



The Effect of Celebrity Endorsement on Customers' Usage behaviour: The Case of Ethiopian Banking Industry

A Research Proposal Submitted in Partial Fulfillment of the Requirement for the Award of Master of Arts Degree in Marketing Management

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Declaration

I hereby declare that this study entitled “The Effect of Celebrity Endorsement on Customers’ Usage behaviour: The Case of Ethiopian Banking Industry” is my original work prepared under the guidance of my advisor, Geite Andualem (Ph.D.). This paper is submitted in partial fulfillment of the requirement for the Award of Master of Arts Degree in Marketing Management and it has not been previously submitted to any diploma or degree in any college or university. I would like also to confirm that all the sources of materials used in this study are duly acknowledged.

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Statement of Certification

This is to certify that Edom Birhanu has carried out his research work entitled “The Effect of Celebrity Endorsment on customers’ Usage Behaviour: The Case of Ethiopian Banking Industry” in partial fulfillment of the requirement for the Award of Master of Arts Degree in Marketing Management at Addis Ababa University College of Business and Economics School of Commerce. This paper is an original work and has not been submitted to any diploma or degree in any college or university.

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Abstract

This study was intended to examine the effect of celebrity endorsements in banking industry on customers' usage behaviour. The study used of the Ohanian source credibility model and Product match up hypothesis to formulate the conceptual framework. The study was an explanatory research and it depends on quantitative data collected through survey using self-administered questionnaire. The survey was conducted on 340 respondents drawn from bank customers through non-probabilistic convenience sampling. Descriptive statistical analysis was used to summarize respondents' attitude on celebrity endorsed advertisements and other related variables. Factor analysis was used to extract components from the variable so as to make the data ready for the next analysis i.e. multiple regression analysis, which aimed to examine the effect of celebrity endorsement. The result of the survey revealed that customers have positive response towards celebrity endorsement measured through the attributes of expertise, trustworthiness, and product/celebrity match have positive effect on the customers to use the services of the banks. On the other hand, perceived physical attractiveness has negative impact on customers' usage behaviour. On the other hand, the correlation analysis result showed that celebrities congruence fit had strong correlation with customers' usage behaviour. Physical attractiveness and customers' usage behaviour has negative and low correlation between the variables. The results suggested that marketers in the industry should consider the use of celebrities in their promotional endeavors so as to grab customers' attention for their advertisements but in selecting celebrities they should look for those celebrities who have the right combination of all the attributes. Hence, marketers should also focus on the core message in their advertisement campaign.

Key Words: - Celebrity endorsement, Product Match-up Hypothesis, Source Credibility Model

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Chapter One

INTRODUCTION

1.1. Background of the Study

Business success in the 21st century is complex that businesses need advertisement by endorsing celebrities their product. This is because of many advertisements released to users. Hence companies have problem in selecting celebrities for their product which produced for their consumers. According to (Belch & Belch, 2003) celebrity's effectiveness as an endorser depends on the culturally acquired meanings he or she brings to the endorsement process. Each celebrity contains many meanings, including status, class, gender, and age as well as personality and lifestyle.

Any business firms prosper if and only if it attracts and keep consumers who are willing to pay for its product. This implies that advertisements for goods and services must be attractive that catches mind of consumers, should be smart to catch users mind. As (Parmar & Patel, 2014) states that, although the audience is getting smarter and smarter and the modern day consumer is getting resistant to the exaggerated claims made in a majority of advertisements, advertisers are focused on celebrities and their popularity for advertising their products.

Consumers need to be aware of goods, on way to address the features of the goods and services companies need advertisement. As (Hassan & Jamil, 2014) Advertisement is “the art of persuasion” that is mainly concerned to create awareness about what is being offered with ultimate objective to persuade towards buying.

Advertisement is one way to communicate with the customers. In order to address customers' companies can use different strategies. One of the method could be the use of celebrity. According to (Khatri, 2006) Celebrities are people

who enjoy public recognition by a large share of a certain group of people whereas attributes like attractiveness, extraordinary lifestyle are just examples and specific common characteristics cannot be observed though it can be said that within a corresponding social group celebrities generally differ from the social norm and enjoy a high degree of public awareness.

In many companies there are endorses of product, who are famous public figures. This is strategy for the firms to advertise their product according to (Ahmed, et al., 2015) celebrity endorsement is the Promotion strategy to attract the customers. By analyzing the current market, now it's become the need of the marketers to use the different famous personalities to relate with their brands to create unique identity of the brand and to do famous his company's brand or product, which results high expenditure for the company to use that strategy, however nowadays it is used to be a powerful strategic tool to get maximum profit.

Consumer behaviour is the decision process and physical activity engaged in when evaluating, acquiring, using or disposing of goods and services. As (Giridhar, 2012) Consumer buying behaviour is the study of how people buy, what they buy, when they buy and why they buy. It attempts to understand the buyer decision-making process, both individually and in groups.

In any advertisement firms must attract their customers to purchase their product. They must insure the conveyed message should be convincing to users. As (Khatri, 2006) stated, the effectiveness of a message depends on the perceived expertise and trustworthiness of an endorser. The central goal of advertising is the persuasion of customers.

In most literature advertising with celebrities is most acceptable for consumers to use the endorsed products. The advertisements have impact on customers' perception to their attitude, buying behaviour and to enhance using products endorsed by celebrities.

Most agreed that advertisement endorsed by celebrities can affect the buying behaviour of the consumers. This is becoming common strategy to firms, endorsing celebrities to advertise the products and services they provide to the consumers. As result to share the market and to get profit out of the advertisement.

Currently, the use of celebrities as part of marketing communications strategy is a fairly common practice for major firms in supporting corporate or brand imagery. In Ethiopia, although there are no statistics available to show the prevalence of the practice, the use of celebrity endorsement in advertisement is increasing. Hence, this study aimed to examine the effect of celebrity endorsement on customers' usage behaviour: the case of Ethiopian banking industry.

1.2. Statement of the problem

In today's world the celebrities are being treated as a role model. People are changing their living style related with their favorite celebrity. This thing creates a great impact on the buying behaviour of the persons (Ahmed, et al., 2015).

To get the attention of their customers' towards their product and service companies use different advertisement mechanisms. This is done to overcome their competitors. According to (Apejoye, 2013) the aim behind any message is to achieve the purpose for which it was conceived. Companies, civil society organizations and government agencies spend billions of money annually placing one form of advertisement or the other in the media.

However, any advertisement has big budget, advertisement can succeed only if the advertisement gets the attention and communication well. Advertisers are accountable for the money they spent on this promotion. They expect customers' attraction to the promotion they release through the media. According to (Ohanian, 1990) Construction and Validation of a Scale to Measure Celebrity

Endorsers' Perceived Expertise, Trustworthiness, and Attractiveness. Given the large sums of money spent on celebrity advertising, advertisers should use the scale as an integral part of their effectiveness testing and tracking.

In the case of Ethiopia, there are three studies conducted by Alem Bayu in 2014 (unpublished MA thesis) on consumers' perception towards celebrity source credibility in Ethiopian context using student samples. Other Bahiru Demisse (2015) (unpublished MA thesis) on the effect of celebrity endorsement on consumers' attitude and purchase intention: the case of Ethiopian banking industry. However, the first research used only student population which may not represent the wider consumer population. The second focused only in the consumers' purchase intention and their attitude on celebrity endorsement. Other research done by Elias Seife (2016) (unpublished MA thesis), on Factors affecting the effectiveness of celebrity endorsed advertisement of Ethiopian banking industry. In his finding all attributes of celebrity endorsement except physical attractiveness have positive and significant effect on the purchase intention.

In Ethiopian banking industry is witnessed in engaging celebrities to endorse its products. However, the practice of celebrity endorsement did not get the attention of many researchers in Ethiopian context. This fact has also been one of the reason why the researcher becomes motivated to choose the topic area. Hence, it is important to examine the effect of celebrity endorsement on customers' usage behaviour: the case of Ethiopian banking industry.

1.3. Basic Research Questions

1.3.1. Main Research Question

How does celebrity endorsement affect customers' usage behaviour in the banking sector in Ethiopia?

1.3.2. Sub-research Question

1. How does expertise influence customer's usage behaviour in the banking sector?
2. How does trustworthiness influence customer's usage behaviour in the banking sector?
3. How does attractiveness influence customer's behaviour in the banking sector?
4. How does product/ celebrity match customer's behaviour in the banking sector?
5. Are there any significance difference public and private banks in customers' usage behaviour of the brand?

1.4. Objectives of the study

1.4.1. General Objective of the study

The main objective of the study is to examine the overall effect of celebrity endorsements on customers' usage behaviour in the case of Ethiopian banking sector.

1.4.2. Specific objectives of the study

1. To examine how expertise influence customer's usage behaviour in the banking sector?
2. To examine how trustworthiness influence customer's usage behaviour in the banking sector?
3. To examine how physical attractiveness influence customer's usage behaviour in the banking sector?
4. To examine how product/ celebrity match customer's usage behaviour in the banking sector?
5. To know if there is difference in public and private banks in customers' usage behaviour of the banks service?

1.5. Hypothesis of the study

Hypothesis of this research will be based up on the concepts of Ohanian's source of credibility model, McGuire's source of attractive model, and product/celebrity match.

H1): - Perceived Expertise of the celebrity has positive influence on customers' usage behaviour.

H2): - Perceived Trustworthiness of the celebrity has positive influence on customers' usage behaviour.

H3): - Perceived Attractiveness of the celebrity has positive influence on customers' usage behaviour.

H4): - Perceived Product/Celebrity Match has positive influence on customers' behaviour.

H5o): - There is no significance difference public and private banks in customers' usage behaviour of the brand.

H5a): - There is significance difference public and private banks in customers' usage behaviour of the brand.

1.6 Significance of the study

The study has practical significance for commercial banks, advertisement agencies and marketing practitioners of the sector by examining the effect of celebrity endorsement on customers' usage behaviour: the case of Ethiopian banking industry. This study also identifies the dominant celebrity endorsement factor on customers' usage behaviour. Therefore, marketing practitioners of the industry benefited by considering this dominant effect while selecting celebrities to endorse their banks.

This research work will help to know the impact of celebrity endorsement on customers' usage behaviour in the banking industry. It will be of significance to those who do not have knowledge about celebrity endorsement and consumers buying behaviour which are effective advertising strategies.

1.7 Delimitation/scope of the study

The study was confined to the celebrity endorsements in the Ethiopian banking industry specifically in Addis Ababa. In addition, it is only celebrity endorsed advertisements made on TV and print media was used in order to facilitate the data collection. In terms of variable selection, in expanding the original tri-component (Ohanian, 1990) source of credibility scale with the indicator of perceived 'expertise', 'trustworthiness', 'attractiveness'. In addition to this it uses the match up-hypothesis.

1.8 Limitation of the study

One of the limitations of the study was related to the sampling method adopted for the survey i.e. non-probabilistic convenience sampling. Different books on research methods contest the generalizability of survey results that use non-probabilistic convenience sampling. In order to reduce such problem, appropriate timing was chosen to administer the questionnaire at the branches of the selected banks so that customers from different walk of life be accommodated. However, with such precaution, the generalizability of the survey results may still be questioned.

1.9 Definition of Terms

1.9.1 Conceptual definition

Celebrity Endorser- is someone who enjoys public recognition and who uses that recognition on behalf of a consumer good by appearing with it in an advertisement (McCracken, 1989)

Celebrities: are people who enjoy public recognition by a large share of a certain group of people whereas attributes like attractiveness, extraordinary lifestyle are just examples and specific common characteristics cannot be observed though it can be said that within a corresponding social group (Khatri, 2006).

Source of credibility dimensions: are 'Expertise', 'Trustworthiness', and 'Attractiveness'. (Ohanian, 1990)

1.9.2 Operational definition

Celebrity endorsement= Celebrity Advertiser

Consumers'= Customers'

Consumers' purchase intention= Customers' Usage Behaviour

1.10 Organization of the paper

The study had five chapters, including this chapter that discusses the background, research problem, research questions, and objectives of the study. Related literatures that were reviewed for this study and the conceptual framework together with the hypotheses formulated will be discussed under Chapter Two. Chapter Three will discuss in detail about the research methodology used in the study. Presentation, analysis, and interpretation of the data collected will be discussed in Chapter Four of the report and finally, conclusion and recommendations of the study will be presented in Chapter Five.

Chapter Two

Literature Review

2.1 Introduction

Advertising is a very strong component of business in any society. It possesses pervasive and persuasive power. Though primarily designed by firms in order to create awareness about goods and services (Apejoye, 2013).

The advertising market has become more cluttered and competitive now and everywhere. To highlight their brand, advertisers are turning to celebrities as endorsers. They are willing to invest significant amount of monies to juxtapose their brands with celebrity's attributes like attractiveness, expertise and trustworthiness. They believe that the celebrity's qualities might transfer to their brand, thus produce favorable campaign results (Muda, et al., 2011).

This chapter presents the review of existing literatures in the area of celebrity endorsements in order to acquaint readers with better understanding of the subject matter. Which incorporates the theoretical review, empirical review and Finally, the chapter also presents the conceptual framework of the study.

2.2 Theoretical Background for Celebrity Endorsement

Celebrities are those who have high level of attractiveness special skills, knowledge, life styles and due to these they are different from ordinary peoples and they are also highly recognized by the people, (Sultan & Mannan, 2015). Celebrities are popular people who have been found to be highly effective in product promotion (Muda, et al., 2011). According to (Hassan & Jamil, 2014) defines Celebrities are inviters who invite the people to buy the product or service with enormous power in Ads than any other due to their credibility and distinctive position that leads towards intention to buy.

2.2.1. Understanding the Meaning of Celebrity Endorsement

In large many advertisements are released every day to the customers. The advertisements may be on the print media or could be in entertainment. However, consumers may not capture the message as they read or see, as to capture their users' companies endorse celebrities for the product in the advertisement.

If consumers find a particular spokesperson annoying or untrustworthy, they are less likely to accept what this source has to say. Of course, source-related thoughts are not always negative. Receivers who react favorably to the source generate favorable thoughts, or source bolsters. As you would expect, most advertisers attempt to hire spokespeople their target audience likes so as to carry this effect over to the message (Belch & Belch, 2003).

According to (Khatri, 2006) categorize celebrities in four major forms of celebrity endorsement. Companies could adjust their advertisement campaign, in order to get the attention of their customers.

Testimonial: If the celebrity has personally used a product or service and is in a position to attest its quality, then he or she may give a testimonial citing its benefits.

Endorsement: celebrities often lend their names to ads for product or services for which they may or may not be the experts.

Actor: A Celebrity may be asked to present a product or service as a part of character enactment rather than personal testimonial or endorsement.

Spokesperson: A celebrity who represents a brand or company over an extended periods of time often in print and TV ads as well as in personal appearances is usually called a company's spokesperson.

2.2.2. Advertisement

Major intend of each commercial is to create attentiveness and stimulate interest in consumer's mind. Today almost every company from different industries uses advertisement as their basic tool to encourage their goods and services, because it's the best way to convey information to the huge public in an effective and efficient manner (Ohanian, 1991). According to (Khan, 2006) stated, in advertising, people of prominence and, owners can be used and their experiences and satisfaction received can be projected through conversation and, by giving their impression to the general public and non-owners of the product.

The matching of the celebrity with the brand might looks simple but development of those advertisements which have the desired match of brand attributes with the characteristics of the celebrity and then achieving success in the form of the achievement of desired results of the advertising campaigns requires detailed understandings of the objectives which company has made for the brand, choice of the appropriate celebrity for the brand and development of the appropriate basis for measuring the success of the brand (Sultan & Mannan, 2015).

2.2.2.1. Celebrity advertising

Consumers' in the modern age are reading and seeing many advertisements. Which they do not remember it, companies as result endorse celebrities to promote products. Consumers are getting smarter that companies need to address right advertisement for the users. According to (Parmar & Patel, 2014) the modern day consumer is getting resistant to the exaggerated claims made in a majority of advertisements, advertisers are focused on celebrities and their popularity for advertising their products.

In this era of rapidly emerging information technology and communication, consumers are very much exposed to advertisements anytime and anywhere. Customers are exposed to thousands of ads in magazines, billboard hoardings,

and radio and on television. According to (Sabir, et al., 2014) the marketer's challenge is to find the distinctive way that will gain consumers' attention. Celebrity endorsed advertisements is one good way to capture consumer attention and hence triggers them to make the ultimate buying decision.

2.2.2.2. Using celebrities in advertisement

In the mind of customers, using endorsers in an advertisement has an impact. Celebrity and non- celebrity advertisement both have effect on perception of the consumer. In using celebrities' consumers have become more critical of the advertisement. They take the meaning from writing in multiple different ways so the advertiser should present truth in their images, they should not mislead the consumer (Saeed, et al., 2014).

To be effective, advertisers must find a unique way to break through the ad clutter and provide the audience with sufficient motivation to pay attention and engage in higher order processing of ad messages. One of the popular strategies of creatively breaking through the clutter is by using celebrities to endorse the company's brand in the advertisement. Celebrities are popular people who have been found to be highly effective in product promotion (Muda, et al., 2011).

Many consumers aspire to share values and lifestyle of celebrities as models of success as they imitate and even impersonate celebrities' behavior to enhance their own self-esteem. Such imitations include the way celebrities live, dress, communicate and most importantly, the brands of products they choose and use (Alsmadi, 2006). For these reasons, advertisers are willing to spend a lot of money to have celebrities endorse their brands.

2.2.3. Advantage and Disadvantages of Celebrity Endorsement

Companies in this days want to gain market share through their advertisement campaign. In doing this they endorse celebrities to promote products they produce to consumers. According to (Parmar & Patel, 2014) Celebrity endorsement is the way to maximize advertising effectiveness. Popular celebrities like athletes and film stars are considered as god by their lovers, but it is essential for marketers to establish the link between a product and celebrity by considering the type of product.

“The importance of celebrity endorsers does not lie in the fact that they are used by firms who wish to increase revenue, but in how these celebrities add value to a company, brand or product” (Amos, et al., 2008). Sadly, celebrity advertisers sometimes do not reach the company’s expectations. Celebrity advertising has many advantages and disadvantages. With all the social media prevalent in modern society, celebrities can reach new heights of fame that were unthinkable in the past.

When talking about the advantages of celebrity advertising, one advantage is more clear and obvious than the rest. In simple terms, celebrity advertising influences consumer purchases. Consumers see a celebrity on an advertisement and think, “If this product works for this celebrity, then it can work for me” (Hassan & Jamil, 2014).

Celebrities can also increase brand awareness. If a brand is struggling to get its name out or is not as powerful a name as the company would like, using a celebrity can be extremely resourceful. “Celebrities are eye-catching; there’s a pure awareness factor that makes you stop and look at an advertisement because you recognize the spokesperson” (Khatri, 2006). Because of this, a celebrity can make one brand stick out over a competitor. When a person goes food shopping, more often than not, they do not know much about many brands.

However, when they see a celebrity they do know about and like on the front of the packaging, they are more likely to pick that brand.

Although positive and valuable in many respects, celebrity advertising is a risky venture and can have negative effects. One disadvantage of celebrity advertising is consumer skepticism. Many times, the celebrity endorsing a product will not relate to the product well (Erdogan, 1999). Another common issue in celebrity advertising is multiple endorsements. Multiple endorsements can cause problems in two ways. First, a celebrity can endorse multiple brands (Rosca, 2010)

A person can see a celebrity they dislike and completely disregard the product. The product could be exactly what they need but because they dislike the celebrity endorsing it, they will never buy it.

2.2.4. Consumer Behaviour

According to (Hoyer & MacInnis, 2008) Consumer behavior reflects the totality of consumers' decisions with respect to the acquisition, consumption, and disposition of goods, services, activities, experiences, people, and ideas by (human) decision-making units. As (Dzisah & Ocloo, 2013) stated consumer behaviour involves much more than understanding what products a consumer buys. It embraces factors, which can affect the decision-making process as a person works through the purchase decision. The number of potential influences on consumer behaviour is limitless.

Consumer behaviour can be illustrated as the analysis of a procedure through which consumers in a form of individual or groups try to identify their requirements, select the most appropriate product, service, idea or experience in order to make them satisfy (Sultan & Mannan, 2015).

2.2.5.Consumer Buying Behaviour

2.2.5.1. AIDA

The AIDA Model (Strong, 1925) is in fact an acronym for attention, interest, desire and action and describes a cognitive journey of a consumer that travels through four main stages. This model can be approached as a tool to encourage action by stimulating the purchase of a certain product or service (Hackley., 2005).

The AIDA: A model is presented for measuring the effectiveness of advertising. This model includes four stages:

- A. Attract the attention:** to attract attention (and awareness) to mean that before you sell something you need to attract his attention. For the attention of people, there are many ways. As for big title, controversial or shocking content can be ways to attract visits to our promotional message (Barry & Howard, 1990).
- B. Generate interest in the client:** This means that demonstrating product features and benefits, people get interested in their product. Music and promoted language should be fit as well with experience and attitudes of customers. In addition to promoting the client's target language, to speak, Layout and content of the customer must also be correct and acceptable (Barry & Howard, 1990).
- C. To create enthusiasm:** in the people that is very important Advertiser must know how to target customers think the advertising message must be able to convince customers that the intention is to introduce and supply of goods, Customer needs will be fulfilled (Barry & Howard, 1990).
- D.** The last step is to end **the acquisition.** purchase or sale at this stage of the customer you want to know about buying, and to take its final decision to end the process. The advertiser must be able to give them reassurance that the decision was correct and also That people should be able use words to

provide advertising content words when talking with others about the product (Bendixen, 1993).

2.2.6.Celebrity Endorsement Models

In most advertisement using celebrity has advantage for the firms. By using such known individuals, it is easy to catch customers mind. It does not mean that these celebrities have positive perception on consumers towards the endorsed brands. Marketers should select celebrities carefully in order to have positive image of the products they offer.

2.2.6.1. Source Credibility Model

The source-credibility model resulted from a landmark study by Hovland and his associates (1953). They analyzed the factors leading to the perceived credibility of the communicator and concluded that two factors namely, expertness and trustworthiness-underscore the concept of source credibility (Ohanian, 1990).

Expertise: - As (Erdogan, 1999) explain expertise is defined as the extent to which a communicator is perceived to be a source of valid assertions. It refers to the knowledge, experience or skills possessed by an endorser.

Trustworthiness: - According to (Ohanian, 1990) The trust paradigm in communication is the listener's degree of confidence in, and level of acceptance of, the speaker and the message. As (Erdogan, 1999) describes it is refers to the honesty, integrity and believability of an endorser. It depends on target audience perceptions.

As (Hoyer & MacInnis, 2008), in many marketing messages, information is presented by a spokesperson, usually a celebrity, an actor, a company representative, or a real consumer. In a sales situation, the salesperson is a spokesperson for the company and the offering. Both the credibility of these sources and the credibility of the company influence consumers' attitudes. As

(Belch & Belch, 2003) stated Information from a credible source influences beliefs, opinions, attitudes, and/or behavior through a process known as internalization, which occurs when the receiver adopts the opinion of the credible communicator since he or she believes information from this source is accurate.

2.2.6.1.1. Ohanian's Source Credibility Model

As of (Ohanian, 1990) discusses, both the source-credibility model of Hovland, et al. (1953), and the attractiveness model of McGuire (1958) were used in defining the dimensions of source valence. Expertise and trustworthiness as suggested by Hovland, et al. (1953) (also as the credibility dimension of the McGuire source-valence model), and attractiveness were used as hypothesized dimensions of source attributes.

Trustworthiness: - According to (Ohanian, 1990), trustworthiness is the listener's degree of confidence in, and level of acceptance of, the speaker and the message. In conclusion (Ohanian, 1990) stated trustworthiness of the communicator (celebrity) is an important construct in persuasion and attitude-change research. Therefore, a reliable measurement of this construct requires a series of items, rather than the typical single item commonly used to measure the variable as a trustworthy-untrustworthy dichotomy.

refers to the honesty, integrity and believability of an endorser. It depends on target audience perceptions. Advertisers capitalize on the value of trustworthiness by selecting endorsers who are widely regarded as honest believable, and dependable (Shimp, 1997). (Friedman, 1978) reasoned that trustworthiness is the major determinant of source credibility and then tried to discover which source attributes are correlated with trust Their findings showed that likeability was the most important attribute of trust

Expertise: - As (Sertoglu & Catli, 2014) define expertise as the degree to which the endorser is perceived to have the adequate knowledge, experience or skills to

promote the product. (Ohanian, 1991) an expert source exhibited more agreement with the advocated position than did those exposed to a low-expertise source. Source expertise in persuasive communication generally indicates that the source's perceived expertise has a positive effect on attitude change.

Expertise is defined as the extent to which a communicator is perceived to be a source of valid assertions. It refers to the knowledge, experience or skills possessed by an endorser. It does not really matter whether an endorser is an expert; all that matters is how the target audience (Hovland, et al., 1953): (Ohanian, 1991) perceives the endorser. Expert sources influence perceptions of the product's quality. A source/celebrity that is more expert has been found to be more persuasive (Aaker, et al., 1986) and to generate more intentions to buy the brand (Ohanian, 1991).

2.2.6.2. Source Attractiveness Model

The source-attractiveness model has its origins in the social psychological research and is a component of the "source valence" model of McGuire (McGuire 1985) according to (Ohanian, 1990). In this model The attractiveness model contends that the effectiveness of a message depends on source's "familiarity," "likability," "similarity, and "attractiveness" to the respondent.

Similarity: - is a supposed resemblance between the source and the receiver of the message, while

Familiarity: - refers to knowledge of the source through exposure.

Likability: - is an affection for the source as a result of physical appearance, behavior, or other personal traits (Belch & Belch, 2003).

Advertisers have chosen celebrity endorsers on the basis of their attractiveness to gain from dual effects of celebrity status and physical appeal. In order to discern the importance of attractiveness, one only has to watch television or look at print advertisements. Most advertisements portray attractive people (Erdogan, 1999).

2.2.6.3. The Product/Celebrity Match-up Hypothesis

The perfect congruence between endorser and product may lead to great endorser believability through identification process and favorably influence consumer attitudes toward ads and products as well as buying behaviour. The “Celebrity-Product Match-Up” proposition holds that in order to make an advertisement effective, there must be congruence or fit between the product and the celebrity in terms of characteristics such as image, expertise (Muda, et al., 2011). According to (Rifon & Choi, 2012) some celebrity endorsements work better than others due to a natural match between the celebrity and the product in terms of cultural meanings and images.

According to (Kahle & Homer, 1985), the Match-up Hypothesis of celebrity endorser selection fits well with Social Adaptation Theory. According to this theory, the adaptive significance of information will determine its impact. Similarly, (Kamins, 1990), argues that an attractive models inclusion in an advertisement may in some consumer minds intrinsically prompt the idea that use of a brand endorsed by a celebrity will enhance attractiveness as it did for the celebrity, hence, provide adaptive information.

(Forkan, 1980), has proposed the match-up hypothesis for celebrity selection when he suggested that the message conveyed by the image of a celebrity and the message about a product should converge in an effective advertisement and therefore implies a need for a congruity between the celebrity image and the product image. The perfect congruence between endorser and product may lead to great endorser believability through identification process (Langmeyer &

Walker, 1991) and favorably influence consumer attitudes toward ads and products as well as purchase intention (Kirmani & Shiv, 1998).

In order to emphasize the importance of proper match-up, Watkins (1989) quoted a senior vice president of a leading beverage company in which the vice president states that celebrities are an unnecessary risk unless they are logically related to products. Another practitioner quoted by (Bertrand & Todd, 1992)) argued that if there is a combination of an appropriate tie-in between the company's product and the celebrity's persona, reputation or the line of *work the* celebrity is in, then advertisers can get both things, the fame and the tie-in, working for them.

2.2.6.4. The Meaning Transfer Model

Indeed, a considerable amount of researches exist both in social science and marketing, showing that mere credibility and attractiveness attributes of celebrity endorsers cannot result in effective persuasion. Therefore, McCracken presented the meaning transfer model as an alternative. He thought celebrity endorsements are special examples of a more general process of meaning transfer (McCracken, 1989).

According to (Belch & Belch, 2003) stated, marketers must first decide on the image or symbolic meanings important to the target audience for the particular product, service, or company. They must then determine which celebrity best represents the meaning or image to be projected. (McCracken, 1989) believes that some celebrity/product endorsements work better than others due to an inherent match or congruency between the celebrity and the product.

Celebrity endorsements are special examples of a more general process of meaning transfer (McCracken, 1989). In this process, there is a conventional path for the movement of cultural meaning in consumer societies. This process involves three stages; the formation of celebrity image, transfer of meaning from

celebrity to product and finally from product to consumers. According to (McCracken, 1987), meaning begins as something resident in the culturally constituted world, in the physical and social world constituted by categories and principles of the prevailing culture.

Advertising works as a method of meaning by bringing consumer needs and the representation of the culturally constituted world together within the frame of a particular advertisement. In conjunction with (McCracken, 1987) argument (Domzal & Keman, 1992) claim that advertising is an integral part of social systems, whose function is to communicate the culturally constructed meaning of products to consumers. According to the authors, consumers learn meanings by interpreting product definitions, which in this case are implicit in promotional content

2.3. Empirical Research finding

Several research studies have examined the congruency between celebrity endorsers and brands to explain how celebrities help in promoting brands. Although, there are few empirical estimates of the effect of celebrity endorsement on consumers buying behaviour; it is clear that celebrities have the ability to influence the behaviour of their fans in other arenas.

In one experiment, an advertisement for a fictitious brand of Sangria wine featured an endorsement attributed to a celebrity, a professional expert, a Company President, a typical consumer and a college student read the ad and gave the ad 0-10 scales of believability, probable taste, and intent to purchase. Across these three measures, the celebrity condition produced the highest scores (Friedman, 1978).

(Ahmed, et al., 2015) conducted on Impact of Celebrity Endorsement on Consumer Buying Behavior. The results show that the celebrity endorsement has reasonable impact on customers as per their attitude and buying intention.

Physical attractiveness, credibility and congruence of the celebrity with the reference to endorsed advertisement all have impact on customer perception about the advertised product. It has also been highlighted that celebrity endorsement advertisements boosting up the sales and purchase of product, people like to buy the products more if endorsed by the celebrity and it shows that today's customer is aware and influenced by media.

According to (Hassan & Jamil, 2014) conducted research on, influence of celebrity endorsement on consumer purchase intention for existing products: a comparative study, they found that as for expertise is concerned Pakistani celebrities are considered to be more expert, motivating the consumers to buy because they know the preferences of consumers due to belongingness to the same country. Due to this know how they act in a way which gives more realistic emotional effect in ads. Addition to this Pakistani celebrity usually rely on emotions in Ads which is also an expert technique as that Pakistani people make most of decision on emotional basis for family and friends.

According to (Farhat & Khan, 2011), they conducted research on, celebrity endorsement: a congruity measure of personalities, the research shows that congruence between a celebrity and a brand is an important concept, while considering the pre-attitude toward the ad featuring a celebrity endorsing a brand. In a narrow sense the study put forwards the empirical evidence for the general belief that, Endorser and the Brand must have congruence between their personalities.

In the African context, (Ibok, 2013), in his study conducted on Nigerian Telecom Industry, found that the celebrities' perceived trustworthiness, expertise, and attractiveness have significant influence on the celebrities' effectiveness on advertisements. On the other hand, (Oyeniya, 2014) conducted a study on processed food and soft drinks industry and the results of the study showed that both trustworthiness and expertise have positive effect on consumers purchase

intention while there is negative relationship between attractiveness and purchase intention.

In Nigeria, (Apejoye, 2013) examined Influence of Celebrity Endorsement of Advertisement on Students' Purchase Intention The finding also buttressed the source credibility model which explains that the acceptance and favorable response to an advertisement message depends on the perception the audience have about the expertise, trustworthiness and knowledge of the source. From the study, it was revealed that the credibility the brand has in the minds of the consumers has to do with the fact that the celebrity is a popular person. Also, the findings revealed that the celebrity is not a controversial person and therefore, they will buy the brand.

(Dzisah & Ocloo, 2013) researched on celebrity endorsement and consumer buying behaviour; enhancing the promotion function of marketing in the central business area of Accra, Ghana celebrity endorsements are a powerful and useful tool that magnifies the effect of a campaign but the word of caution to be followed seriously; celebrities alone do not guarantee success nor does a great advertising campaign or the best possible product. It is the combination of several factors especially the price and other elements that work together for the success of a brand and its acceptance in the minds of consumers as well as for its market offering. Modern day consumers are well educated and smart, they know celebrities are being paid for these endorsements and this knowledge makes consumers, especially internal customers as shown in the data, rather more cynical about the product and celebrity endorsements.

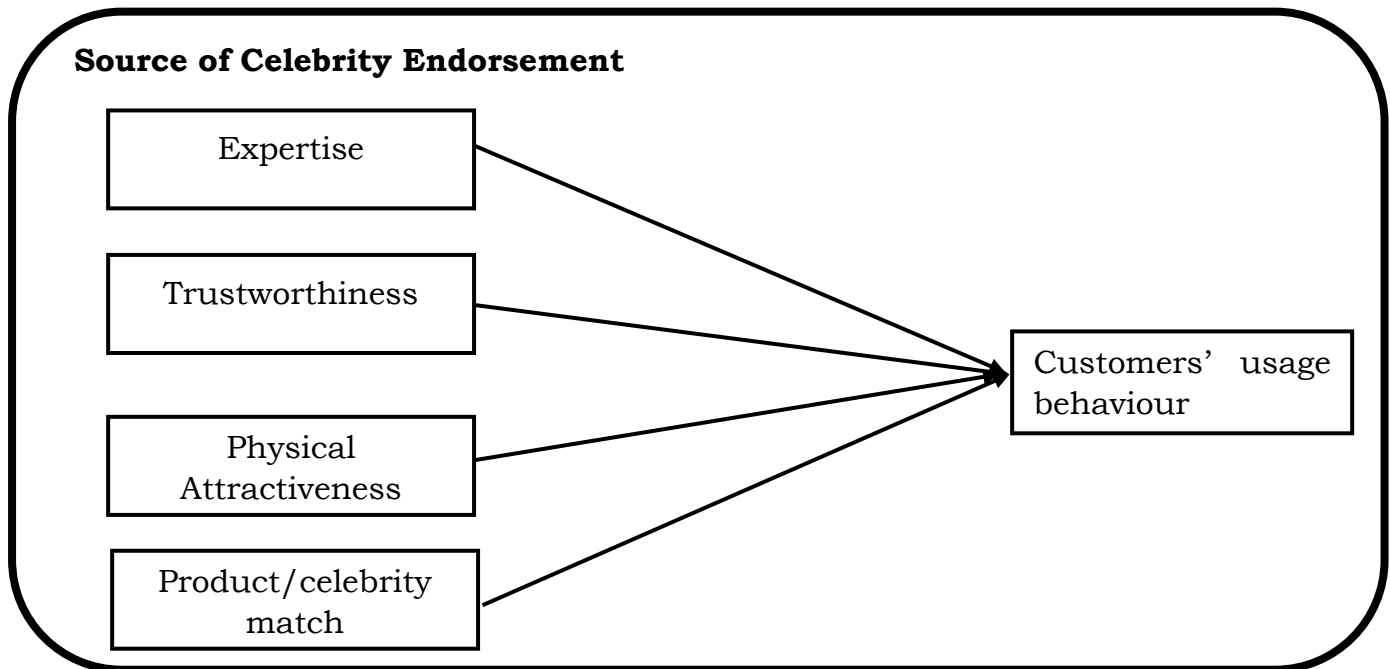
In the Ethiopian context, (Alem, 2014) has conducted a survey on university students to examine the effect of source credibility on consumers' purchase intention by taking into consideration both male and female celebrities. And the result of the study reveals that expertise and trustworthiness have positive effect on purchase intention for both male and female celebrity while attractiveness is found to be significant for only the male celebrity.

According to (Bahiru, 2015) has conducted research on the Effect of Celebrity Endorsement on Consumers' Attitude and Purchase Intention: The Case of Ethiopian Banking Industry. The result shows that consumers have positive attitude towards the celebrity endorsed bank advertisements. In addition, celebrity endorsements (measured by the attributes of attractiveness, expertise, trustworthiness, and product/celebrity match) have positive influence on the attitude consumers have towards the endorsed brand and their purchase intention. Although all the attributes have positive influence on the consumers' attitude and purchase intention, *product/celebrity match* and *expertise* have the highest influence on consumers' attitude towards the brands while *physical attractiveness* and *trustworthiness* have the highest influence on purchase intention.

Elias Seife has conducted research on factors affecting the effectiveness of celebrity endorsed advertisements of Ethiopian Banking Industry. The result reveals that physical attractiveness, trustworthiness and product match have positive effect on the consumers' intention to use the service of the banks. Among the attributes trustworthiness and expertise have the highest influence on their purchase intention. While physical attractiveness was not found to have significant effect on consumers' purchase intention of bank services (Elias, 2016).

2.4. Conceptual Framework of the study

For this study, the conceptual frame work adopts concepts of Ohanian’s source of credibility model, McGuire’s source of attractive model, and product/celebrity match.



Source: Adopted and modified (Sultan & Mannan, 2015)

Figure 1: Conceptual Framework of the Study

2.5. Hypothesis of the Study

Hypothesis of this research will be based up on the concepts of Ohanian’s source of credibility model, McGuire’s source of attractive model, and product/celebrity match.

Term expertise is defined as “the extent to which a communicator is perceived to be a source of valid assertions” (Hovland, et al., 1953). In order to persuade recipients of information endorser’s expertise has encouraging effect on receivers (Ohanian, 1990). (Belch & Belch, 1994) said that information receivers have strong belief upon the person who is practical having related knowledge,

expertise in advocating area. Endorser with high knowledge and skills has strong power of recommendation as compare to the endorsers with low expertise (Ohanian, 1990).

Celebrity expertise is one of the reasons in order to find out its influence on recipients of information (Amos, et al., 2008). If the celebrity advocating the product has strong knowledge and experience, then he/she will ultimately have differential power to pursue due to strong believability.

H1): - Perceived *Expertise* of the celebrity has positive influence on customers' usage behaviour.

Trustworthiness refers to the “honesty, integrity and believability of an endorser” (Erdogan & Tagg, 2001). Consumer has generally a consideration that celebrities are trustworthy source of communicating information (Goldsmith, et al., 2000). It is general principle a person you trust upon is a source to easily convince you to believe in unseen thing, that person is more believable than any other in community. In addition, if such person is also an expert in the field for which he or she is advocating is more persuasive. (Erdogan, 1999) argued that celebrity endorser's credibility is not a single source but a valuable source having cognitive and positive effects on intent to purchase.

It is trustworthiness upon celebrity that also reduces the effects of rumors or bad. An interesting factor for increasing trust on celebrity is confirmed by (Desphande & Stayman, 1994) ethnic status because level of confidence on people similar to them is significantly high than that of endorser from any other ethnic group. It means that the celebrity belongs to similar region, having same life-style with targeted group is considered to be more credible. Hence, we propose our hypothesis as: Perceived *Trustworthiness* has positive effect on consumers' attitude towards the endorsed brands and their intention to use the banks services having a coefficient of 0.238 and 0.231, respectively (Sultan & Mannan, 2015). With respect to this the following hypothesis has formulated

H2): - Perceived *Trustworthiness* of the celebrity has positive influence on customers' usage behaviour

According to (Ohanian, 1991), "Beauty is a greater recommendation than any letter of introduction". Celebrity endorser's Physical attractiveness got great social appraisal and acceptability. It is a source to capture attention of audience both in print and electronic media; Physical attractiveness has positive effect on consumer's behavior toward the product and service while making comparison of product with the person who is unattractive (Ohanian, 1991). A study finding about Razor reveals that attractiveness of celebrity produces significant results as people are themselves conscious about their own attractive looks (Kahle & Homer, 1985).

H3): - Perceived *Attractiveness* of the celebrity has positive influence on customers' usage behaviour.

Celebrity matchup principle with product is as important as all other attributes pertains to celebrity for high social acceptability and strengthening the credibility of celebrity (Kamins, 1990) and (Kotler, 1997). Product and celebrity association is most important factor for generating positive feedback because people take it as evidence that product is in reality used or consumed by celebrity. If logically audience does not accept the celebrity as perfect match with what they are endorsing is nothing but only unnecessary expenditure. "Moderately incongruent endorsers did not perform better than extremely congruent ones" (Jagre, et al., 2001).

Match up of source endorser gains is supported by the study of (Misra & Beatty, 1990) that product is easily "recall and affect" is improved by the similarity between source endorser and brand. Brand celebrity matchup study supports congruence principle and its effectiveness (Roy, 2006).

Another study for significant effect of celebrity congruence is being interconnected between celebrity and the brand which creates strong perception for audience about expertise (Ohanian, 1991). People desire to identify the product with source and so congruity of source with product is much important (Kamins & Gupta, 1994).

H4): - Perceived *Product/Celebrity Match* has positive influence on customers' usage behaviour.

Chapter Three

Research Design and Methodology

3.1. Chapter Overview /Introduction

This chapter discusses the research methodology used for conducting this research. The population and sample of the study, the type of data collected and the instruments used, methods of data analysis, and finally, ethical issues related to the study will explained and justified.

3.2. Research approach

A quantitative approach is one in which the investigator primarily uses post positivist claims for developing knowledge (i.e., cause and effect thinking, reduction to specific variables and hypotheses and questions, use of measurement and observation, and the test of theories), employs strategies of inquiry such as experiments and surveys, and collects data on predetermined instruments that yield statistical data (Cresswell, 2003).

Quantitative approach was followed because it allows the study to examine the effect of celebrity endorsement on customers' usage behaviour and also the study aims at collecting and converting data into numerical form so that statistical calculations can be made and conclusions drawn.

Since this research is based on the existing theory, this paper adopts deductive research approach. As (Saunders, et al., 2009), deductive research approach involving the testing of a theoretical proposition by the employment of a research strategy specifically designed for the purpose of its testing.

3.3. Research design/type

Research designs are plans and the procedures for research that span the decisions from broad assumptions to detailed methods of data collection and analysis (Cresswell,2009).

The study is an explanatory research since it tries to examine the effect of celebrity endorsements in banking industry on customers' usage behaviour. The study used primary quantitative data collected through survey using self-administered questionnaire. In addition, the study was a cross-sectional survey research, in order to get quantitative description of customers' usage behaviour. The study used both users who have bank account and who do not have bank accounts.

3.4. Sampling design

In drawing the samples, non-probability convenience sampling method was used where customers intercepted at the branches of the selected bank branches until the required sample size was reached.

3.4.1. Target Population

Since the main objective of the study is to examine the overall effect of celebrity endorsements in Ethiopian banking sector on customers' usage behaviour, ideally the target population of the study were Ethiopian customers. The target populations for the study were customers of the Ethiopian banking industry in Addis Ababa. The target population of the study can be considered as infinite population hence, there are customers of banks that utilize banking services without opening accounts (i.e. without registering to the bank's customer database).

3.4.2. Sample size

In this research the target population of the study can be considered as infinite population since there are customers of banks that utilize banking services without opening accounts (i.e. without registering to the bank's customer database). As result, the following sampling formula for infinite population was used to come up with the sample size using the formula of (Israel, 2012).

$$n_0 = \frac{Z^2 pq}{e^2}, \text{ where}$$

n_0 -Sample size

Z - z value at specified confidence interval

p - Estimated proportion of an attribute present in the population

e - Desired level of precision

Which is valid where n_0 is the sample size, Z^2 is the abscissa of the normal curve that cuts off an area α at the tails ($1 - \alpha$) equals the desired confidence level, e.g., 95%), e is the desired level of precision, p is the estimated proportion of an attribute that is present in the population, and q is $1-p$. The value for Z is found in statistical tables which contain the area under the normal curve (Israel, 2012).

To illustrate this Assume there is a large population but that we do not know the variability in the proportion that will adopt the practice; therefore, assume $p=.5$ (maximum variability). Furthermore, suppose we desire a 95% confidence level and $\pm 5\%$ precision (Israel, 2012).

$$n_0 = \frac{Z^2 pq}{e^2} = \frac{(1.96)^2 (.5)(.5)}{(.05)^2} = 385$$

3.4.3. Sampling procedure

This research used Convenience sampling, according to (Mark Saunders, 2009) involves selecting haphazardly those cases that are easiest to obtain for your sample, such as the person interviewed at random in a shopping center for a television program or the book about entrepreneurship you find at the airport. The sample selection process is continued until the research required sample size has been reached.

3.5 Source of Data

For this paper the researcher used both primary and secondary data, in order to facilitate the research.

3.5.1 Primary source

This research used primary data. From primary data collection techniques, a survey method of data collection is appropriate for celebrity endorsement and customers' usage behaviour and it will be employed for this research.

3.5.2 Secondary source

The study used secondary sources of data from different research articles, books and other publications to review literatures in the area of celebrity endorsement and to construct conceptual frame work for the study.

3.6 Data Collection methodology

The primary data was collected through questioner, from the users of the banking service. And secondary data was collected from relevant books, articles, journals and other relevant materials which help to build the research idea.

3.7 Data collection instrument

The study mainly adopts (Ohanian, 1990) a tri-component source of credibility scale to measure celebrity endorsers from the perspective of trustworthiness, expertise and attractiveness and the product/celebrity match-up hypothesis.

The questionnaire prepared in line with the objectives of the study mentioned above and it will be organized in three sections. The first section was designed to obtain the demographic information of the respondents. The second section inquired how respondents perceive the celebrity endorser on the three dimensions of “expertise”, “trustworthiness”, and “physical attractive” and the measures of “product/celebrity match”. Questions related to customers’ usage behaviour using items of “I use the service of the bank because I am well aware of the service endorsed by the celebrity”. “I use the service of the bank because of the expertise, trustworthiness, the Physical Attractiveness and Perceived congruence (fit) between the celebrity and the brands of the celebrity”. I found the advertisement by the celebrity to be personally relevant for me. I will use the service of the bank endorsed by the celebrity.

3.8 Data Analysis Methods

The data from the survey was entered and all analyses was performed with the Statistical Package for the Social Sciences (SPSS version 21). Descriptive analysis used to organize and summarize the demographic data of the respondent which include age, gender, educational level, occupation, and the responses of items of the questionnaires.

On the other hand, multiple regression analysis used to measure the effect of celebrity endorsement as measured by "expertise", "trustworthiness", "physical attractiveness", and "celebrity/product congruence or match" on customers' usage behaviour. That is, the attributes of celebrity endorsements "expertise", "trustworthiness", "physical attractiveness", and "celebrity/product congruence or match" are the independent variables while "customers' usage behaviour" is the dependent variables. These relationships are expressed in the following regression equations.

$$\text{Eq.1.....} Y_1 = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e, \text{ where}$$

Y_1 – Customers' usage behaviour

X_1 - perceived expertise

X_2 - perceived trustworthiness

X_3 - perceived physical attractiveness

X_4 - perceived celebrity/product fit

In addition, correlation analysis was used to see if there is any correlation between the independent and the dependent variable. To test whether there is or not significant difference between public and private bank in endorsement in celebrity endorsement of the brand. To test the hypothesis, the researcher used T-test. These is because of there are two groups to analyze.

3.9 Validity and Reliability

3.9.1 Validity

Validity determines whether the measuring instrument truly measures what it was intended to measure or how truthful the research results are. To measure the validity of results, we consider the theory and the measuring instrument

used (Cresswell, 2003). To assure validity, the questionnaires are designed on the basis of previous studies questionnaires and review of related literatures.

All the questioners derived from relevant literature to ensure validity of the questionnaire. The questioners will be adopting form previous research works that are related to this research.

3.9.2 Reliability

After coding and entry of data into SPSS version 21, the first analysis conducted was to check the reliabilities of the scales used in the data collection instrument. According to (Saunders, et al., 2009), reliability is the extent to which your data collection techniques or analysis procedures will yield consistent findings. It can be assessed by posing the following three questions. Cronbach-alpha, a widely used measure of internal consistency, was run using SPSS 21 version and all of the scales used for this study are found to be reliable as their respective alpha values are higher than 0.6, and for most closer to 1. The Cronbach's - alpha of each scale is presented in the following table.

Table 3. 1Reliability Test

Measurement Scale	Cronbach's' Alpha	No. of Item
Expertise	0.923	5
Trustworthiness	0.742	5
Physical Attractiveness	0.895	5
Product/Celebrity Match Hypothesis	0.884	4
Customers' Usage Behaviour	0.857	7
Cumulative	0.86	26

Source: Survey Result (May,2017)

3.10 Research Ethics

This study is governed by the general rules of research ethics in such a way that respondents were requested to provide information on voluntary basis, there were prior communication about the purpose of the study, and confidentiality of the information was guaranteed. Moreover, the investigator was abided by the rules and regulations of the University and had conducted the study on the basis of objective judgment.

Chapter Four

Result and Discussion

4.1. Introduction

In this chapter, the data collected through survey are analyzed using statistical tool of SPSS Version 21. First, the survey response rate and the reliability of the scales used are discussed followed by discussion on the respondent's profile, their usage behaviour using descriptive statistical tools. Finally, the results of the principal component analysis and multiple regression analysis are presented.

4.2. Normality

The normality of the population distribution is the basis for making statistical inferences about the sample drawn from the population (Kothari, 2004). Most studies, which involve statistical procedure, work under the assumption that observations have normal distribution. Any violation of the normality rule may lead to overestimation or underestimation of the inference statistic (Marczyk, et al., 2005). In order to examine normality one has to measure each variable's skewness, which looks at lack of symmetry of distribution, and kurtosis, which looks at whether data collected, are peak or flat with relation to normal distribution (Marczyk, et al., 2005).

Table 4.1 Normality Test

Descriptive Statistics		
	Skewness	Kurtosis
Expertise	-.044	-.725
Trustworthiness	.227	-.641
physical Attractiveness	.535	.346
Congruence Fit	-.154	-.516
Usage Behaviour	-.232	-.813

Table 4.1 above describes the level of skewness and kurtosis for the five constructs, which constitute 26 variables. The general rule-of-thumb for test of normality varies depending on the nature of the research. The common one mostly suggested mentioned in literature for both kurtosis and skewness to be between -2 and +2 (George & Mallery, 2010). As indicated in the table above, skew and kurtosis measures for this study are well within that range between -1 and +1 values. Therefore, the data for this study is normally distributed.

4.3. Survey Response Rate

The 384 questionnaires were administered in the third and fourth weeks of the month of April 2017 and customers were intercepted at the main branches of the selected banks at convenience. However, a total of 360 questionnaires were collected, of which 20 were incomplete. Thus, 340 questionnaires were found to be usable and ready for analysis, which is 88.54 % response rate.

4.4. General Demographic Respondents Profile

4.4.1 Respondents Age and Gender

Out of the total 340 respondents, 155 of them fall in the age category of 18-30 comprising 45.6% followed by those in the age category of 31-40 with 126 respondents (37.1 %). Respondents with the age group of 41-50 and those above 59 were very small constituting 12.9% % and 4.4%, respectively. Since people under the age category of 18-30 and 31-40 follow the media very closely, the increasing number respondents from these age categories will have positive effect to the result of the study. On the other hand, looking at the distribution of the respondents in terms of gender, male respondents (56.8%) are higher than the female respondents (43.2%). However, it can be said that both male and female respondents are fairly represented in the study.

4.4.2. Educational status and Occupation

In terms of education, respondents with first degree and diploma have the highest share comprising 39.1% and 36.5%, respectively. Those with post graduate degree level of education are 44 respondents (12.9%) while respondents that have attended secondary and primary level of education constitute 7.1 % and 4.4%, respectively. With respect to occupation, majority of the respondents are employees' organizations covering 55.9% followed by others (17.1%). 47 of the respondents are students constituting 13.8% while the remaining are business owners which constitute of 13.2%. The higher number of the employees in the survey clearly reflect the nature of banks' customers in a sense that it is these customer groups who frequently visit bank branches for deposits and other banking services.

Table 4. 2 General Demographic Information

Respondents Profile			
		Frequency	Percent
Age	18-30	155	45.6
	31-40	126	37.1
	41-50	44	12.9
	51 and above	15	4.4
	Total	340	100
Gender	Male	193	56.8
	Female	147	43.2
	Total	340	100
Educational Level	Below High School	15	4.4
	High School	24	7.1
	Diploma	124	36.5
	1st Degree	133	39.1
	2nd Degree and above	44	12.9
	Total	340	100
Occupation	Student	47	13.8
	Business Owner	45	13.2
	Employee	190	55.9
	Other	58	17.1
	Total	340	100

Source: own survey finding (May,2017)

4.5. Overview of Respondents' perception

Respondents' perception on customers' usage behaviour is discussed in this section using descriptive statistical analysis.

4.5.1. Usage Behaviour

To know the usage behaviour of the respondents, five items were used anchored with bipolar adjective of "Strongly Disagree/Strongly Agree". The result of the survey reveals that respondents have shown their intention to use the services of the celebrity endorsed banks.

Table 4. 3 Descriptive Statistics of customers' usage behaviour

Customers' Usage Behaviour	Mean Score	Standard Deviation
I use the service of the bank because I am well aware of the service endorsed by the celebrity.	3.16	1.288
I use the service of the bank because of the expertise of the celebrity.	3.52	1.215
I use the service of the bank because of the trustworthiness of the celebrity.	3.29	1.215
I use the service of the bank because of the Physical Attractiveness of the celebrity.	3.52	1.156
I use the service of the bank because of the Perceived congruence (fit) between the celebrity and the brands of the celebrity.	3.13	1.236
I found the advertisement by the celebrity to be personally relevant for me	2.85	1.004
I will use the service of the bank endorsed by the celebrity	2.67	1.096
Average	3.163	1.177

Source: Survey Result (May,2017)

The mean score value of the overall level of customers' usage behaviour is 3.163 which falls above the cut of point 3.00. This means customers of the bank exhibit good usage behaviour. The standard variation of the overall level of customers' usage behaviour is 1.177 which is high standard deviation, shows that the data is wide spread meaning customers gave variety of opinion and low standard deviation means customers have close opinion.

4.5.2. Celebrity Attributes

The mean score value of the overall level of expertise is 2.906 which falls below the cut of point 3.00. This means customers of the bank exhibit neutral response on expertise of the celebrity. The standard variation of the overall level of customers' usage behaviour is 1.199 which is high standard deviation, shows that the data is wide spread meaning customers gave variety of opinion and low standard deviation means customers have close opinion.

The mean score value of the overall level of Trustworthiness is 2.898 which falls below the cut of point 3.00. This means customers of the bank exhibit neutral response on trustworthiness of the celebrity. The standard variation of the overall level of customers' usage behaviour is 1.1644 which is high standard deviation, shows that the data is wide spread meaning customers gave variety of opinion and low standard deviation means customers have close opinion.

The mean score value of the overall level of physical attractiveness is 2.704 which falls below the cut of point 3.00. This means customers of the bank exhibit neutral response on physical attractiveness of the celebrity. The standard variation of the overall level of customers' usage behaviour is 0.939 which is high standard deviation, shows that the data is wide spread meaning customers gave variety of opinion and low standard deviation means customers have close opinion.

The mean score value of the overall level of Congruence fit is 2.989 which falls below the cut of point 3.00. This means customers of the bank exhibit neutral response on congruence fit of the celebrity. The standard variation of the overall level of customers' usage behaviour is 1.053 which is high standard deviation, shows that the data is wide spread meaning customers gave variety of opinion and low standard deviation means customers have close opinion.

Table 4. 4Descriptive Statistics of Celebrity Effectiveness

Measures of Celebrity Effectiveness	Mean Score	Standard Deviation
Expertise		
Not an expert/Expert	2.92	1.355
Inexperienced/Inexperienced	3.34	1.15
Un-knowlegeable/Knowledgeable	2.96	1.257
Unqualified/Qualified	2.97	1.333
Unskilled/Skilled	2.34	0.902
Average	2.906	1.199
Trustworthiness		
Undependable/Dependable	3.09	1.163
Dishonest/Honest	2.75	1.457
Unreliable/Reliable	3.16	1.299
Insincere/Sincere	2.84	0.999
Untrustworthy/Trustworthiness	2.65	0.904
Average	2.898	1.1644
Physical Attractiveness		
Unattractive/Attractive	2.23	0.868
Not Classy/Classy	3.21	0.866
Ugly/Beautiful	2.47	0.97
plain/Elegant	2.82	0.98
Not Sexy/Sexy	2.79	1.011
Average	2.704	0.939
Product/Congruence fit		
Not compatible/Compatible	3.1	0.945
Bad fit/Good fit	2.96	1.103
Irrelevant/Relevant	3.13	1.119
Bad Match/Good Match	3.05	1.161
Average	2.989	1.053

Source: Survey Result (May,2017)

4.6. Factor Analysis

4.6.1. Suitability Test for Factor Analysis

Before conducting the factor analysis, suitability for factor analysis was checked, a close look of the correlation between the variables confirmed that the data matrix has sufficient correlation for the application of factor analysis. Most of the indicators were strongly related with at least one other indicator with correlation coefficient greater than 2.5 in most cases having such correlation coefficients in both sets of data, can be considered for factoring. Further tests were applied to check the suitability for factor analysis.

Table 4. 5KMO and Bartlett's Test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.861
	Approx. Chi-Square	1982.372
Bartlett's Test of Sphericity	df	171
	Sig.	.000

Source: SPSS Output, Own survey finding, 2017

Bartlett's test of sphericity for the correlation matrix of the data have an approx. chi square=1982.372 with degree of freedom df=171 and significance level of P=0.00 this shows there is strong correlation among the item variables defining the celebrity effectiveness.

Output of the Analysis

Based on the criteria of retaining factors with eigenvalues of 1 or greater, four components were extracted from the 19 items, which explains the variance in the data.

Table 4. 6 Total Variance Explained by the Four Factors Extracted

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.134	21.758	21.758	4.134	21.758	21.758	2.864	15.076	15.076
2	2.995	15.761	37.519	2.995	15.761	37.519	2.670	14.055	29.130
3	2.419	12.729	50.248	2.419	12.729	50.248	2.662	14.013	43.143
4	1.249	6.574	56.822	1.249	6.574	56.822	2.599	13.678	56.822
5	1.114	5.864	62.686						
6	.867	4.564	67.250						
7	.812	4.274	71.524						
8	.748	3.936	75.460						
9	.704	3.703	79.163						
10	.670	3.525	82.688						
11	.566	2.976	85.664						
12	.544	2.863	88.528						
13	.487	2.564	91.092						
14	.462	2.434	93.526						
15	.395	2.078	95.604						
16	.323	1.700	97.304						
17	.219	1.151	98.455						
18	.149	.787	99.242						
19	.144	.758	100.000						

Extraction Method: Principal Component Analysis.

Source: Survey result (May,2017)

As can be seen from the table, the first component accounts for 21.758% of the total variance while the second, third and fourth components accounts for 15.761%, 12.729%, and 6.574% of the total variance, respectively. That means, about 56.822% of the total variance in the data is attributable to these four factors and the remaining fifteen factors together account 43.178% of the variance. The same result is obtained using the Scree plot approach of extracting factors from the items.

A scree plot is a plot of the eigenvalues against the number of factors in order of extraction. The shape of the plot is used to determine the number of factors. Typically, the plot has a distinct break between the steep slope of factors, with large eigenvalues and a gradual trailing off associated with the rest of the factors, which is referred to as the scree. And the point at which the scree begins denotes the true number of factors (Malhotra & Birks, 2007). As can be seen from the figure below, the larger break (scree) on the graph is noticed at the second factor but another break is noticed at the third factor before the curve trails off for the remaining factors. Thus, the scree plot also shows the extraction of four components or factors.

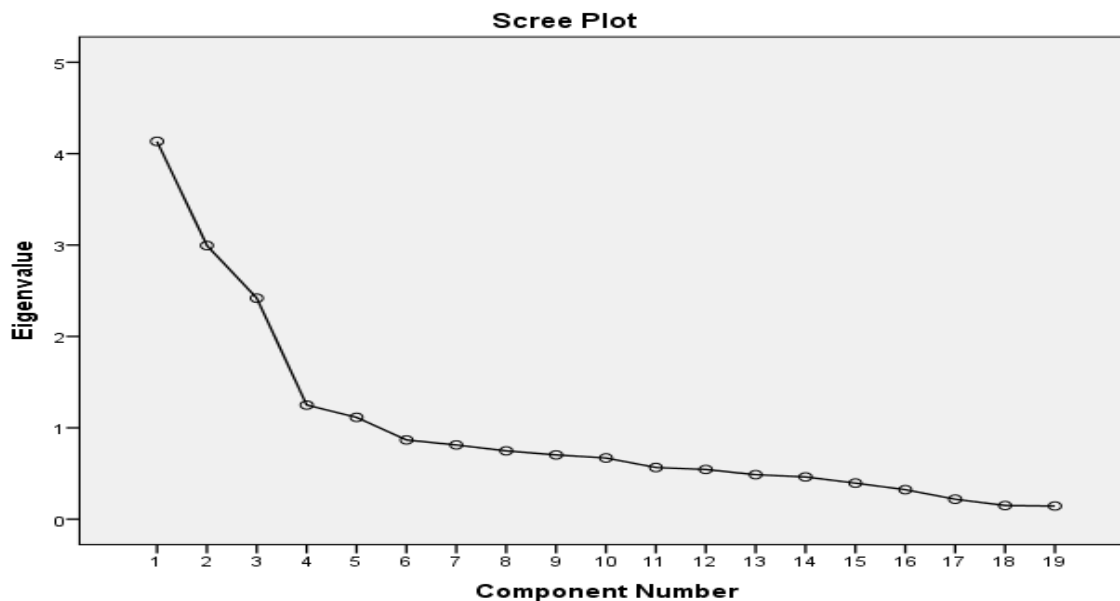


Figure 2: Scree plot of Celebrity Effectiveness Measures

Once the four components are extracted, varimax rotation with kaizer normalization was applied to identify the items loaded to the four components. Those items with loading coefficient of 0.3 or greater will be retained for further analysis. The clustering of the items in each factor and their wording offer the best clue as to the meaning of that factor (Marczyk, et al., 2005).

Table 4.7 Rotated Component Matrix

	Component Matrix ^a			
	Component 1	2	3	4
Undependable/Dependable	.642	.251	.102	
Dishonest/Honest	.552		.171	
Unreliable/Reliable	.767	.148		
Insincere/Sincere	.826			
Untrustworthy/Trustworthiness	.796	.188		-.123
Not an expert/Expert	.107			.698
Inexperienced/Inexperienced		.107		.691
Un-knowledgeable/Knowledgeable				.765
Unqualified/Qualified	-.125	.175		.692
Unskilled/Skilled		.285		.648
Unattractive/Attractive			.706	
Not Classy/Classy			.727	
Ugly/Beautiful			.766	
plain/Elegant			.711	
Not Sexy/Sexy			.674	
Not compatible/Compatible	.293	.621	.142	.237
Bad fit/Good fit	.229	.795		
Irrelevant/Relevant	.101	.821		.174
Bad Match/Good Match	.195	.843		.162

Source: Survey Result (May, 2017)

The items Honest”, “Reliable”, “Trustworthy”, “Sincere”, and “Dependable” were highly loaded to Component1 while the items “Knowledgeable”, “Experienced”, “Skilled”, “Expert”, and “Qualified” were loaded to Component 4. Similarly, the items “Beautiful”, “Elegant”, “Sexy”, “Attractive”, and “Classy” were highly loaded to Component 3 and finally, items “Good fit”, “Relevant”, “Compatible”, and “Good Match” loaded to Component 2.

With due consideration to the meaning of the items, the identified components were renamed so as to use them for further analysis. Accordingly, Component 1 was renamed as “Trustworthiness”, Component 2 as “Product/Celebrity match”, Component 3 as “Physical Attractiveness”, and Component 4 as “Expertise”. And factor score method of valuation is applied to obtain the value of each component before using them for the multiple regression analysis.

4.7. Correlation Analysis

4.7.1. The Relationship between the Study Variables

The correlation matrix with the dependent and independent variables allows assessing the strength of the association between the variables of interest i.e. it allows to test the hypotheses. The level of association as measured by Pearson’s correlation coefficient (r) falls between -1.0 and +1.0, which indicates the strength and direction of association between the two variables (Saunders, et al., 2009).

If the correlation result of two variables lies between -1 and 0, the two variables are negatively related, if the correlation result lies between 0 and 1, they are positively related, and if the correlation is 0, this means that there is no relation between the two variables (Marczyk, et al., 2005). When $r=+1$, it implies that there is a perfect direct relationship between the variables, when $r=-1$, it implies that there is a perfect negative/inverse relationship between the variables, when r is in between 0.10-0.29, it implies that the variables have weak relationships, when the value of r is in between 0.3-0.49, it implies that the variables have moderate relationship, and when the value of r becomes greater or equal to 0.5, it indicates that the relationship is strong. Correlation is significant at the level 0.01 (1-tailed). The correlation matrix for the overall sample is provided in the table below (Saunders, et al., 2009).

Table 4. 8 Correlation Matrix

		Correlations				
		Expertise	Trustworthiness	Physical Attractiveness	Congruence Fit	Usage Behaviour
Expertise	Pearson Correlation	1				
	Sig. (1-tailed)					
	N	340				
Trustworthiness	Pearson Correlation	.655**	1			
	Sig. (1-tailed)	.000				
	N	340	340			
Physical Attractiveness	Pearson Correlation	.279**	.211**	1		
	Sig. (1-tailed)	.000	.000			
	N	340	340	340		
Congruence Fit	Pearson Correlation	.367**	.408**	.062	1	
	Sig. (1-tailed)	.000	.000	.128		
	N	340	340	340	340	
Usage Behaviour	Pearson Correlation	.422**	.478**	-.152**	.696**	1
	Sig. (1-tailed)	.000	.000	.002	.000	
	N	340	340	340	340	340

** . Correlation is significant at the 0.01 level (1-tailed).

The above correlation table displays the relationship between various constructs of the study.

The relationship of celebrities perceived congruence fit and customers' usage behaviour correlate with each other. The association between the two variables is statistically significant and positive since the r value of 0.696 is greater than 0.50. From this it can be said that increased congruence fit would result in increased customers' usage behaviour.

The relationship of customers' usage behaviour and trustworthiness, expertise value is also shown in the above correlation matrix to be moderate and positive. The r value is 0.478 and 0.422 respectively. From this it can be said that increased trustworthiness and expertise would result in moderate increase on customers' usage behaviour.

The relationship of customers' usage behaviour and trustworthiness, expertise value is also shown in the above correlation matrix to be low and negative. The r value is -0.152. From this it can be said that increased physical attractiveness would result in decrease customers' usage behaviour. Because of it may overshadow the customers may focus their attention on the celebrity and fail to notice the brand. Advertisers should select a celebrity spokesperson who will attract attention and enhance the sales message, yet not overshadow the brand.

4.8. Multiple Regression Analysis

Multiple regression analysis was conducted with the aim of identifying the relationship of the celebrity effectiveness measures with customers buying behaviour of the endorsed bank to use the services of the banks. The four components extracted through factor analysis were used as independent variables expertise, trustworthiness, physical attractiveness and congruence fit whereas customers' usage behaviour was used as dependent variable. The necessary conditions required for the regression analysis along with the results of the analysis is discussed in this section.

I. Requirements for Regression Analysis

The two most important conditions to be fulfilled before conducting regression analysis are the adequacy of the sample size and non –existence of correlation among the independent variables.

The size of the sample has a direct effect on the statistical power of the significance testing in multiple regressions, which refers to the probability of detecting statistically significant R-square or a regression coefficient at a specified significance level (Malhotra & Birks, 2007). He also suggested the sample size (the number of cases) to be at least 20 times more than the number of independent variables, as a rule of thumb, in order to get the desired level of statistical power. Given this rule of thumb, the number of cases used for this study (340 respondents) is well over the required criteria.

According to (McDaniel. & Gates, 2013) one of the key assumptions of multiple regression analysis is that the independent variables are not correlated (collinear) with each other. If they are correlated, the predicted Y value is unbiased and the estimated β values (regression coefficients) will have inflated standard error and will be inaccurate and unstable. As (Saunders, et al., 2009) states absence of correlation between two or more independent variables (**collinearity** or **multi-collinearity**), as this makes it difficult to determine the separate effects of individual variables. The simplest diagnostic is to use the correlation coefficients; extreme collinearity being represented by a correlation coefficient of 1.

According to (Marczyk, et al., 2005), the existence of multi-collinearity can be checked using the “Tolerance” and “Variance Inflation Factor (VIF)” values for each predictor. The tolerance value is an indication of the percentage of variance in one predictor that cannot be accounted for by the other predictors. According to (Saunders, et al., 2009) it is recommended that Other common measures include the tolerance value and its inverse – the **variance inflation factor** (VIF) very small tolerance value (0.10 or below) or a large VIF value (10 or above) indicates high collinearity.

For this particular study, multi collinearity is not expected to be a problem since the independent variables used are the components extracted from factor analysis and no correlation exist among the components extracted through such analysis. Moreover, as seen from Table 4.5, both the values of tolerance and VIF calculated for each independent variable on both regression analyses fulfills the criteria discussed above, which indicate the non- existence of multi collinearity in the variables.

II. **Results of the Regression Analysis**

Regression analysis was conducted to examine the effect of the independent variables (physical attractiveness, expertise, trustworthiness, and product/celebrity match) on the dependent "customers' usage behaviour".

Effect of Celebrity Endorsement on Usage Behaviour

For the regression equation involving customers' usage behaviour, the R-square value of the model is given by 0.602 and the adjusted R square is 0.597. As (Saunders, et al., 2009) states The coefficient of multiple determination (R^2) indicates the degree of the goodness of fit for your estimated multiple regression equation. It can be interpreted as how good a predictor your multiple regression equation is likely to be. (McDaniel. & Gates, 2013) states, the adjusted R^2 statistic (which takes into account the number of independent variables in your regression equation) is preferred by some researchers as it helps avoid overestimating the impact of adding an independent variable on the amount of variability explained by the estimated regression equation.

The R^2 and adjusted R^2 values of 0.602 and 0.597 respectively both indicated that there was a goodness of fit of the regression model. It also means that over 60 per cent of variance in the dependent variable (customers' usage behaviour) can be explained by the regression model.

Table 4. 9 Model Summary and Associated ANOVA

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.776 ^a	.602	.597	.51853	.602	126.792	4	335	.000

a. Predictors: (Constant), Congruence_Fit_X4, Physical Attractiveness_X3, Expertise_X1, Trustworthiness_X2

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	136.362	4	34.090	126.792	.000 ^b
	Residual	90.071	335	.269		
	Total	226.433	339			

a. Dependent Variable: Usage Behaviour Y

b. Predictors: (Constant), Congruence_Fit_X4, Physical Attractiveness, Expertise_X1, Trustworthiness_X2

In multiple regression, the t -test is used to find out the probability of the relationship between each of the individual independent variables and the dependent variable occurring by chance. In contrast, the F -test is used to find

out the overall probability of the relationship between the dependent variable and all the independent variables occurring by chance (Saunders, et al., 2009). The Analysis of Variance (ANOVA) indicates that the F value of 126.79 with significance level of 0.000 and since the observed significant is less than 0.05.

Table 4.10 presents the coefficients of the regression equation, which shows that all the independent variables (physical attractiveness, expertise, trustworthiness, and product/celebrity match) have positive relationship with the dependent variable (customers' usage behaviour).

Table 4. 10 Relationship of celebrity endorsement and Customers' Usage Behaviour

Model	Coefficients								
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Collinearity Statistics	
	B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
(Constant)	1.072	.166		6.478	.000	.747	1.398		
Expertise_X1	.176	.052	.158	3.359	.001	.073	.279	.538	1.860
1 Trustworthiness_X2	.226	.053	.199	4.231	.001	.121	.331	.538	1.860
Physical Attractiveness X3	-.330	.043	-.274	-7.608	.001	-.415	-.244	.918	1.090
Congruence_Fit_X4	.594	.040	.573	15.012	.001	.516	.671	.814	1.229

a. Dependent Variable: Usage Behaviour Y

Source: Survey Result (May,2017)

The predicted equation for customers' usage behaviour is given as;

$$Y = 0.176X_1 + 0.226X_2 - 0.330X_3 + 0.594X_4 + 1.072$$

From the above regression equation, it can be inferred that, as the expertise of the celebrity increases by one unit, customers' usage behaviour will increase by 0.176 units. From the result it can be said that there is a positive relationship between expertise & consumers' usage behavior.

As increase in the Trustworthiness by one unit would result in an increase in customers' usage behaviour by 0.226 unit of value. From the result it can be said that there is a positive relationship between trustworthiness & consumers' usage behavior.

As the physical attractiveness of the celebrity increases by one unit, customers' usage behaviour will decrease by -0.330 units. From the result it can be said that there is a negative relationship between physical attractiveness & consumers' usage behavior.

Cognitive models appear to be more relevant where the individual perceives there to be a high risk associated with the product (these are sometimes referred to as high involvement products). This risk may take the form of one this is a financial commitment, e.g. car, house, pension plan, etc.;

According to (Pickton & Broderick, 2005) the Elaboration Likelihood Model recognizes that individuals are sometimes willing to think very carefully about a piece of marketing communication and sometimes hardly think about it at all. The degree of amount of thoughtful consideration in these circumstances is called *elaboration*. It represents the amount of effort the recipients are willing to put in for themselves and, in this way, add to the communication by bringing in their own thoughts, attitudes, feelings and experiences.

There are two principal routes in the elaboration likelihood process. The first, a 'central' route, is typified by 'a person's careful and thoughtful consideration of the true merits of the information presented in support of an advocacy'. According to (Pickton & Broderick, 2005) The second, a 'peripheral' route, is where there is little elaboration. In this case, the persuasiveness of the message relies on peripheral cues such as the perceived credibility of the sender, familiarity.

As the congruence fit of the celebrity increases by one unit, customers' usage behaviour will increase by 0.594 units. From the result it can be said that there is a positive relationship between congruence fit & consumers' usage behavior.

4.9. T-test

The independent t-test is used for testing the differences between the means of two independent groups. It is particularly useful when the research question requires the comparison of variables obtained from two independent samples (Malhotra & Birks, 2007). As (Saunders, et al., 2009) states, *t*-test compares the difference in the means of the two groups using a measure of the spread of the scores. If the likelihood of any difference between these two groups occurring by chance alone is low, this will be represented by a large *t* statistic with a probability less than 0.05. This is termed statistically significant.

The requirements of t-test according to (Marczyk, et al., 2005), are Only one independent (grouping) variable (IV) (e.g., subject's gender), Only two levels for that IV (e.g., male and female) and Only one dependent variable (DV). And the assumptions are the sampling distribution of differences between means is normally distributed. Homogeneity of variance.

H5o): - There is no significance difference in public and private banks in customers' usage behaviour of the brand.

H5a): - There is significance difference in public and private banks in customers' usage behaviour of the brand.

Table 4 11 .Independent sample test of public and private banks in customers' usage behaviour

.Group Statistics					
	Which Bank do you prefer to use	N	Mean	Std. Deviation	Std. Error Mean
Usage Behaviour Y	private	187	3.1711	.80361	.05877
	Public	153	3.1531	.83623	.06760

Table 4 12 Independent Samples Test

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Usage Behaviour Y	Equal variances assumed	.159	.690	.202	338	.840	.01800	.08922	-.15750	.19349
	Equal variances not assumed			.201	319.442	.841	.01800	.08958	-.15824	.19423

Based on the above table independent t-test value result if $p < 0.05$ there is significant usage difference, where as if $p > 0.05$ the difference if not significant. Since $p (0.840)$ is > 0.05 the null hypothesis “There is no significance difference in public and private banks in customers' usage behaviour of the brand was accepted.

This is because of limited advertising agencies in Ethiopia with limited production facilities, knowledge and skill. Where they often involve similar celebrities for endorsement of various products across in different industries. The repeated exposé of celebrities as source person has caused clutter in the advertisement industry in the Ethiopian case.

The way celebrities are conceived in Ethiopian society is not the same with the conception of celebrities in the west. These I believe has reduced the power of celebrities in influencing customers as customers in the west identifying themselves with the celebrities.

There is no continuity of celebrity endorsement for a long period time do that the celebrity power in persuading customers behaviour is highly exposed to forgetting and extinction.

The originality of the most of the commercials were not found to be significantly different across public and private banks. Therefore, a significant difference was not observed between public and private banks in terms of the power of public celebrity in influencing customers' usage behaviour.

4.10. Hypothesis testing and discussion of results

- Perceived Expertise has positive effect on customers' usage behaviour to use the banks services with regression coefficient of 0.176. The t-significance test also confirms the significance of the both coefficients. Thus, **hypothesis H1 is Supported.**

The result is consistent with previous studies done by other researchers (Alem, 2014; Bahiru, 2015; Elias, 2016; Hassan & Jamil, 2014; Ibok, 2013; Oyeniya, 2014; Belch & Belch, 1994; Hovland, et al., 1953; Ohanian, 1991; and Amos, et al., 2008)

- Perceived *Trustworthiness* has positive effect on customers' usage behaviour to use the banks services with a regression coefficient of 0.226. Since the t-significance test reveals the significance of the coefficients, the **hypothesis H2 Supported.**

The result is in consistent with previous studies done by other researchers (Ibok, 2013; Oyeniya, 2014; Apejoye, 2013; Alem, 2014; Bahiru, 2015; Elias, 2016;

Erdogan & Tagg, 2001; Goldsmith, et al., 2000; Erdogan, 1999; Desphande & Stayman, 1994; and Sultan & Mannan, 2015)

In selecting a celebrity to endorse a product, marketers need to focus on the credibility (perceived trustworthiness and perceived expertise) of the celebrity. In addition marketers should give attention for the two attributes in choosing to endorse a brand as these two attributes have positive influence on customers usage behaviour.

- Perceived *Attractiveness* negative effect on customers' usage behaviour to use the banks services and the regression coefficient given by -0.330. Thus, **hypothesis H3 is Not Supported.**

Perceived attractiveness of the celebrity has negative influence on customers' usage behaviour. The result of this study however contradict with previous research works (Ahmed, et al., 2015; Alem, 2014; Bahiru, 2015; Elias, 2016; and Ibok, 2013). However, the result of this study is similar to Oyeniyi, 2014.

One possible explanation for this inconsistency between the result of this study and that of previous researches finding could be overshadowing of products and embroilment of the celebrity (Erdogan, 1999).

- Perceived Product/Celebrity Match has the highest positive effect customers' usage behaviour to use to use the banks services having a coefficient of 0.594. Since the t-significance test indicates the significance of both coefficients, the hypothesis **H4 is Supported.**

The result is consistent with previous studies done by other researchers (Ahmed, et al., 2015; Alem, 2014; Bahiru, 2015; Elias, 2016; Kamins, 1990; Kotler, 1997; Jagre, et al., 2001; Misra & Beatty, 1990; Roy, 2006; Ohanian, 1991; Kamins & Gupta, 1994; and Farhat & Khan, 2011)

Chapter Five

CONCLUSION AND RECOMMENDATION

5.1. Introduction

This chapter summarizes the findings of the study together with possible recommendations. It also discusses the limitation of this study and proposes further area of research.

5.2. Summary of the Major Findings

The study was conducted by distributing 384 questionnaires out of which 340 were found usable for analysis. Cronbach's alpha was computed on 30 questionnaires administered for pilot study to test the reliability of the survey instrument. The result showed overall reliability with 19 items to be 0.933.

- This study aimed to examine the overall effect of celebrity endorsements in Ethiopian banking sector on customers' usage behaviour.
- The first objective of the study is to examine the effect of celebrities perceived expertise influence customer's usage behaviour in the banking sector. Customers have positive rating for expertise of the celebrity in the banks advertisement. From these the researcher concluded that customers want to know the central idea of the advertisement message to be conveyed.
- The second objective of the study is to examine how trustworthiness influence customer's usage behaviour in the banking sector. Customers have positive rating for trustworthiness of the celebrity in the banks advertisement. The researcher concluded that advertisement that is made for the customers are positively affect by the trustworthiness of the celebrity.
- The other objective of the study is to examine how physical attractiveness influence customer's usage behaviour in the banking sector? In this regard customers have negative rating for physical attractiveness in the banks advertisement. Here it can be concluded that customers want to see more

informational message from the celebrity endorsed brand. This means the users are more interested on the core services the banks to provide. Hence, in the contrary in previous researches result are not same.

- The fourth objective of the study is to examine how product/ celebrity match customer's usage behaviour in the banking sector in this specific celebrity endorsement measure customers have highest positive rating than the other three measurements. In the advertisement that is made by the celebrities, according to this research they have match with the brand.
- The last objective of the study is to know if there is difference in public and private banks in customers' usage behaviour of the banks service. There is no significant difference between the public and private bank advertisement which is endorsed by celebrities. This happens because there are limited advertising agencies in Ethiopia with limited production facilities, knowledge and skill. The way celebrities are conceived in Ethiopian society is not the same with the conception of celebrities in the west. There is no continuity of celebrity endorsement for a long period time do that the celebrity power in persuading customers behaviour is highly exposed to forgetting and extinction. The originality of the most of the commercials were not found to be significantly different across public and private banks.
- The relationship between the study variables was measured using Pearson's correlation coefficient. The correlation result of customers' usage behaviour with expertise, trustworthiness, physical attractiveness, and congruence fit is 0.422, 0.478, -0.152, and 0.696 respectively. This means customers' usage behaviour is highly and positively correlated with congruence fit since the r value is greater than 0.50.

5.3. Conclusion

Due to the development of mass media and subsequent increase in number of advertisements, marketers message is easily lost since customers are exposed to a number of advertisement one after the other. Recently in Ethiopia marketers

are trying to advertise product and services by celebrities. This is to capture the attention of the customers for the brands they advertise by celebrities creating personality in product promotion marketing.

Among the different models of celebrity endorsement, this study makes use of the Ohanian's source credibility model and Product/celebrity match hypothesis to formulate the conceptual framework. These two models have been used by many studies conducted in different cultural context. The survey was conducted on bank customers found in Addis Ababa and descriptive analysis was used to summarize respondents' feeling on celebrity endorsement. Factor analysis and multiple regression analysis were also used examine the effect of celebrity endorsement. The result of on celebrity endorsement, as measured by the four celebrity attributes, positively affect customers' usage behaviour use the services of the banks.

- customers have positive rating for all attributes of celebrities except physical attractiveness but all the three i.e. expertise, trustworthiness, and product/celebrity match. They have also positive attitude towards the endorsed bank brands and have shown their intention to use the services of the banks.
- The attributes of expertise, trustworthiness, and product/celebrity match have positive effect on customers' usage behaviour to use the services of the banks. Among all the attributes, *product/celebrity match* has the highest influence on customers' usage behaviour towards the banks while *expertise* and *trustworthiness* have positive influence on usage behaviour.
- Although there is no difference in the customers' usage behaviour in using of the banks service in private or public banks

Moreover, all the celebrity attributes except physical attractiveness, are found to be desirable to influence customers' usage behaviour but congruence has the highest influence than the other three attributes.

5.4. Recommendation

The findings of this study clearly show that customers have positive attitude towards the celebrity endorsed bank advertisements. In addition, celebrity endorsements (measured by the attributes of expertise, trustworthiness, and product/celebrity match) have positive influence on the customers' usage behaviour. The implication is that marketers in the industry should consider the use of celebrities in their promotional endeavors so as to grab customers' attention for their advertisements.

Finding of this research suggest that advertising practitioners highly recommended improving their message when they advertise banks by celebrities; obviously this requires further investigation to understand the celebrities' effectiveness. It is recommendable that celebrity endorsements will be more effective when used consistently over time to increase the strength of the link between the celebrity and the endorsed brand. Celebrity endorsements will be more effective when the advertisement execution is simple, clean and free of irrelevant design elements. Focus on the celebrity and the brand together not only the celebrity. Celebrity endorsements will be more effective when using a celebrity who is not already strongly associated with another product or service because it could be dangerous.

However, great care should be taken while selecting the celebrities to promote the products and services. Although all the attributes have positive influence on the customers' usage behaviour, physical attractiveness has a negative effect on customers' usage behaviour. Celebrities may overshadow the product. As the celebrity perceived to be physically attractive customer may focus only the celebrity rather than what he or she is endorsing. Hence, marketers need to be conscious about this in selecting of celebrities.

Celebrity endorsements will be more effective when using a celebrity with a high "belongingness or prominence" with the endorsed brand. Celebrity endorsements

will be more effective when used consistently over time to increase the strength of the link between the celebrity and the endorsed brand.

5.4. Limitation

One of the limitation is in this research it has been used only quantitative research method. If qualitative research method was use the study would be stronger. Hence there are many bank all over the country, the study is limited to service delivery practices of few banks in Addis Ababa only. Thus, it would be interesting if other researchers conduct similar studies on a country scale. The study is conducted in the banking sector, specifically in the context of celebrity endorsement in commercial banks in the country or other service industries. Thus, it would be exciting to see how the results would differ when examining the entire commercial banks in the country or another specific service sector. Also, the study examines the effect of celebrity endorsement on customers' usage behaviour in the banking industry. Thus, it would be interesting if other researchers include other important variables in their studies.

5.5. Future area of Investigation

This study examined the effect of celebrity endorsement on customers buying behaviour by focusing only on the banking industry, so the effect of celebrity endorsement on other sectors of the economy could be studied. Similar studies could also be done by incorporating the influence of gender, occupation, and other demographic variables on customers' attitude. Other area of investigation could be the effect of celebrity and non-celebrity endorsement towards customers buying intention.

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APPENDIX

APPENDIX I – A QUESTIONNAIRE ON CELEBRITY ENDORSEMENT

Dear Sir/Madam

My name is Edom Birhanu and I am M.A. student at Addis Ababa University, School of Commerce. Currently, I am conducting a research entitled “The Effect of Celebrity Endorsement on Customers’ usage behaviour: The Case of Ethiopian Banking Industry” in partial fulfillment for M.A. Degree in Marketing Management.

Celebrity endorsement is a form of advertising campaign that involves well known persons using their fame to help promote a product or services. Celebrity is defined as a person who enjoys public recognition from a large share of a certain group of people and uses this recognition on behalf of a consumer good by appearing with it in advertisements. Celebrities are usually known to the public for their accomplishments in areas other than the product endorsed by them e.g. actors, sport figures, entertainers, and the like. While filling the questionnaire, I would like to request you to keep in mind the advertisements (both TV and Print ads) of the following celebrities and respective endorsed banks.

1. Artist Fekadu T/Mariam & Meseret Mebrate (Bunna International Bank)
2. Artist Alemayehu Tadesse (Commercial Bank of Ethiopia)
3. Artist Wubeshet Werkalemaw (Abisiniya Bank)

The information you provided will be used only for academic purpose and will be kept confidential. I would like to thank you in advance for your honest, accurate, and timely response. Should you have any inquiries, feel free to contact me through my E-mail: edilemmabir@gmail.com

Part I: Personal Information

Please answer by putting a thick mark (✓) in the box provided.

1. Age 18-30 31 -40 41 -50 51&above
2. Gender Male Female
3. Education Level Below High School High School Diploma
 1st Degree 2nd Degree & above
4. Occupation Student Business Owner Employee other
5. In which bank do you have Account? Private Public

Part II: Perception towards the celebrity endorse

In filling this part, please keep in mind any one of the celebrities mentioned in the introductory part.

Notice

1. In part two and three questions are related to the aim of the research which have scales are two opposite ends from 1-5, it represents as follows

Example

Worst	1	2	3	4	5	Best
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(1) very unlikely, (2) unlikely, (3) Neutral, (4) likely, (5) very likely

Circle one best choice which represent your best interest

2. In addition when you choose the alternatives consider the celebrities which are listed above, by selecting one of the endorser.

Part II. From question 6-9 please circle that best reflect your best choice towards source of celebrity endorsement.

6. Celebrity's Expertise							
6.1	Not an Expert	1	2	3	4	5	Expert
6.2	Inexperienced	1	2	3	4	5	Experienced
6.3	Unknowledgeable	1	2	3	4	5	Knowledgeable
6.4	Unqualified	1	2	3	4	5	Qualified
6.5	Unskilled	1	2	3	4	5	Skilled
7. Celebrity's Trustworthiness							
7.1	Undependable	1	2	3	4	5	Dependable
7.2	Dishonest	1	2	3	4	5	Honest
7.3	Unreliable	1	2	3	4	5	Reliable
7.4	Insincere	1	2	3	4	5	Sincere
7.5	Untrustworthy	1	2	3	4	5	Trustworthy
8. Celebrity's physical Attractiveness							
8.1	Unattractive	1	2	3	4	5	Attractive
8.2	Not Classy	1	2	3	4	5	Classy
8.3	Ugly	1	2	3	4	5	Beautiful
8.4	Plain	1	2	3	4	5	Elegant
8.5	Not Sexy	1	2	3	4	5	Sexy
9. Perceived congruence (fit) between the celebrity and the brands							
9.1	Not compatible	1	2	3	4	5	Compatible
9.2	Bad fit	1	2	3	4	5	Good fit
9.3	Irrelevant	1	2	3	4	5	Relevant
9.4	Bad Match	1	2	3	4	5	Good match

Part III: Usage Behaviour. For question 10 Please circle the number that best reflects your best choice.

10. The following questions inquire your intent to use the services of the celebrity endorsed bank (*Usage behaviour*). Please circle the number that reflects best your feeling.

	Strongly	Disagree	Neutral	Agree	Strongly
	1	2	3	4	5
I use the service of the bank because I am well aware of the service endorsed by the celebrity.	1	2	3	4	5
I use the service of the bank because of the expertise of the celebrity.	1	2	3	4	5
I use the service of the bank because of the trustworthiness of the celebrity.	1	2	3	4	5
I use the service of the bank because of the Physical Attractiveness of the celebrity.	1	2	3	4	5
I use the service of the bank because of the Perceived congruence (fit) between the celebrity and the brands of the celebrity.	1	2	3	4	5
I found the advertisement by the celebrity to be personally relevant for me	1	2	3	4	5
I will use the service of the bank endorsed by the celebrity	1	2	3	4	5

በባንክ ተጠቃሚዎች የሚሞላ መጠይቅ

ጤና ይስጥልኝ!

ኤዶም ብርሃኑ እባላለሁ፤ በአዲስ አበባ ዩኒቨርሲቲ ቢዝነስና ኢኮኖሚክስ ኮሌጅ ንግድ ስራ ትምህርት ቤት የገበያ አስተዳደር የድህረ-ምረቃ ተማሪ ነኝ። ይህ መጠይቅ ለድህረ-ምረቃ ትምህርት ሚሚያ ለሚደረግ ጥናት የሚያገለግል ሲሆን የጥናቱ ዋና ዓላማም በታዋቂ ሰዎች (celebrity) በሚሰሩ የባንክ አገልግሎት ማስታወቂያዎች ላይ የባንክ ተጠቃሚዎች ያላቸውን አስተያየት እና እነዚህ ማስታወቂያዎች ተጠቃሚዎቹ በባንኮቹ ላይ ያላቸው አመለካከት እንዲሁም አገልግሎታቸውን ለመጠቀም ባላቸው ፍላጎት ላይ የሚያሳድሩትን ተፅዕኖ ማወቅ ነው።

ሰዎች በተሰማሩበት የሥራ ዘርፎች ላይ ያካበቱትን የህዝብ እውቅና በመጠቀም የተለያዩ ምርቶችና አገልግሎቶችን እንዲያስተዋውቁ ማድረግ በሌላው አለም ላይ የተለመደ አሰራር ሲሆን በአሁኑ ጊዜ በኛም ሀገር ታዋቂ ሰዎችን ለምሳሌ፤ አርቲስቶችን፤ እስፖርተሞችን፤ ጋዜጠኞችን እና የመሳሰሉትን የሚጠቀሙ ማስታወቂያዎችን በቴሌቪዥን፤ በጋዜጦችና በሌሎች የማስታወቂያ አውታሮች ማየት እየተለመደ መጥቷል። ጥናቱ በዋናነት የባንክ አገልግሎት ማስታወቂያዎች ላይ የሚያተኩር ሲሆን ለዚህ መጠይቅ ከዚህ በታች የተዘረዘሩት ታዋቂ ሰዎችና የሚያስተዋውቋቸው የባንክ አገልግሎቶች እንደሚሳያነት ቀርበዋል።

1. አርቲስት ፍቃዱ ተ/ማርያም እና መሰረት ሙብራቴ (ቡና ኢንተርናሽናል ባንክ)
2. አርቲስት አለማየሁ ታደሰ (የኢትዮጵያ ንግድ ባንክ)
3. አርቲስት ዉብእሸት ወርቅአለማዉ (አቢሲኒያ ባንክ)

እርስዎም ከላይ በተዘረዘሩትን ታዋቂ ሰዎች የተሰሩትን የባንክ አገልግሎት ማስታወቂያዎች (በቴሌቪዥንና በህትመት) ታሳቢ በማድረግ በመጠይቁ ለቀረቡት ጥያቄዎች ትክክለኛ ስሜትዎን የሚገልፅ ምላሽ እንዲሰጡ እጠይቃለሁ። በዚህ አጋጣሚ የሚሰጡት መረጃ ለትምህርት አገልግሎት ብቻ የሚውል መሆኑንና በሚስጢር እንደሚያዝ አረጋግጣለሁ።

ውድ ጊዜዎን በመሰዋት ለሚሰጡኝ እውነተኛና ፈጣን ምላሽ በቅድሚያ አመሰግናለሁ።

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ክፍል አንድ፡ - ጠቅላላ መረጃ

ለሚከተሉት ጥያቄዎች (✓) ምልክት በሰጥኖቹ ውስጥ በማድረግ ይመልሱ።

1. እድሜ 18-30 31-40 41- 50 51 እና ከዚያ በላይ
2. ፆታ ወንድ ሴት
3. የትምህርት ደረጃ የመጀመሪያ ደረጃ የሁለተኛ ደረጃ ዲፕሎማ
 የመጀመሪያ ዲግሪ የሁለተኛ ዲግሪ እና ከዚያ በላይ ዲፕሎማ
4. የስራ ሁኔታ ተማሪ የንግል ድርጅት ባለቤት ተቀጣሪ ሠራተኛ ሌላ
5. በየትኛው ባንክ የሂሳብ ደብተር (Account) አለዎት? በግል ባንክ በመንግስት ባንክ

ማሳሰቢያ

1. በክፍል ሁለት እና ሦስት ባሉት ጥያቄዎች ከጥናቱ ዓላማ ጋር ተዛማጅነት ያላቸው መለኪያዎች በሁለት ተቃራኒ ቃላቶች ከ1 - 5 ቁጥሮች ጋር ተዘርዝረው ተቀምጦታል እነዚህ ቁጥሮች ምንን እንደሚወክሉ የሚከተለውን ምሳሌ ይመልከቱ።

ምሳሌ፡-

በጣም መጥፎ	1	2	3	4	5	በጣም ጥሩ
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(1) በጣም መጥፎ፤ (2) በመጠኑ መጥፎ፤ (3) ድምፅ ተወካይ፤ (4) ጥሩ፤ (5) በጣም ጥሩ

በዚህ ምሳሌ መሰረት የእርስዎን ስሜት በይበልጥ የሚገልፀውን ቁጥር በማክበብ ይመልሱ።

2. በተጨማሪም ጥያቄዎቹን ሲመልሱ ከላይ ከመግቢያው ላይ ከተዘረዘሩት ታዋቂ ሰዎችና የሚያስተዋውቋቸው የባንክ አገልግሎቶች መካከል የአንዱን ታዋቂ ሰው/ሰዎች ማስታወቂያዎች ታሳቢ አድርገው እንዲመልሱ በትኩረት እጠይቃለሁ።

6. ታዋቂ ሰዎች ስለሚያስተዋውቁት የባንክ አገልግሎት ስላላቸው እውቀትና ችሎታ (Expertise) የእርስዎ አስተያየት							
6.1.	ባለሙያ ያልሆነ	1	2	3	4	5	ባለሙያ የሆነ
6.2.	ልምድ የሌለው	1	2	3	4	5	ልምድ ያለው
6.3	እውቀት የሌለው	1	2	3	4	5	እውቀት ያለው
6.4	ብቁ ያልሆነ	1	2	3	4	5	ብቁ የሆነ
6.5	ያልሰለጠነ	1	2	3	4	5	የሰለጠነ
7. ታዋቂ ሰዎች ስለሚያስተዋውቁት የባንክ አገልግሎት ስላላቸው ታላላቅነት (Trustworthiness) የእርስዎ አስተያየት							
7.1	የማይመኩት	1	2	3	4	5	የሚመኩት
7.2	ሐቀኛ ያልሆነ	1	2	3	4	5	ሐቀኛ
7.3	የማይተማመኑት	1	2	3	4	5	የሚተማመኑት
7.4	ልባዊ ያልሆነ	1	2	3	4	5	ልባዊ የሆነ
7.5	እምነት የማይጥሉት	1	2	3	4	5	እምነት የሚጥሉት
8. ታዋቂ ሰዎች ስለሚያስተዋውቁት የባንክ አገልግሎት ስላላቸው አካላዊ ማራኪነት (physical Attractiveness) የእርስዎ አስተያየት							
8.1	ማራኪ ያልሆነ	1	2	3	4	5	ማራኪ የሆነ
8.2	ዘናጭ/ዘመነኛ ያልሆነ	1	2	3	4	5	ዘናጭ/ዘመነኛ የሆነ
8.3	አስቀያሚ	1	2	3	4	5	ቆንጆ
8.4	ተራ	1	2	3	4	5	ግርማ ሞገስ ያለው
8.5	አማላይ ያልሆነ	1	2	3	4	5	አማላይ የሆነ
9. ታዋቂ ሰው/ሰዎች ለሚያስተዋውቁት ባንክ ተገቢ መሆናቸውን ወይም ከሚያስተዋውቁት ባንክ ጋር አብረው የሚሄዱ መሆናቸውን (Congruence/fit)							
9.1	የማይጣጣም	1	2	3	4	5	የሚጣጣም
9.2	ተስማሚ ያልሆነ	1	2	3	4	5	ተስማሚ
9.3	አብሮ የማይሄድ	1	2	3	4	5	አብሮ የሚሄድ
9.4	ተመሳሳይ ያልሆነ	1	2	3	4	5	ተመሳሳይ የሆነ

ክፍል ሰባት:- የባንክ ተጠቃሚዎች በታዋቂ ሰዎች በሚሰሩ ማስታወቂያዎች እና በሚያስተዋውቁት ባንክ ላይ ያላቸው አመለካከት እንዲሁም የአገልግሎቶቹ ተጠቃሚ ለመሆን ያላቸውን ሀሳብ አስመልክቶ የእርስዎን ስሜት በበለጠ የሚገልፀውን ቁጥር በማክበብ ይመልሱ።

10. ከዚህ በታች ያሉት ዐረፍተ ነገሮች በመረጡት ማስታወቂያዎች ላይ ያለውን የባንክ አገልግሎቶችን ለመጠቀም ያሉትን ተነሳሽነት (usage behaviour) የሚመዝኑ ሲሆኑ እርስዎም ስሜትዎን በበለጠ የሚገልፀውን ቁጥር በማክበብ ይመልሱ።

	በጥም እስከመጨረሻ	አልስመጠም	ድምፅ ቀጠላ	እህግ	በጥም እስከመጨረሻ
የ ባንክ አገልግሎት ለመጠቀም ታዋቂ ሰዎች ከሚያስተዋውቁት አገልግሎት በቂ እዉቀት አገኛለሁ።	1	2	3	4	5
የ ባንክ አገልግሎት ለመጠቀም ታዋቂ ሰዎች ስላላቸው እውቀትና ችሎታ (Expertise) ከግምት ውስጥ አስገባለሁ።	1	2	3	4	5
የ ባንክ አገልግሎት ለመጠቀም ታዋቂ ሰዎች ስላላቸው ታክሜትነት (Trustworthiness) ከግምት ውስጥ አስገባለሁ።	1	2	3	4	5
የ ባንክ አገልግሎት ለመጠቀም ታዋቂ ሰዎች ስላላቸው አካላዊ ማራኪነት (physical Attractiveness) ከግምት ውስጥ አስገባለሁ።	1	2	3	4	5
የ ባንክ አገልግሎት ለመጠቀም ታዋቂ ሰዎች ከሚያስተዋውቁት ባንክ ጋር አብረው የሚሄዱ መሆናቸውን (Congruence/fit) ከግምት ውስጥ አስገባለሁ።	1	2	3	4	5
በታዋቂ ሰዎች ስለሚያስተዋውቁት የባንክ አገልግሎት ተገቢ፣ ጠቃሚ እና አስፈላጊ ነዉ።	1	2	3	4	5
በማስታወቂያዎቹ ላይ ያለውን ባንክ አገልግሎቶች ለመጠቀም ታሳቢ አደርጋለሁ።	1	2	3	4	5

Annex

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Undependable/Dependable	18.70	18.148	.587	.664
Dishonest/Honest	18.97	20.102	.523	.692
Unreliable/Reliable	18.43	18.392	.530	.689
Insincere/Sincere	18.70	21.045	.449	.717
Untrustworthy/Trustworthiness	18.40	21.007	.443	.719

Age

	Frequency	Percent	Valid Percent	Cumulative Percent
18-30	155	45.6	45.6	45.6
31-40	126	37.1	37.1	82.6
Valid 41-50	44	12.9	12.9	95.6
51 and above	15	4.4	4.4	100.0
Total	340	100.0	100.0	

Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Male	193	56.8	56.8	56.8
Valid Female	147	43.2	43.2	100.0
Total	340	100.0	100.0	

Educational Level

	Frequency	Percent	Valid Percent	Cumulative Percent
Below High School	15	4.4	4.4	4.4
High School	24	7.1	7.1	11.5
Valid Diploma	124	36.5	36.5	47.9
1st Degree	133	39.1	39.1	87.1
2nd Degree and above	44	12.9	12.9	100.0
Total	340	100.0	100.0	

Occupation

	Frequency	Percent	Valid Percent	Cumulative Percent
Student	47	13.8	13.8	13.8
Business Owner	45	13.2	13.2	27.1
Valid Employee	190	55.9	55.9	82.9
Other	58	17.1	17.1	100.0
Total	340	100.0	100.0	

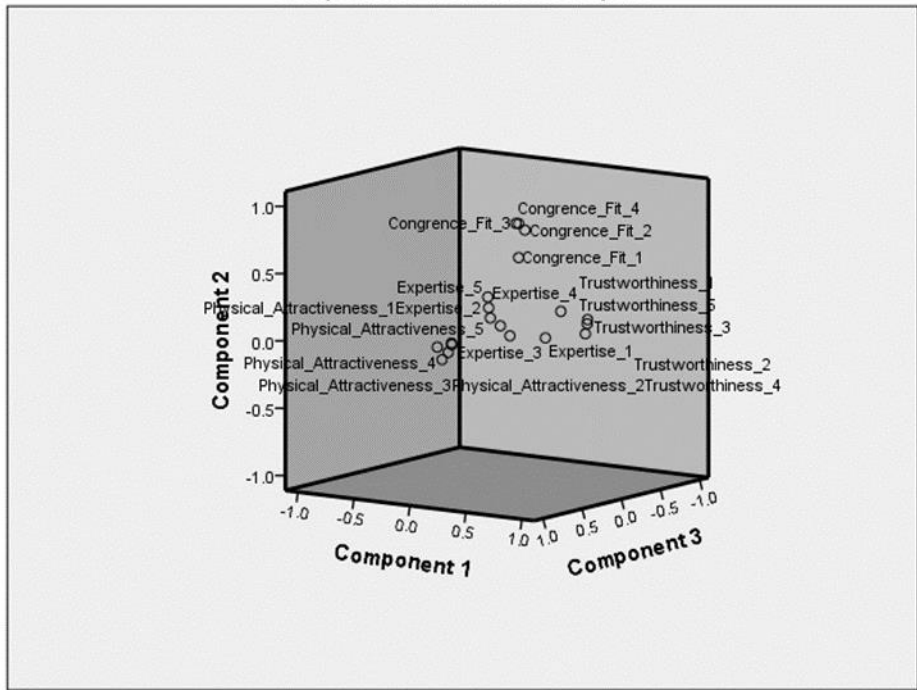
Component Transformation Matrix

Component	1	2	3	4
1	.616	.687	.125	.366
2	.439	-.181	.630	-.615
3	-.398	-.053	.761	.510
4	.519	-.702	-.097	.477

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

Component Plot in Rotated Space



Component Transformation Matrix

Component	1	2	3	4
1	.616	.687	.125	.366
2	.439	-.181	.630	-.615
3	-.398	-.053	.761	.510
4	.519	-.702	-.097	.477

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

Component Score Coefficient Matrix

	Component			
	1	2	3	4
Undependable/Dependable	.218	.011	.009	-.023
Dishonest/Honest	.225	-.091	.037	.055
Unreliable/Reliable	.305	-.077	-.061	.018
Insincere/Sincere	.341	-.127	-.023	.063
Untrustworthy/Trustworthiness	.301	-.045	-.048	-.027
Not an expert/Expert	.103	-.150	-.007	.322
Inexperienced/Inexperienced	-.005	-.052	-.006	.284
Un-knowledgeable/Knowledgeable	.056	-.110	-.002	.333
Unqualified/Qualified	-.032	-.010	-.014	.269
Unskilled/Skilled	-.025	.038	.039	.237
Unattractive/Attractive	-.010	.023	.266	-.018
Not Classy/Classy	-.007	-.003	.274	-.007
Ugly/Beautiful	-.006	-.032	.289	.023
plain/Elegant	-.056	.026	.274	-.002
Not Sexy/Sexy	-.015	.018	.255	.008
Not compatible/Compatible	.010	.223	.052	.017
Bad fit/Good fit	-.056	.349	-.006	-.086
Irrelevant/Relevant	-.107	.373	-.025	-.064
Bad Match/Good Match	-.077	.369	.009	-.065

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

Component Scores.