢሲኒያ ባንክ የሸማቾች የግዢ ባህሪ ላይ ጉልህ እና አዎንታዊ ተጽእኖ አለው					

ስለ ጊዜዎ አመሰግናለሁ!!!