

ADDIS ABABA UNIVERSITY

COLLEGE OF SOCIAL SIENCES, ARTS AND HUMANITIES

SCHOOL OF MEDIA AND COMMUNICATION

Assessing Impact of Digital Media on Marketing: The Case of Awash Bank Addis Ababa City

BY

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Addis Ababa University
Addis Ababa, Ethiopia
June, 2025



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This is certified that the thesis prepared by Abadi Weynay, entitled; “Assessing Impact of Digital Media on Marketing: The Case of Awash Bank Addis Ababa City” in focus and submitted in partial fulfillment of the requirement for the degree of master of public relation and strategic communication complies with regulations of the university and meets the accepted standards with respect to originality and quality.

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List of Abbreviations

SMMA	Social Media Marketing Activities
SMMA	Social Media Marketing Strategy
SEO	Search Engine Optimization
IoT	Internet of Things
KPIs	key performance indicators

Abstract

The purpose of this study is to assess the impact of digital media on the marketing strategies and performance of Awash Bank in Addis Ababa. Specifically, the study aims to explore how digital platforms have influenced customer engagement, brand awareness, and service delivery in the banking sector. By analyzing both quantitative and qualitative data, the research seeks to provide insights into the effectiveness of digital media marketing in improving customer satisfaction and achieving competitive advantage. This study employed a mixed-methods approach, combining both quantitative and qualitative data to assess the impact of digital media on marketing in Awash Bank, Addis Ababa. Primary data were collected through questionnaires distributed to 200 bank customers and interviews with 3 marketing and communication staff members. Secondary data came from bank reports and relevant literature. Simple random sampling was used for customer selection, while purposive sampling was used for selecting staff participants. Quantitative data were analyzed using descriptive statistics, while qualitative data were examined using thematic analysis. Digital media for banking industry via internet and mobile platforms is playing an increasingly vital role in the marketing of financial services, especially as the use of digital media and customer demand for financial solutions continues to grow. The evolving nature of the banking sector indicates that banks can no longer rely solely on traditional branch operations for their survival. Attracting and retaining customers has become essential, and digital media banking is emerging as a preferred strategy to achieve this. The study found that most customers interact with Awash Bank through digital platforms such as Facebook and the mobile banking app. Digital media has significantly improved customer engagement by making banking services more accessible and convenient. It has also increased the bank's brand visibility, particularly among younger customers.

Keywords: digital media marketing, customer satisfaction, digital media, digital media recommendation.

CHAPTER ONE

INTRODUCTION

1.1 Background of the study

The finance industry in Ethiopia is becoming a key factor in the economy. Currently, there are more than 30 banks operating in the country, some of which provide interest-free banking services. The total number of branches of these banks exceeds 12,000, and their capital and total assets are growing over time.

The banking sector is of high importance to the Ethiopian economy. Total deposits at end-June 2023 reached Birr 2.2 trillion, 24.8 percent of GDP; and total loans & bonds of banks amounted to Birr 1.9 trillion, 21.7 percent of GDP.

Despite the growth of the Ethiopian finance industry, accessibility and coverage are still below 40 percent. Most branches are concentrated in urban areas, with Addis Ababa serving as the hub of the banking industry in terms of the number of branches.

According to National Bank of Ethiopia 2023 fiscal year report Total income of the banking sector reached Birr 297.5 billion at end-June 2023, up from Birr 247.0 billion in the previous year . Expenses grew with the expansion of activities, and the total number of bank employees rose by 26.0 percent to 187,450. Hence, net income before tax remained almost stable (Birr 62.9 billion at end- June 2023, compared with Birr 61.8 billion of the previous year).

Awash Bank, Ethiopia’s pioneering private bank, was established on November 10, 1994 after the downfall of the socialist regime. The Bank was established by 486 founding shareholders with a paid-up capital of Birr 24.2 million and started banking operations on Feb. 13, 1995.

Since embarking operation, the Bank has registered remarkable growth. Notwithstanding global and domestic challenges, Awash Bank has exhibited a superior operational and financial performances among private banks operating in Ethiopia.

The integration of digital media and marketing in Ethiopian private banks is transformative, enhancing customer engagement, expanding outreach, and fostering innovation. However, banks

must navigate the unique socio-economic landscape of Ethiopia and leverage digital tools effectively to drive growth while promoting financial inclusion and literacy.

Digital marketing is the use of various digital and interactive channels such as social media, search engine optimization, mobile marketing and other such innovative and technological platforms to communicate marketing and promotional messages to consumers (Garzaro et al., 2021).

Digital media marketing plays a crucial role in the banking sector by enabling banks to effectively connect with customers, enhance brand visibility, and drive customer engagement. Through platforms like social media, banks can humanize their brand, create emotional connections, and foster a sense of community. This approach not only builds trust and loyalty but also supports marketing strategies aimed at increasing the purchase intention of their services.

More or less all banks uses digital media to promote their brand. Digital is defined as any data represented by a series of digits, and media refers to methods of broadcasting or communicating this information. Together, digital media refers to mediums of digitized information broadcast through a screen and/or a speaker. This also includes text, audio, video, and graphics that are transmitted over the internet for viewing or listening to on the internet.

Awash Bank remains one of Ethiopia's largest and most profitable private banks, with total assets exceeding ETB 300 billion. The bank continues to expand its branch network, now operating over 500 branches across the country. Digital banking services, including Awash Mobile and Internet Banking, are growing rapidly, alongside agent banking for rural financial inclusion.

This study aims to explore the impact of digital media in marketing in Addis Ababa employed by Awash Bank, one of Ethiopia's leading financial institutions. The research will analyze the effectiveness, reach, and impact of digital marketing initiatives on customer engagement and brand perception.

1.2 Statement of the problem

Awash Bank, a leading financial institution in Ethiopia, faces the challenge of effectively leveraging digital media to enhance its marketing efforts in the competitive Addis Ababa city market. While the bank has made strides in adopting digital channels, there is a need to assess the extent to which these platforms are contributing to brand awareness, customer engagement, and ultimately, business growth.

Digital Media Marketing is known to have several benefits as a modern marketing strategy. Besides creating and improving brand awareness, digital media makes the communication link between companies and potential clients smoother. Due to this motive, it is considered as a new marketing strategy but there is very limited research on its relationship with customer intention and retention (de Castro et al., 2021).

According to Wossenyelesh Demiss (2021) digital media has strong impact on the customer's behavior and perception toward the marketing. But most of the organizations has limited to apply strong digital media platform to promote products and services. So this study will investigate impacts of digital media for marketing in Awash bank in Addis Ababa city.

Since digital marketing has been proven to be more effective in recent years, increasing investment in online marketing activities such as social media marketing, influencer marketing, and email marketing can be considered to improve market performance (Tsegaye Agede 2023).

Aklisiya Mitiku (2021**)** mention that digital media has strong impact on brand awareness and brand loyalty. Those digital media contribute important role on building brand loyalty on the companies.

Digital media has significantly changed how banks operate and how they serve their customers. This shift has improved the overall performance of banks and enhanced the quality of customer service in the banking industry (Aliyu and Tasmin, 2012).

Low levels of digital literacy among consumers and bank sectors limit the effectiveness of digital banking services In Ethiopia bank sector. Many customers and banks lack understanding of how to use digital banking services, leading to underutilization (Assefa & Kiflu, 2019).

Ethiopian banks need to push for better digital infrastructure and invest in upgrading their platforms. This will help ensure that their customers have reliable access to banking services. Research by Eshete Sisay (2021) highlights that inadequate internet infrastructure poses a significant barrier to digital bank marketing adoption in Ethiopia

In recent years, the rapid evolution of digital media has transformed the marketing landscape, presenting both opportunities and challenges for businesses. Despite the significant investment in digital marketing, many brands grapple with effectively utilizing digital channels to engage their target audiences.

This problem highlights the necessity for businesses to adapt their marketing strategies to leverage digital media effectively, ensuring that they not only reach their intended audiences but also foster trust and authenticity in their messaging. Addressing these challenges is crucial for optimizing marketing efforts and sustaining competitive advantage in an increasingly digital marketplace.

Ethiopian private banks are encountering significant challenges in effectively utilizing digital media and marketing to engage with their customers. To fill this gap the current study focuses on the impact of digital media for marketing in Awash Bank: the case of Addis Ababa city is important.

1.3 Research Questions

This study has different questions that can explore the impact of digital media for marketing in Awash Bank: the case of Addis Ababa city. Those questions are helps to identify the impacts of the digital media for Awash bank at Addis Ababa city.

1. What digital media channels does Awash Bank utilize for its marketing campaigns, and how do they prioritize these channels?

2. How effective are the current digital marketing communication strategies employed by Awash Bank in reaching and engaging its target audience?

3. What are the consumer perceptions and attitudes towards Awash Bank's digital media efforts, and how do these perceptions influence brand loyalty?

4. To what extent do digital media marketing efforts contribute to brand awareness and customer acquisition for Awash Bank?

These questions aim to comprehensively explore the impacts of digital media in marketing for Awash Bank at capital city.

1.4 Objectives of the study

The objective of this study is to Assessing Impact of Digital Media on Marketing: The Case of Awash Bank Addis Ababa City.

The primary objective of this study is to analyze the effectiveness and impact of digital media employed by Awash Bank in its marketing efforts.

1.4.1Specific Objective

This study has different specific objectives. Those objectives are key issues for the study. Specifically, the study aims to:

1. Evaluate the current digital Media's utilized by Awash Bank in promoting its products and services.

2. Identify consumer attitudes and perceptions towards Awash Bank's digital media uses and the overall brand presence in the digital space.

3. Provide recommendations for optimizing Awash Bank's digital media strategies to improve marketing outcomes and align with contemporary consumer expectations and behaviors.

By achieving these objectives, the study aims to contribute valuable insights into the role of digital media in modern banking marketing and help Awash Bank enhance its marketing effectiveness in a competitive digital landscape.

1.5 Research Methodology

This study uses combines both quantitative and qualitative research methods, allowing for a comprehensive understanding of the study. Quantitative Research method would involve collecting numerical data through surveys or experiments to analyze patterns and correlations. Statistical analysis would enable the identification of trends and relationships between variables, such as the impact of social media advertising on purchase intent.

This study also would apply qualitative research methods. Qualitative research would provide deeper insights into consumer attitudes and behaviors.

In this thesis 200 customers and Three Awash bank staffs will engage to full fill the objective of the study as a sample. This will help to gain clear and detail information about the study.

1.5.1 Analysis Techniques

To fill this study research method and analysis techniques are important. So, for both quantitative and qualitative methods different analysis techniques will implemented. Some of them are;

Statistical Analysis:

For quantitative data, statistical software (e.g., SPSS, R, or Excel) can be employed to conduct descriptive and inferential statistics. Techniques such as regression analysis can help identify relationships and draw conclusions from survey findings.

Thematic Analysis:

In qualitative research, thematic analysis can be used to identify patterns and themes within interview transcript. This process involves coding the data and organizing it into meaningful categories that reflect the participants' views and experiences.

By employing a combination of these research methods and analysis techniques, marketers can gain a comprehensive understanding of the effectiveness of digital media in their marketing campaigns. This multidimensional approach not only helps assess current strategies but also informs future innovations in digital marketing, ensuring that businesses remain competitive in a rapidly evolving digital landscape.

1.6 Significance of the study

The significance of the study is greatly important to banking industry to examine or identifies the uses of digital media in the bank industries. Now a day awash bank uses different channels of digital media.

This study identify the strengths and weakness of the bank's the uses of the digital media in the marketing activities. This gives sufficient information on the digital media uses to develop its marketing system.

the stakeholders like investors, shareholders, employees among others, if any interest body need to study the area of this study the study will lay down a significant foundation for further study and also this will be important provide invaluable information that will allow them to provide useful suggestion to improvement in digital media delivery of the bank . The study provides additional evidence as to the relationship between Bank marketing and digital media's.

This research will provide insights into the effectiveness of digital media marketing in the banking sector, specifically within the Ethiopian context.

The findings will help Awash Bank refine its marketing strategies and enhance customer engagement, contributing to improved business outcomes.

1.7 Scope of the study

Most of the studies in private bank in Ethiopia focus on service quality and customer satisfactions. This create less awareness on the digital media among the customers. However this study focus on the use of digital media in marketing on awash bank. This research will provide insights into the impacts of digital media marketing in the banking sector, specifically within the Ethiopian context. The findings will help Awash Bank refine its marketing strategies and enhance customer engagement, contributing to improved business outcomes.

Awash bank has more than 10.4 million customers on 2022/23 fiscal year. This number of customers are huge compare to another private banks.

So, this study will apply random sampling methods to participate the customers of the banks and the marketing persons of Awash bank. This study focused on Addis Ababa city. The respondents

of this study are staff members of Awash Bank S.C working at Head Quarter and customers located in Addis Ababa city's only.

1.8 Organization of the paper

The research thesis will have five chapters. The first chapter deals with research introductions including background, statement of the problem, objectives the study, scope of study, significance of the study, and limitation of the study.

The second chapter will focused review of related literature presented in a detailed manner and conceptual framework of the study, in the third chapter Methods of the Study will described in detail. Forth chapter will covers the result and discussion of the study. The last chapter will provide, the conclusion, of the study and suggests possible helpful recommendations and further research direction.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter covers the literature of Theories and models, empirical review and conceptual framework which serves as evidence of the impact of digital media on marketing. Definitions of digital media, impact of digital media on financial industry, Utilization of digital marking in Ethiopian Banks, Conceptual framework of social media and marketing, the concept of digital media, Digital media marketing: current trends, and the relationship between digital media and marketing is briefly highlighted.

In addition to this Digital media in financial services: opportunities and challenges and Digital media implementation models are includes on this chapter.

So, this chapter explores the intersection of digital media and marketing, focusing on its impact within the financial industry, particularly in Ethiopian banks. It begins with definitions of digital media and delves into its influence on financial services, highlighting both opportunities and challenges. The chapter also examines the utilization of digital marketing activities in Ethiopian banks and outlines current trends in digital media marketing.

A conceptual framework is presented to illustrate the relationship between social media and marketing. Additionally, it discusses various digital media implementation models, providing a comprehensive overview of how digital media shapes marketing practices in the financial sector.

2.2 Theoretical Review: Theoretical Framework of Social Media and Marketing

The realm of social media and marketing is constantly shifting, shaped by new technologies, emerging trends, and evolving consumer expectations. For organizations to succeed in this dynamic environment, they must continuously adapt their strategies—staying authentic, responsive, and focused on the customer. By leveraging data and analytics, businesses can fine-tune their social media efforts to enhance engagement and drive conversions.

To make sense of how social media influences marketing practices and consumer behavior, several theoretical frameworks offer valuable insights. Below is an overview of key theories that help guide effective strategy development:

1. Communication Theories

• *Uses and Gratifications Theory*

This theory explains that people actively seek out media that fulfill particular needs—such as entertainment, information, or social connection. In a marketing context, this means brands must align their content with the interests and desires of their audience. When marketers understand what their target customers are looking for, they can create more engaging, relevant content that builds stronger connections (Katz, Blumler, & Gurevitch, 1973).

• *Two-Step Flow of Communication*

Developed by Katz and Lazarsfeld (1955), this theory emphasizes the role of opinion leaders in shaping public perception. Rather than influencing people directly, media messages are filtered through influential individuals—such as social media influencers—who interpret and share those messages with their followers. This indirect form of communication can be incredibly powerful in marketing, especially when brands collaborate with well-respected figures in their niche to amplify their reach and credibility.

2. Engagement Theory

Engagement Theory highlights how users interact with media content on multiple levels: cognitively (thinking), affectively (feeling), and behaviorally (acting). According to Katz and Blumler (1974), people engage with content for a variety of reasons, and successful marketing strategies should reflect this diversity. When brands consider these three dimensions, they can develop more impactful campaigns that not only inform and entertain but also inspire action and emotional investment.

3. Connectivism theory

Connectivism is a modern learning theory that centers on the power of networks and the connections people form through digital technology. In the context of banking and marketing, it suggests that institutions can benefit by creating interconnected experiences for customers. By fostering communication, collaboration, and shared knowledge, banks can deliver more personalized, engaging services. This approach also helps institutions stay agile in a rapidly changing marketplace, ensuring they remain relevant and responsive to customer needs.

Rather than relying on one-way messages, connectivist marketing promotes interactive, adaptive, and user-driven engagement—an approach that strengthens customer loyalty and deepens relationships.

4. Social Marketing Theory

Social Marketing Theory provides a framework for influencing positive behavior change using traditional marketing techniques. Unlike commercial marketing, which focuses on selling products, social marketing seeks to promote societal well-being. As Bajracharya (2018) notes, this theory considers the psychological and social barriers that might prevent people from adopting beneficial behaviors.

To overcome these barriers, marketers use tools like audience segmentation, consumer research, and the concept of exchange—offering people something valuable in return for their behavior change. There are two main approaches:

- **Strategic social marketing**, which focuses on long-term policy and systemic change.
- **Operational social marketing**, which deals with more immediate behavior-related campaigns.

The effectiveness of social marketing relies on understanding the target audience, providing high-quality and accessible services or messages, and aligning campaigns with community needs and values.

5. Diffusion of Innovations

The Diffusion of Innovations Theory, introduced by Everett Rogers (1962), explains how new ideas, practices, or technologies spread through a population. It categorizes people into groups—innovators, early adopters, early majority, late majority, and laggards—based on how quickly they embrace change.

For marketers, this model is useful for identifying how to introduce new products and when to target specific audience segments. Innovations that are perceived as having clear advantages, compatibility with existing values, and ease of use are more likely to spread successfully. Understanding these factors helps marketers craft strategies that accelerate adoption and build momentum.

6. Viral Marketing Theory

Viral marketing focuses on creating content that spreads rapidly through online sharing, particularly via social media. This form of marketing taps into people's emotions and motivations, encouraging them to share content with their networks. According to Wolf (2011), successful viral campaigns often rely on humor, shock value, relatability, or inspiration to connect with audiences.

By designing content that people want to pass along, brands can significantly increase their visibility and engagement without relying solely on paid advertising. Viral marketing harnesses the power of peer-to-peer communication, turning customers into brand advocates and amplifying a campaign's reach organically.

Social media has transformed the way businesses communicate with and market to their audiences. By applying these theoretical frameworks, marketers can better understand user behavior, design more effective strategies, and build stronger relationships with their customers. In industries like banking, where trust, personalization, and engagement are critical, these insights are especially valuable. As technology and consumer expectations continue to evolve, staying grounded in theory while remaining flexible in practice is key to long-term marketing success.

2.3. The Importance of Digital Media and Banking Marketing

The integration of social media into the financial services sector has fundamentally reshaped how institutions operate, interact with customers, and promote their offerings. Social media platforms generate vast amounts of data that can offer valuable insights into customer preferences, behaviors, and attitudes. By analyzing conversations and conducting sentiment analysis, financial institutions gain a clearer understanding of their audience and emerging market trends. These platforms are not just communication tools—they are strategic assets.

According to Sivarajah et al. (2020), the use of social media analytics enables financial firms to monitor key performance indicators (KPIs), evaluate the success of marketing campaigns, and identify areas where improvements are needed. This data-driven approach helps institutions fine-tune their strategies for better engagement and results.

Social media has also significantly transformed the way businesses, including financial institutions, connect with their audiences, build brand awareness, and promote their services. Platforms such as Facebook, Twitter, LinkedIn, and Instagram allow these organizations to share educational content, highlight new services, and strengthen their public image. Social campaigns can reach a broad and diverse audience, helping banks and other financial firms attract and retain customers (Ehrlich & Fanelli, 2012).

Moreover, the role of social media in financial services is multi-dimensional. It impacts everything from customer communication and engagement to marketing innovation. Social media has emerged as a game-changer, offering financial institutions new ways to connect with clients, enhance brand loyalty, and grow their business. When used strategically and ethically, it becomes a powerful tool for maintaining a competitive edge and building long-lasting customer relationships.

Financial institutions must recognize social media as a critical tool in today's digital landscape. To deliver a wide range of services effectively, banks must meet the evolving needs of both their employees and customers—providing seamless digital experiences, encouraging innovation, and ensuring customer satisfaction, all while safeguarding trust and data security.

Supporting this, Eshete (2021) conducted a study on the impact of digital banking on customer experience in selected commercial banks in Addis Ababa. His findings revealed a positive correlation between digital media usage and customer satisfaction. The study emphasized that as banks increasingly adopt digital tools and social media platforms, they become more accessible and efficient for customers. In today's digital age, clients can easily find detailed information about financial products and services online, contributing to a more informed and empowered customer base.

2.4. Conceptual Framework of Social Media Marketing in Financial Services: Opportunities and Challenges

The rapid rise of digital media platforms has fundamentally transformed how communication and commerce operate across industries, including the financial services sector. With billions of users worldwide, platforms such as Facebook, Twitter, LinkedIn, and Instagram have become essential tools for financial institutions to engage with customers, promote their services, and gather valuable insights (Jha, 2019).

These platforms are not just for promotion—they offer banks innovative ways to engage directly with customers. For instance, financial institutions can use social media to collect feedback and suggestions on new services, opening up opportunities for crowdsourcing ideas. By tapping into a diverse user base, companies can develop more customer-centric financial solutions that better meet the needs and expectations of their clients.

Additionally, before officially launching a new financial product or service, institutions can leverage social media to run pilot programs or beta tests. These limited releases allow selected users to try out new offerings and provide real-time feedback. This process helps refine the product, resolve issues, and enhance its overall appeal before it becomes widely available (Ganis & Kohirkar, 2015).

Through strategic use of digital media, financial institutions can build stronger relationships with customers, foster innovation, and ensure that their services are aligned with customer expectations and market demands.

2.4.1. Digital Media Opportunities in Financial Services

The Ethiopian Banks Association (2021) highlights the significant potential digital media holds for financial institutions across Ethiopia. By effectively utilizing digital platforms, banks and other financial service providers can foster innovation, deepen customer relationships, and improve how they deliver services. When applied thoughtfully, digital media not only enhances a bank's competitive advantage but also supports broader goals such as financial inclusion and the country's overall economic development.

Digital media opens many doors for financial institutions to enhance their services and maintain smooth, efficient communication with customers, stakeholders, and management alike. Some of the key opportunities include:

1. Enhanced Customer Service

   Social media platforms have become indispensable channels for customer engagement. Banks use these platforms to promptly respond to questions, offer support, and address customer feedback in real time. This swift interaction helps resolve issues quickly, builds trust, and strengthens customer loyalty (Mitic & Kapoulas, 2012).

2. Innovation in Products and Services

   Social media is a powerful tool for driving innovation in financial products and services. By tapping into customer preferences, behaviors, and emerging trends shared on these platforms, banks can gain deeper insights into what their customers want. This information helps them design products that are more closely aligned with client needs (Ganis & Kohirkar, 2015).

3. Supporting New Business Models

   the interactive and fast-paced nature of digital media has changed how financial services are delivered. Social platforms enable the development of innovative business models that make services more accessible and personalized for customers (Lai & Turban, 2008).

4. Cost Efficiency and Better Operations

   Compared to traditional advertising channels, social media marketing is often more affordable and allows financial institutions to make better use of their budgets. Banks can achieve meaningful marketing outcomes through cost-effective approaches such as creating organic content and engaging directly with customers (Opreana & Vinerean, 2015).

2.4.2. Digital Media Challenges in Financial Services

While social media offers many advantages, it also brings several challenges and risks for financial institutions. These include managing reputational threats, safeguarding sensitive customer information, and defending against cyber security attacks. To address these risks effectively, financial firms need to adopt a proactive approach to social media management—prioritizing transparency, authenticity, and ethical behavior (Lyon & Montgomery, 2013). Investing in social media monitoring tools and robust cyber security measures is essential for protecting their reputation and minimizing potential risks linked to social media use.

Social media platforms provide a public forum where customers can voice complaints and concerns. If negative feedback is ignored or handled poorly, it can quickly escalate and harm a financial institution's reputation. Moreover, social media is vulnerable to the rapid spread of misinformation and fake news. False claims about financial products or market conditions can mislead customers and investors, resulting in poor financial decisions.

Despite its opportunities, social media also raises concerns about privacy, security, reputational harm, and regulatory compliance. Financial institutions must meet these challenges with thoughtful strategies, strong policies, and a commitment to ethical, accountable use of social media. As social media continues to evolve, it will increasingly shape the future of the financial services industry—making flexibility and innovation more important than ever.

Supporting this, Iginio Gagliardone's (2014) research on new media and development in Ethiopia examines how emerging media technologies influence governance, social change, and the political environment in the country. He notes that the influence of digital media on Ethiopia's economy, including the financial sector, is steadily growing. He also emphasizes the need for strong digital media marketing policies to foster the growth and regulation of digital marketing within the country.

2.5 Digital Media Marketing Activities (SMMA)

Digital marketing has revolutionized how financial institutions conduct their business. Today, an increasing number of customers research financial products and services online before making any purchasing decisions, making a strong digital presence essential.

Social media, in particular, has had a profound impact on marketing strategies. It has fundamentally changed the way businesses connect with their audiences, build brand awareness, and promote their offerings (Tsimonis & Dimitriadis, 2014). Financial institutions actively use platforms like Facebook, Twitter, LinkedIn, and Instagram to not only advertise their services but also to share educational content and increase overall brand visibility. Social media campaigns have the ability to reach a broad and diverse audience, allowing banks and financial firms to showcase their products to potential clients effectively.

Mohammed (2021) highlights the critical role of social media marketing for businesses in Ethiopia, emphasizing its power to help organizations engage customers, raise brand awareness, and build loyalty. As the digital landscape continues to evolve, these marketing strategies are expected to become even more effective, underscoring the necessity of maintaining a strong online presence.

The influence of social media on the financial services sector is multi-layered, affecting communication, customer engagement, marketing approaches, and innovation. It has become a true game-changer, providing financial institutions with unique opportunities to connect with customers, strengthen their brands, and grow their business. When leveraged thoughtfully and responsibly, social media helps banks gain a competitive edge and foster deeper customer relationships.

Broadly speaking, digital marketing refers to the integrated set of marketing efforts aimed at attracting, engaging, and converting customers through online channels. It employs various methods, including content marketing, influencer collaborations, search engine optimization (SEO), social media, and online advertising, allowing brands to engage customers and track the effectiveness of their campaigns in real time (Lee Oden, 2014).

For banks specifically, social media marketing offers a valuable way to build meaningful connections with their target audiences on platforms like Facebook, Twitter, and LinkedIn. This approach not only promotes products and services but also helps establish lasting relationships with current and potential customers.

2.6. Utilization of Digital Marketing in Ethiopian Banks

Ethiopian banks are increasingly adopting digital marketing strategies to boost customer engagement, improve service delivery, and promote their financial products. This shift is helping to drive growth within the country's banking sector.

According to Sisay (2021), while the use of digital marketing in Ethiopian banks is still developing, it holds strong potential for future expansion. By focusing on engaging customers, utilizing modern technology, and adapting to evolving consumer preferences, these banks can enhance their services and compete more effectively in today's digital world. As the banking sector evolves, innovative digital marketing practices will become even more crucial for meeting the changing demands of customers.

However, Ethiopian banks face some challenges in this journey. Limited internet access in rural or underserved areas, varying levels of digital literacy among customers, and the need to comply with regulations surrounding digital transactions and marketing are all obstacles they must navigate.

Overall, Ethiopian banks are gradually embracing digital marketing to strengthen customer relationships, streamline their services, and increase their market share. As internet access grows—over 47 million users across the country according to Ethio-Telecom—banks have more opportunities to reach customers and promote their offerings easily.

That said, banks must also overcome issues such as uneven internet penetration, transitioning from traditional banking mindsets, and enhancing digital literacy. Protecting customer data through strong cybersecurity and adhering to regulatory standards will be vital in building trust for their digital initiatives.

The move toward digital marketing marks a significant change for Ethiopian banks, promising to improve customer interactions, boost operational efficiency, and promote financial inclusion. Banks that embrace innovation and respond to customers' needs will be best positioned to succeed in this fast-changing environment.

There are some of utilization of digital media marketing tools. Some of them are below:

1. **Affiliate Marketing**

   Affiliate marketing involves social media influencers acting as partners to promote a bank's products. Influencers receive commissions as incentives to spread awareness and attract customers through their broad social networks. Techniques such as giveaways, contests, and competitions help increase brand exposure and encourage customer engagement (Sherien Dajah, 2020).

2. **Influencer Marketing**

   This strategy centers around collaborating with social media influencers who align with a bank's brand to reach target audiences effectively. The success of influencer marketing depends on the fit between the influencer's followers and the brand's goals, which can significantly boost campaign impact (Sherien Dajah, 2020).

3. **Email Marketing**

   Email marketing involves sending commercial messages to current or potential customers, aiming to strengthen relationships, encourage loyalty, drive sales, or share promotional offers. It is a direct, cost-effective way to communicate with customers and foster ongoing engagement (Babet & Addou, 2020).

4. **Content Marketing**

   Content marketing focuses on creating and sharing valuable, relevant content that attracts and engages a target audience over time. Instead of pushing immediate sales, it builds trust and brand loyalty, encouraging profitable long-term customer relationships (Pulizzi, 2014; Rancati et al., 2015).

5. **Mobile Marketing**

   Mobile marketing is a modern approach that uses mobile devices to deliver interactive, relevant messages to customers. Given the personal nature of smartphones and the ability to access contextual, real-time data on user behavior, mobile marketing offers unique

opportunities for personalized promotions, advertising, and customer support (Varnali & Toker, 2010).

2.7. Digital Media Marketing: Current Trends

Digital media marketing today highlights the rising importance of video content, especially long-form videos, which continue to capture the highest levels of audience engagement. There is a noticeable shift towards more playful and creative content, moving away from rigid brand guidelines in favor of fostering genuine, authentic connections with audiences. Marketers are increasingly encouraged to experiment with different types of content, pushing boundaries to break away from traditional methods and better capture the attention of their target audience. As search engines update their algorithms, the emphasis on producing high-quality, engaging content has become critical for maintaining visibility online.

The field of digital media marketing is constantly evolving, driven by new technologies and shifting consumer behaviors. Staying updated on these trends enables brands to craft marketing strategies that deeply resonate with their audiences and encourage meaningful engagement.

Social media refers to digital platforms that allow individuals to interact, share information, and form virtual communities (Ausat & Suherlan, 2021). These platforms support global communication, knowledge sharing, and networking among individuals, groups, and organizations alike.

Traditional marketing relies on physical materials such as business cards, print advertisements in newspapers or magazines, posters, TV and radio commercials, word of mouth, billboards, and brochures. One significant downside of traditional marketing is its higher cost compared to digital marketing. Moreover, traditional methods lack precise targeting and measurable outcomes—companies often distribute their messages widely but remain uncertain if their audience actually receives or responds to them.

In contrast, digital marketing uses a variety of online tools such as websites, social media channels, YouTube videos, mobile applications, web design, email campaigns, live chat features,

and banner advertisements. These digital tools allow businesses to reach targeted audiences more efficiently and track the effectiveness of their campaigns in real time.

According to Sebrin Mohammed (2021), Ethiopian companies are increasingly adopting digital media marketing to promote their products and attract customers. Many businesses in Ethiopia are dedicating more resources and time to digital marketing efforts. The digital marketing landscape in Ethiopia is rapidly evolving, with social media becoming a cornerstone of marketing strategies. Companies use these platforms not only to connect with customers but also to build brand recognition and loyalty. Furthermore, there is a growing trend toward evaluating digital marketing performance to enhance strategy effectiveness.

In the financial industry, current digital marketing trends involve leveraging big data and the Internet of Things (IoT) to gain deeper insights into consumer behavior and preferences. Social media marketing, search engine optimization, and user-generated content are becoming increasingly important for financial institutions aiming to engage customers across multiple digital channels. There is a particular focus on creating vibrant online communities and using sophisticated technological tools tailored to specific customer segments, especially targeting younger generations.

Social media encompasses a variety of platforms that differ widely in structure and purpose (Ausat et al., 2022). Popular platforms include Facebook, Instagram, Twitter, LinkedIn, YouTube, Snapchat, and TikTok. Each platform offers unique features and attracts different user behaviors. Key elements common across social media include:

1. **User Profiles:** Each user creates a personal profile containing information such as their name, photo, interests, and connections. Profiles serve as online identities enabling interaction with others.
2. **Content Sharing:** Users share diverse types of content—texts, photos, videos, and links. They can post updates, upload images, or create short videos to engage their followers.
3. **Interaction and Networking:** Social media facilitates interaction through likes, comments, shares, private messaging, and group discussions.

4. **News and Information:** Many users rely on social media as a source for news, updates, and topics of interest by following relevant accounts or pages.
5. **Advertising and Marketing:** Organizations utilize social media for promotion through both paid advertisements and organic marketing campaigns aimed at reaching broader and more targeted audiences.

The continued growth of digital marketing depends heavily on the ability to adapt quickly to change and translate customer insights into enhanced experiences and services. It requires building engaged communities around brands, improving how marketing messages are communicated and remembered, and exploring innovative channels to deliver value propositions. Success also hinges on having skilled employees who are well-trained.

2.8. Digital Media Implementation Models

According to the National Bank of Ethiopia (2024), the use of digital media in Ethiopia's financial sector is steadily increasing. Banks are adopting various digital media marketing models aligned with their individual strategies and policies to meet market demands effectively.

The implementation of digital media models within the Ethiopian banking industry plays a critical role in addressing the unique challenges of the local market, while also enhancing customer experience and engagement. By combining different models, banks can successfully navigate digital transformation and respond efficiently to their customers' evolving needs in this fast-changing environment (Tadesse, 2021).

There are several models designed to guide the effective integration of digital media into organizational communication, marketing, or educational strategies. These models provide structured frameworks that outline how to plan, execute, and evaluate digital media initiatives, although their specific approaches may vary depending on the context.

1. The RACE Model

One of the most widely used frameworks for digital marketing is the RACE Model, which supports organizations in planning, executing, and analyzing their digital campaigns in a systematic way. The model, developed by Chaffey and Ellis-Chadwick (2019), is designed to

help businesses enhance their digital marketing strategies through four key stages: Reach, Act, Convert, and Engage.

1. **Reach:**

   The Reach stage focuses on building awareness and increasing visibility of a brand, its products, or services. This involves attracting potential customers by driving traffic to various online platforms such as websites, microsites, and social media channels, as well as using offline media. The goal is to create a strong presence that draws users to engage with the brand.

2. **Act:**

   The Act phase aims to transform the awareness gained in the Reach stage into meaningful interactions. It nurtures interest and encourages potential customers to engage more deeply with the brand, such as exploring products, signing up for newsletters, or participating in promotions. This step builds momentum, guiding prospects closer to conversion (Smart Insights, 2021).

3. **Convert:**

   Convert is the critical stage where engagement turns into tangible outcomes, like sales or sign-ups. Effective conversion strategies are essential for driving revenue and ensuring that the marketing efforts yield measurable financial returns.

4. **Engage:**

   The final stage focuses on cultivating long-term relationships with customers to encourage loyalty and advocacy. Engaged customers are more likely to provide feedback, promote the brand to others, and participate in future marketing efforts. By maintaining strong engagement after the purchase, businesses can enhance customer retention and foster sustainable growth (Keller & Kotler, 2016).

2. Inbound Marketing Model

Inbound marketing is a strategic approach that focuses on attracting customers by providing valuable content and personalized experiences that meet their needs. Unlike traditional marketing, which often relies on interruptive ads, inbound marketing builds trust and fosters long-term relationships with customers (Kotler & Keller, 2016).

The inbound marketing process is typically broken down into four key steps:

- **Attract:**
  The initial goal is to draw visitors to a company's website by offering content that is useful and relevant to them. By providing valuable information, marketers encourage potential customers to engage with their brand (Castevens, 2015).
- **Convert:**
  Once visitors arrive, the next step is to convert these strangers into leads by encouraging them to share their contact information or take other meaningful actions. This often happens when they find the content informative and relevant to their needs.
- **Close:**
  At this stage, marketers use the information gathered about leads to nurture and convert them into paying customers. The aim is to guide prospects through the final steps of the buying process (Nieminen, 2017).
- **Delight:**
  The final and often most challenging step is to turn customers into promoters of the brand. Satisfied customers who have positive experiences are more likely to recommend the product or service to others, which is a core objective of inbound marketing (Bezhovski, 2015).

3. Four Ps Marketing Mix Model

The **4Ps Marketing Mix** — Product, Price, Place, and Promotion — is a fundamental framework that businesses use to design and evaluate their marketing strategies. Each component plays a vital role in how a company presents its products or services to influence customer behavior effectively (Kotler & Keller, 2016).

1. **Product:**
   This refers to the goods or services offered by a business, including their features, quality, design, and how well they meet customer needs.

2. **Price:**

   The pricing strategy encompasses the product's cost to the consumer, including considerations of discounts, competitor pricing, and the perceived value of the product.

3. **Place:**

   This element involves the distribution channels and locations where the product is made available, ensuring that it is accessible to the target customers.

4. **Promotion:**

   Promotion covers all marketing communications aimed at informing and persuading customers. This includes advertising, sales promotions, public relations, and increasingly, social media marketing.

2.9 Current Status of Awash Bank

Awash Bank, Ethiopia's pioneering private bank, was established on November 10, 1994 after the downfall of the derg regime. The Bank was established by 486 founding shareholders with a paid-up capital of Birr 24.2 million and started banking operations on Feb. 13, 1995.

Awash Bank remains one of Ethiopia's largest and most profitable private banks, with total assets exceeding ETB 300 billion. The bank continues to expand its branch network, now operating over 500 branches across the country. Digital banking services, including Awash Mobile and Internet Banking, are growing rapidly, alongside agent banking for rural financial inclusion.

The banks gives corporate and retail banking services. Mostly, Awash bank gives personal banking, interest free banking, Small and medium enterprises and other banking services.

CHAPTER THREE

METHODOLOGY OF THE STUDY

3.1 Research Design

Research design is the conceptual structure within which research is conducted; it constitutes the blueprint for the collection, measurement and analysis of data (Kotari, 2004). Research designs are categorized as exploratory research, descriptive research and causal research. This study is both descriptive (as it attempts to describe the impact of digital media marketing) and explanatory as it tries to test the impact of digital media marketing in awash bank in Addis Ababa city.

The research design serves as the blueprint for how the research is conducted. This study employed a descriptive research design, aiming to describe the current situation of impact of digital media marketing at Awash Bank. The design was also explanatory, as it sought to test causal relationships, specifically to understand how digital media marketing influences customer preferences.

For the study titled "The Impact of Digital Media for Marketing in Awash Bank: The Case of Addis Ababa City", several research types will guide the methodology and objectives. The purpose of the study is primarily descriptive, aiming to describe how digital media marketing affects customer behaviors and engagement with Awash Bank in Addis Ababa. The study will also be explanatory, seeking to explain the relationships between different digital media marketing strategies and customer interactions,.

The research will use a mixed-methods approach, combining both quantitative and qualitative data collection techniques to provide a comprehensive understanding of the research problem. This approach will allow the study to integrate numerical data with in-depth insights into customer perceptions and behaviors. The quantitative research will involve descriptive analysis, where surveys will measure customer engagement, behaviors, and attitudes towards Awash Bank’s digital marketing efforts. It will also use causal-comparative or correlational techniques to explore the relationships between digital media exposure and customer outcomes, analyzing patterns and relationships through statistical tools such as regression analysis or correlation tests.

The qualitative research will be exploratory, focusing on gaining a deeper understanding of customer motivations and perceptions. In-depth interviews will provide insights into how staffs feel about the bank's digital marketing. This qualitative component will also be interpretative aiming to understand the meaning customers assign to their experiences with digital media marketing.

3.2. Sampling

Sample Size Estimation is a mathematical procedure that helps determine how many samples should be included in a study from the target population. This process must be conducted before data collection to ensure that the sample is representative and capable of producing reliable and valid results. An inappropriate sample size can lead to misleading conclusions and expose participants to unnecessary risks. The determination of an optimal or minimum required sample size is crucial not only for ethical and economic reasons but also to ensure the soundness of the study's findings (Macfarlane, 2003).

A sample is a part will take to represent a whole or entirety of the population. A sample taken should have all the characteristics of the population or universe. Kumekpor (2002) states that a sample of a population consists of that proportion of the number of units selected for investigation.

Awash Bank actively engages with its customers through various digital platforms, including Facebook, Telegram, LinkedIn, YouTube, and email marketing, among others. Telegram, in particular, is one of the most widely used platforms, boasting 123,000 followers, making it the second most followed digital platform for the bank after Facebook. Given the platform's broad reach and popularity, this thesis will use the number of Telegram followers as the basis for determining the appropriate sample size. This approach ensures that the sample is representative of the bank's digital audience and provides meaningful insights for the study.

For the analysis of the Impact of Digital Media for Marketing in Awash Bank—specifically focusing on the case of Addis Ababa City—a sample size of 200 participants is considered appropriate. This sample is selected from the 123,000 Telegram followers of Awash Bank. By choosing this sample size, the study ensures that the data gathered will provide reliable and valid

insights into the effectiveness of the bank's digital marketing efforts via Telegram, while also maintaining representativeness of the broader audience.

Different customers that uses different digital media such as LinkedIn, Facebook, X, Telegram and other platform will participate on this thesis. This help to get various perception and idea about the topic.

Some of the reason to take 200 sample size is here:

1. Statistical Power and Confidence Level

A sample size of is often sufficient to achieve adequate statistical power (typically 80% or higher) and a confidence level of 95% with a reasonable margin of error (e.g., ±5% to ±7%).

2. Practicality and Feasibility

Collecting data from 200 respondents is more practical and manageable than attempting to survey the entire population of 123,000.

It reduces the time, cost, and resources required for data collection, which is especially important for a thesis project with limited resources.

3. Representativeness

If the sample of 200 is randomly selected and stratified to reflect the diversity of the population, it can provide a representative snapshot of the larger population.

Sample of 200 can yield reliable insights about the population, provided the sampling method is rigorous.

4. Statistical Formulas and Justification

The margin of error for a sample size of 200 from a population of 123,000 is approximately 6.94% at a 95% confidence level. A sample size of 200 provides a reasonable balance between cost, time, and precision.

Sampling Techniques

This study will employ a Simple Random Sampling technique. In this method, every individual within the population has an equal and independent chance of being selected. Specifically, the target population consists of customers who engage with the bank's digital media channels. By using simple random sampling, every customer who interacts with these digital platforms will have an equal opportunity to participate in the study, ensuring that the sample is representative of the broader customer base using digital banking services.

So, Awash bank have different digital media platforms that have different number of followers. Some of the digital media has more followers and some of has less followers. To get detail and clear on the objectives of the research Telegram platform is preferable.

Awash bank has more than 123000 followers on telegram. So, this thesis take 200 sample from 123000 target population to fulfill from 2023-2024.

For many research studies, a sample size of 200 is large enough to detect meaningful effects or differences, assuming the effect size is moderate.

Sample Size (n) = 200

Population Size (N) = 123,000

Confidence level = 95% (Z = 1.96)

Proportion (p) = 0.5 (assuming maximum variability)

Using the sample size formula and adjusting for finite population:

$$n0 = \frac{200 \times (200 + 123{,}000 - 1)}{123{,}000} \approx 200$$

$$E = \frac{1.962 \times (200 + 123{,}000 - 1)}{123{,}000} \approx 200$$

$$E = \sqrt{\frac{1.96^2 \times 0.5 \times 0.5}{200}} \approx 0.0692 \quad \text{or} \quad 6.92\%$$

So, to take 200 sample from 123000 target population is 6.92% margin error. The acceptable margin of error falls between 4% and 8% at the 95% confidence level.

To enhance the credibility and depth of the findings, this study applies methodological triangulation by combining quantitative, qualitative, and secondary data sources. The primary data collection method involves a quantitative survey using a Simple Random Sampling technique. Specifically, 200 respondents are selected from a total population of 123,000 Awash Bank Telegram followers.

This method ensures that each individual in the population has an equal and independent chance of being selected, thereby producing a representative sample. With a sample size of 200 and a population of 123,000, the margin of error is calculated to be approximately 6.92% at a 95% confidence level, which falls within the acceptable range of 4% to 8% for many social science studies.

To complement the quantitative data, the study also incorporates qualitative data gathered through in-depth interviews with selected Awash Bank staff who are actively involved in digital media marketing. These interviews provide valuable insights into internal strategies, challenges, and perceptions that may not be captured through structured surveys alone. In addition, the study reviews secondary data, such as digital engagement analytics (e.g., likes, shares, and comments), historical marketing campaign results, and customer feedback from digital channels.

By integrating these three sources of data—surveys, interviews, and secondary data—the study employs triangulation to provide a more comprehensive and well-rounded understanding of the impact of digital media on the bank's marketing effectiveness.

Selecting a sample size of 200 from a target population of 123,000 can be justified on several grounds:

Representativeness:

Randomly selecting 200 participants can yield a sample that accurately reflects the diversity of the larger population. This representativeness is crucial for generalizing findings beyond the sample.

Statistical Power:

A sample size of 200 typically provides sufficient statistical power to detect significant effects, minimizing the margin of error and enhancing the reliability of the results.

Cost-Effectiveness and Practicality:

Collecting data from 200 individuals is generally more cost-effective and logistically manageable than surveying the entire population. This pragmatic approach allows for the efficient use of time and resources.

Exploratory Insights:

For exploratory research, a sample size of 200 can uncover initial trends and patterns, facilitating deeper investigations in future studies without necessitating exhaustive data collection in the first phase.

Confidence Levels and Margin of Error:

This sample size can yield narrow confidence intervals, enabling researchers to draw meaningful conclusions about population parameters such as means and proportions.

Feasibility:

In many contexts, gathering data from a significantly larger sample may not be feasible due to logistical constraints. A sample size of 200 balances thoroughness with practical limitations, making it an appropriate choice.

For the qualitative approach of this study, purposive sampling will be employed to select participants who can provide relevant insights. The participants will be chosen based on their knowledge and involvement in the research topic. Specifically, three staff members from the Digital Media Department of Awash Bank will be selected to ensure in-depth and detailed information on the subject. These individuals are chosen because their roles and experiences are closely aligned with the focus of the study, making their perspectives particularly valuable

3.3. Data collection instruments

The data collection process for this study will utilize a combination of instruments, including questionnaires, interview guides, and supplementary reading materials. The selection of these instruments was carefully considered to ensure they were both valid and reliable, as the overall quality of the research findings largely depends on the appropriateness of the tools used.

Questionnaires

For this study, questionnaires will be selected as the primary data collection instrument due to their ease of administration, efficiency in collecting basic information, and ability to capture the perspectives and interests of a diverse group of respondents. The structured format of the questionnaires will facilitate the systematic gathering of data from a large sample, ensuring consistency and reliability in the responses.

The questionnaires will be distributed to customers of Awash Bank at various branches across Addis Ababa. The questions will be carefully designed to gather essential information aligned with the research objectives, focusing on customer experiences, perceptions, and feedback regarding the bank's services. By utilizing questionnaires, the study will be able to collect a broad range of data within a short time frame, making this method both practical and effective for meeting the research goals.

For the questionnaires online format will be implement to get information easily from the respondents. Those options has multi advantages to this thesis.
So, using online data gathering methods will help to get vast coverage. Some of using online methods advantages are:

Wider Reach: Online surveys can reach a large, diverse audience.
Cost-Effective: Eliminates costs like printing and postage, making it more budget-friendly.
Faster Data Collection: Responses are collected quickly, and data is automatically compiled.
Convenience: Respondents can complete surveys at their convenience, leading to higher

Structured Interviews

In addition to the questionnaires, structured interviews will be conducted with staff members from Awash Bank's Digital Media Marketing Department. These interviews will be designed to gather in-depth insights into the bank's digital marketing strategies, challenges, and opportunities. The structured format will ensure that all relevant topics are consistently covered across interviews while still allowing for some flexibility to explore specific issues in greater detail.

The interview questions will be carefully crafted to align with the research objectives and complement the data collected through the questionnaires. By engaging directly with the bank's staff, the researcher will aim to gain a deeper understanding of the internal processes and perspectives that will shape the impact of the bank's digital marketing efforts.

This study is will uses structured questionnaires with closed questions and all of the data that were gathered with quantitative methods. This study will focuses on 200 respondents with a limited timeline for data gathering and analysis therefore closed ended questions is needed.

The first part consists of demographic questions contains personal characteristics of respondents including: gender, age, educational level, and current working status of the respondents and general information about the impact of digital media activates of the banks on their acceptance and marketing. The second part consists mainly questions which are about the general information on digital media activities of Awash bank digital media marketing department.

Furthermore, the study will include structured interviews with digital media personnel from Awash Bank. These interviews will conducted to gain deeper insights into the strategies, challenges, and opportunities in the bank's digital media marketing efforts.

Supplementary Reading Materials

To further enrich the study, supplementary reading materials such as reports, articles, and publications related to digital marketing and customer satisfaction in the banking sector will be reviewed. These materials will provide additional context and background information, helping to strengthen the theoretical foundation of the research and support the analysis of the primary data that will be collected through questionnaires and interviews.

3.4. Data collection methods

In this research, both qualitative and quantitative data types will be used in the design. The data sources for this study will be primary sources. Primary data will be collected from corporate and retail customers of digital media banking users, including online banking users, ATM users, and mobile banking users, through random sampling. To gather this data, a random sampling method will be applied to ensure that each individual has an equal chance of being selected, thus increasing the representativeness of the sample. In addition to the primary data, the study will also involve secondary data collection through direct observation. This will involve analyzing the social media activity of Awash Bank on platforms such as Facebook, YouTube, LinkedIn, Twitter (X), and Telegram. The researcher will review these platforms to observe how Awash Bank uses social media for marketing purposes and assess how effectively these platforms will contribute to the bank's digital media marketing strategies.

3.5. Research Approach

The research followed mixed research approach. Quantitative method is designed to gather information from statistically representative samples of the target population; it is usually conducted among several hundred, of respondents for this reason. Information is generally obtained using standardized structured questioners. This type of research tackles questions that seek to find out how much. One of the most widely used methods for collecting primary data is the questionnaire. A key advantage of this quantitative research approach is its ability to quantify data, allowing for the application of statistical analysis.

Quantitative research typically follows a deductive approach, where the research process is guided by existing theories or hypotheses (Bryman, 2007). This means that researchers are expected to have a clear understanding of the topic they are investigating prior to collecting and

analyzing data.. On one hand, it is qualitative approach because it can describe the actual condition of digital media marketing in awash bank. Thus, interviewing of the Awash bank employees using qualitative data, to get respondents' opinion and understand the digital media marketing practices.

So, the research will use both qualitative and quantitative research approaches, which is referred to as a mixed-methods approach. The quantitative approach involved gathering numerical data that could be analyzed statistically, aiming to investigate and infer causal relationships, especially between digital media marketing and its impact on customers at Awash Bank. This approach will designed to examine how much digital media influences customer behavior and marketing outcomes.

On the other hand, the qualitative approach will use to understand deeper, non-numerical aspects, such as employees' perspectives and insights into how digital media marketing is being implemented and managed. This approach involved conducting interviews with Awash Bank's digital marketing team to gather in-depth, descriptive information about the practices, challenges, and strategies used in digital media marketing.

3.6 Research Method

Research methods are the specific techniques or procedures used to collect, analyze, and interpret data within the chosen research approach. Methods are the practical tools or steps researchers take to gather data and make sense of it.

For a research study on "The Impact of Digital Media for Marketing in Awash Bank: The Case of Addis Ababa City" using a mixed methods approach, both quantitative and qualitative research methods will be combined to provide a comprehensive understanding of the impact of digital media on marketing effectiveness.

The qualitative aspect of the study will involve in-depth interviews to gain deeper insights into how and why customers engage with digital media marketing. These interviews will explore customers' motivations, perceptions, and experiences related to digital media marketing by

Awash Bank. Semi-structured interview guides will be used, allowing for open-ended questions that encourage participants to provide detailed answers.

In this methods Awash bank digital marketing department staff will participate to get detail and clear information about the Impact of Digital Media for Marketing in Awash Bank: The Case of Addis Ababa City.

Interviews will be conducted face-to-face or via online platforms, depending on participants' preferences. The interviews will be audio-recorded for transcription and thematic analysis, which will identify recurring themes and insights related to customer perceptions and behaviors toward digital marketing strategies.

The mixed methods approach will integrate both the quantitative and qualitative data to offer a comprehensive understanding of the impact of digital media marketing on customer engagement. The results from the quantitative survey will be compared with qualitative insights from the interviews, In addition, secondary data from Awash Bank's internal marketing reports and digital analytics can be analyzed to complement the primary data and assess the overall effectiveness of digital media marketing efforts.

In conclusion, by combining quantitative and qualitative methods, this mixed methods research approach will provide a thorough analysis of the impact of digital media marketing on Awash Bank in Addis Ababa. The survey will offer statistical data on customer engagement, while the interviews will provide deeper insights into customer motivations and experiences, ultimately leading to actionable recommendations for enhancing digital marketing strategies.

3.7. Validity and Reliability

The validity and reliability of the research instruments will be carefully considered throughout the study. To ensure validity, the questions in both the questionnaires and interview guides will be carefully aligned with the research objectives, ensuring that they accurately measure the intended variables. This alignment will help confirm that the instruments capture the relevant data for the study.

Reliability will be addressed by conducting a pilot test of the instruments prior to the main data collection phase. This will allow for the identification of any potential issues or ambiguities, enabling necessary revisions to improve the consistency and clarity of the instruments. Through this process, it will be ensured that the instruments yield reliable, consistent, and dependable results when used in the actual study.

3.8. Data analysis method

To achieve the research objectives, the collected data will be analyzed according to the nature of each objective. Data obtained through questionnaires will be analyzed using descriptive statistics. The analysis will involve generating percentages, figures, and tables through statistical software to examine the relationships between variables.

The data will be organized in a standardized format, making use of tables, frequencies, and percentages to analyze and interpret the information effectively. The results will be presented in tables to ensure clarity and ease of understanding.

This approach will be chosen to provide a straightforward representation of the data, helping to identify patterns and relationships clearly. The use of tables and percentages will simplify the presentation and make the findings more accessible to a wider audience, ensuring that the analysis will be easy to interpret.

The quantitative data, which will be collected through structured questionnaires, will be analyzed using descriptive statistics to summarize the trends and patterns related to digital media marketing's effectiveness. The data will be processed using statistical software (e.g., SPSS or Excel), and the following steps will be undertaken:

Descriptive Statistics: The frequencies, percentages, and means will be calculated to present demographic information (e.g., age, gender, occupation) of respondents and to describe their experiences with Awash Bank's digital media marketing.

Frequency Distribution: The frequency distributions will be used to examine how often certain behaviors or opinions (such as engagement with online marketing) will occur among participants.

Cross-tabulation: Cross-tabulation will be performed to explore relationships between variables, such as the correlation between customer demographics (age, education) and their perception of digital media marketing.

Visualization: Data will be presented using tables, bar charts, and pie charts to enhance clarity and facilitate easy interpretation of the quantitative findings.

The qualitative data, which will be collected through in-depth interviews with key stakeholders (e.g., marketing professionals from Awash Bank, customers), will be analyzed using thematic analysis. This process will involve:

Data Coding: Transcripts from interviews will be systematically coded to identify recurring themes related to the impact of digital media marketing. Codes will be developed based on the research questions and the emerging patterns in the data.

Theme Identification: Themes such as customer engagement, trust in digital platforms, and the effectiveness of specific digital marketing strategies will be identified and categorized.

Interpretation: The identified themes will be interpreted to understand how digital media marketing influences customer behavior, satisfaction, and brand loyalty, as well as the challenges and opportunities faced by Awash Bank in its marketing strategies.

After analyzing both datasets separately, the quantitative and qualitative results will be integrated to provide a comprehensive picture of the impact of digital media marketing. The final results will be presented using a combination of tables, graphs, and narrative descriptions. The quantitative results will be shown in tables and figures, while the qualitative findings will be discussed thematically to provide deeper insights into the experiences and perceptions of the respondents. This method will allow for a clear and comprehensive representation of the study's findings, ensuring that both the statistical trends and the individual experiences of participants are considered.

3.10. Ethical Considerations

Before proceeding to any action, the researcher will consulted with Awash Banks to carry out the study and did not proceed until permission is granted. In order to ensure transparency and to

avoid any fear from respondents, any personal information indicators were eliminated from the questionnaire. Besides this, to avoid biases in filling the questionnaire and give freedom of expression, the researcher avoided any interference or contact with respondents.

To ensure ethical integrity throughout the study, the following measures were implemented:

Anonymity and Confidentiality:

All personal identifiers (e.g., names, contact details, employee IDs) were excluded from the questionnaire to protect respondents' privacy. Participants will assure that their responses would remain confidential and be used solely for research purposes.

Voluntary Participation:

Respondents will informed of their right to decline participation or withdraw from the study at any stage without consequences. No incentives or pressures were applied to influence their involvement.

Minimizing Bias and Interference:

To ensure unbiased and honest responses, the researcher refrained from interacting with participants during questionnaire completion. This approach allowed respondents to express their views freely, without external influence or perceived judgment.

Transparency:

The purpose of the study, its scope, and the intended use of findings were clearly communicated to all participants before they agreed to take part.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4.1 Introduction

This chapter provides a detailed summary and analysis of the data collected from customers of Awash Bank, with the aim of addressing the primary objective of the research: to investigate the impact of digital media in the Awash bank's marketing. The study specifically focuses on the case of Awash Bank branches operating in Addis Ababa.

To gather relevant data, a structured questionnaire was designed and distributed electronically using Google Forms (https://forms.gle/BtWGzECV9HJaarcB9). A total of 200 sets of questionnaires were shared with selected respondents, representing a diverse range of Awash Bank's customers in the city. Remarkably, all 200 questionnaires were returned with responses, with 100% returning rate, indicating a high level of engagement from the participants. However, it is important to note that some of the respondents did not answer all the questions, resulting in a few incomplete responses. Despite this, the data collected remains robust and valuable for the analysis, as the majority of the core questions were answered sufficiently to support the objectives of the study.

The analysis in this chapter is structured to reveal insights into customer perceptions, behaviors, and experiences related to the bank's use of digital media for marketing purposes. This includes examining the effectiveness, reach, and influence of various digital marketing tools employed by Awash Bank. The findings will help to evaluate how digital platforms contribute to customer engagement, brand visibility, and overall satisfaction.

4.2. Demographic Characteristics of the respondents

A demographic analysis was conducted to provide a detailed description of the respondents' background characteristics. To make it more specific, this part of the study analyzes the proportion of female and male respondents, their age, educational qualification, and occupations of the respondents. This information helps to better understand the composition of respondents and provides context for interpreting the study's findings.

Table 4.1 Demographic Profile

Demographic characteristics	Category	Frequency	Percentage %
Gender	Male	113	56.3
	Female	87	43.7
	Total	200	100
Age	18-24	49	24.5
	25-34	93	46.5
	35-44	45	22.5
	45-54	13	6.5
	55-64	0	0
	65 and over	0	0
	Total	200	100
Education	Primary school	0	0
	Secondary school	34	17
	Diploma	29	14.5
	Degree	103	51.5
	Master's degree	32	16
	Doctorate or PHD	2	1
	Total	200	100
Occupation	Business person	53	26.6
	Employee	97	48.7
	Student	37	18.6
	No job	12	6
	Total	200	100

Table 1. Demographic profile

1. Gender

Out of the total of 200 individuals who responded to the survey, 113 identified as male. This figure represents 56.3% of the entire sample size, indicating that just over half of the respondents were male. The remaining 87 respondents identified as female, accounting for 43.7% of the total.

2. Age

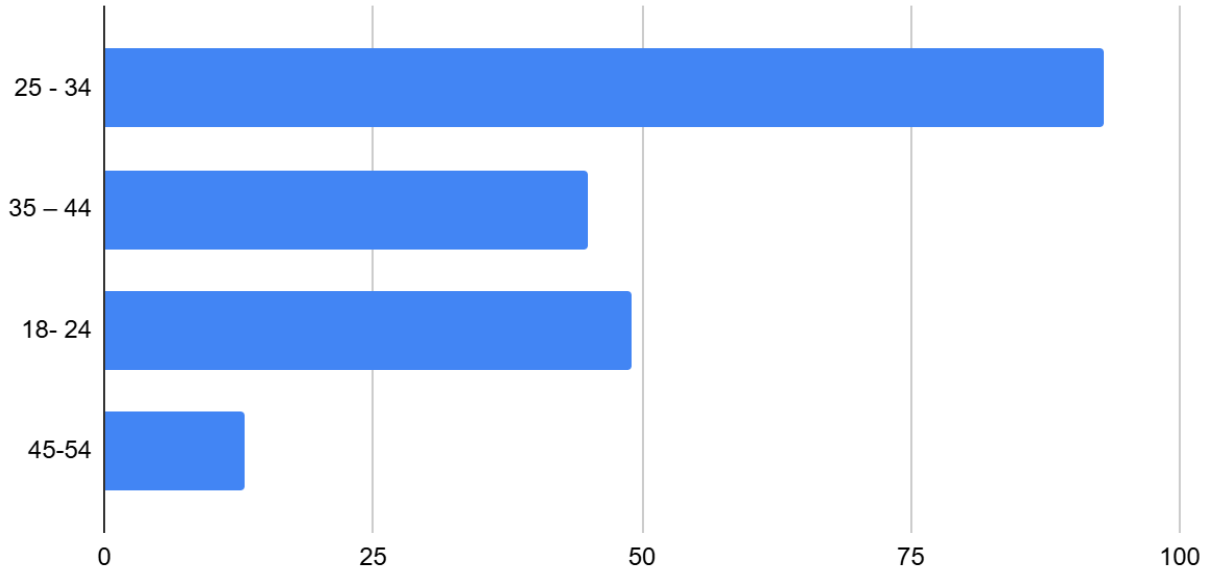
The table 4.1 provided illustrates the age distribution of the sample respondents who participated in the study. A closer examination of the data reveals that the largest proportion of respondents, accounting for 46.5% of the total sample, are individuals whose ages fall within the 25 to 34 years age range. This age group is clearly the most dominant among the participants, suggesting that the study sample primarily consists of young adults.

The second most represented age group includes respondents between the ages of 18 and 24 years, who make up 24.5% of the sample. This group likely includes individuals who are either pursuing their education or have recently entered the workforce. Their significant presence in the sample indicates a strong level of engagement among the younger population.

Following this, 22.5% of the respondents fall within the 35 to 44 years age bracket. These individuals may represent a more experienced segment of the population, potentially in mid-career stages or established in their professional lives. Although this group is smaller than the two younger age categories, it still constitutes a substantial portion of the total respondents.

The smallest age group represented in the sample consists of participants aged between 45 and 54 years, comprising only 6.5% of the total number of respondents. The relatively low percentage in this category may indicate either a lower level of participation among older individuals or a sampling bias toward younger age groups, depending on the context of the data collection. Age between 65 and over is non in this sample.

Figure 1.Age



3. Educational Qualifications of the respondents

The chart provides a detailed breakdown of the educational qualifications of the respondents. According to the data, individuals who hold a university degree make up the majority, accounting for 51.5% of the total respondents. This indicates that more than half of the participants have attained at least an undergraduate level of education, suggesting a relatively high educational background among the surveyed group. The second-largest category consists of respondents who have completed secondary school, representing 17% of the total. This group is followed closely by those who hold a Master's degree, comprising 16% of the participants. Meanwhile, respondents with a diploma make up 14.5%, indicating a moderate presence of vocational or technical education among the group. Finally, the smallest proportion is seen among those who have earned a Doctorate or PhD, accounting for only 1% of the total sample.

Figure 2. Educational Qualifications

Degree	103
Master Degree	32
Secondary School	34
Diploma	29
Doctorate or PhD	2

Occupation of Respondents

Out of a total of 200 individuals who received the questionnaire, 199 respondents successfully completed it, resulting in a very high response rate. The analysis of the respondents' occupational status reveals that nearly half of them, specifically 48.7%, are employed. This indicates that employees represent the majority group among all respondents, suggesting that the topic of the questionnaire may be particularly relevant or appealing to working professionals.

The second largest group of respondents consists of businesspersons, who make up 26.6% of the total. This demonstrates a strong level of interest and participation from individuals who are self-employed or running their own businesses. Following this group are students, who account for 18.6% of the respondents. Their participation highlights the questionnaire's relevance to younger individuals who are likely in the process of preparing for or entering the workforce.

Lastly, a smaller portion of the respondents, specifically 6%, identified as currently unemployed. Although this is the smallest category, it is still a significant portion and suggests that the questionnaire also reached individuals who are in between jobs or not currently participating in the labor force.

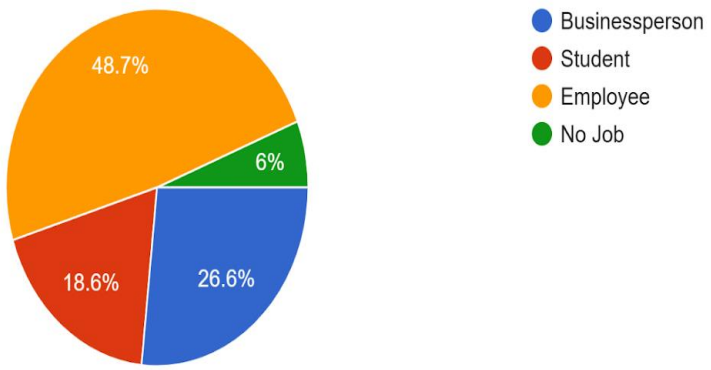


Figure 3. Occupation

4.3 Analysis of Respondents' General Information and Customer Experience

In this section, takes a closer look at the general background of the people who responded to the survey, as well as their overall experience with Awash Bank. The goal here is to better understand how customers feel about the services they receive.

A total of 200 individuals took part in the questionnaire, each with their own unique story and relationship with the bank. They come from different walks of life, representing a mix of ages, professions, and experiences with technology. Because of this diversity, their feedback gives a well-rounded view of how Awash Bank is serving its customers properly.

1. **Respondents' customer experience**

Out of the 200 people invited to take part in the survey, 199 completed the questionnaire, which gave a strong and reliable set of responses to work with. Their feedback offered valuable insights into how customers feel about their experiences with Awash Bank — what's working well, what could be better, and what really matters to them. This information has helps better understand the needs and expectations of the bank's customers on a deeper level.

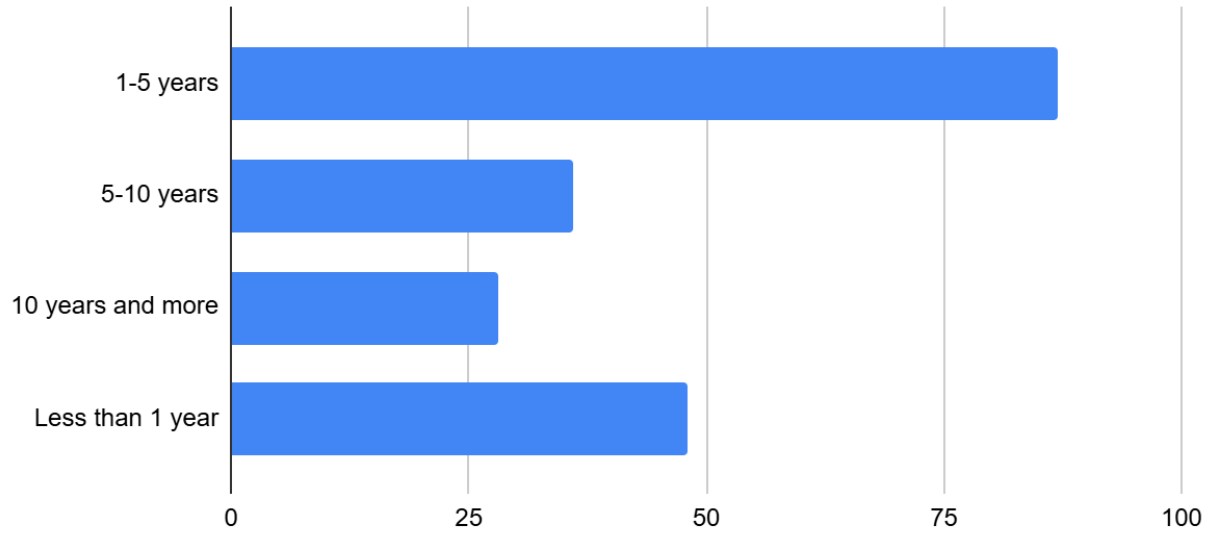


Figure 4. Respondents' customer experience

Figure Five shows that Out of a total of 199 respondents, the largest group—87 people, or 43.7%—fall into the category of having between one and five years of experience with the bank. This suggests that most individuals have relatively recent experience, with fewer than five years in their roles.

Out of the 199 respondent 48 respondents (24.1%) who have less than one year of experience. This group represents the newcomers, showing that a significant portion of the respondents are still in the early stages of their experience at Awash Bank.

Moving up the experience ladder, 36 respondents (18.1%) report having between five and ten years of experience. The smallest group, however, is the one with the most experience—those with ten or more years at the bank. Only 28 respondents (14.1%) fall into this category.

2. Use of Services by the Respondent

Awash Bank offers a variety of services, each designed to cater to the unique interests and needs of its customers. In a recent survey, respondents were asked to indicate which service they use the most. Out of 200 people, 197 took the time to answer, providing valuable insights into which services are most popular among customers.

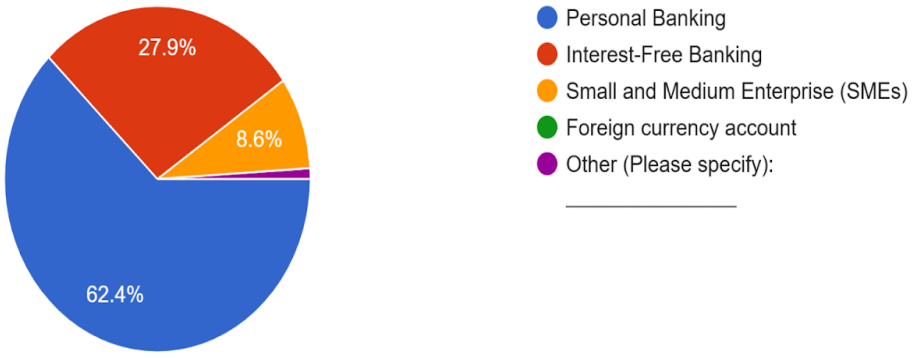


Figure 5. Use of Services by the Respondent

Figure 6 presents the responses of 197 out of 200 total respondents regarding the services they primarily use at Awash Bank. The majority of respondents, specifically 123 (62.4% of the total), indicated that they mostly use personal banking services. A significant number, 55 respondents (27.9%), reported using the bank's interest-free services as their primary choice. Additionally, 17 respondents (8.6%) prioritize small and medium enterprise services provided by Awash Bank. Interestingly, none of the respondents selected foreign currency account services as their primary service. Lastly, 2 respondents (1%) chose "other" services, but unfortunately, they did not specify which services they were referring to.

3. Status of the respondent

Out of 200 respondents, 198 answered this question regarding their status as customers of Awash Bank. Figure 7 illustrates their responses. Among them, 112 respondents (56.6%) identified as active customers, making this the largest group. This indicates that the majority of respondents actively use the bank’s services. The second largest group consists of occasional customers, with 59 respondents (29.3%). Additionally, 16 respondents (8.1%) reported being infrequent customers. Lastly, 12 respondents (6.1%) are new customers, making this the smallest group.

The summary shows that most people regularly use Awash Bank's services, while a smaller number use them occasionally or infrequently, and only a few are new customers.

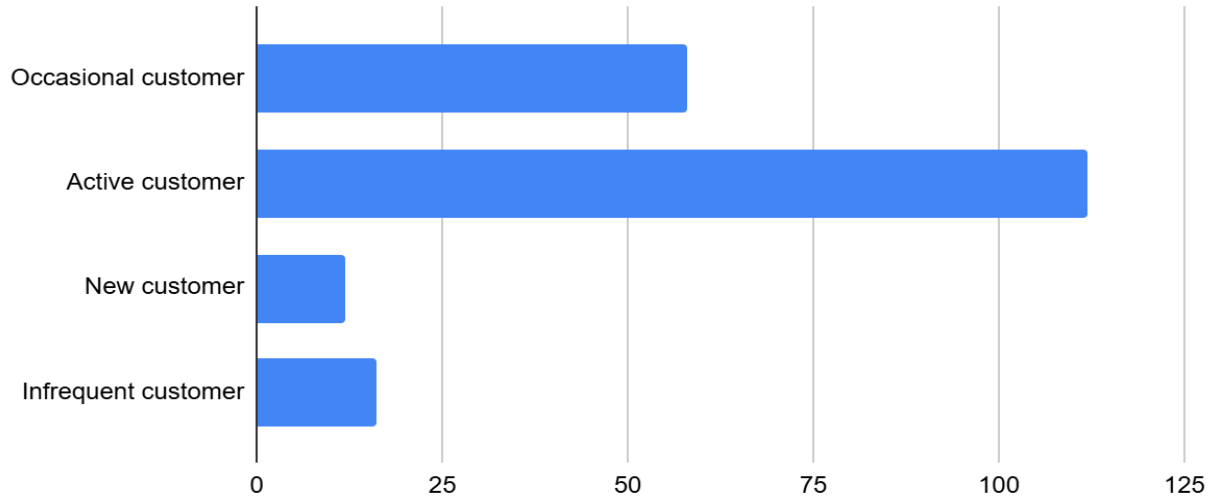


Figure 6. Status of the respondent

4. Digital Banking Services

Awash Bank has introduced a variety of digital banking services aimed at making life easier for its customers—whether it's through mobile banking, internet banking, or other digital platforms. To understand how many people are actually using these services, one of the survey questions asked customers whether they currently make use of Awash Bank's digital media services. Out of the 200 people who received the questionnaire, 196 responded to this particular question. Interestingly, 176 of them—about 89.8%—said "yes," they do use the bank’s digital services. On the other hand, 20 people, or 10.2%, responded that they don’t use any of these digital tools. These results show that a large majority of customers are taking advantage of the convenience offered by digital banking, although a small group still relies on more traditional ways of banking.

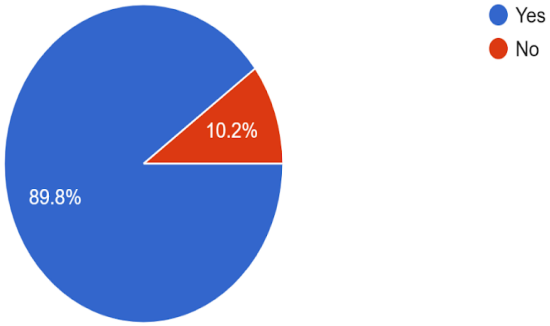


Figure 7. Digital Banking Services

4.4 Customer experience with the digital media of Awash Bank

This section explores the experiences of customers using Awash Bank's digital media platforms. To gain meaningful insights, four key questions were presented to respondents, focusing on usability, accessibility, and the overall effectiveness of the digital services. The collected responses provide a clearer understanding of how customers interact with the bank's digital channels, highlighting both areas of strength and opportunities for improvement in service delivery.

1. Using of Awash bank's digital media

The below chart illustrates the duration for which respondents have been using Awash Bank's digital media platforms. This information provides a clearer understanding of how long customers have engaged with the bank's digital services. By examining this data, it is better evaluate the respondents' level of familiarity and experience with these digital tools. It also helps to identify usage patterns, such as whether most users are recent adopters or long-term users.

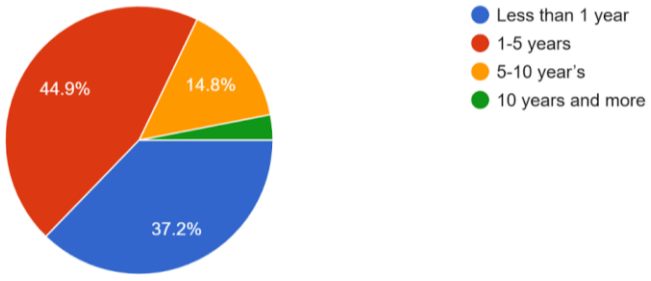


Figure 8. Using of Awash bank's digital media

Figure nine shows that, Out of 200 respondents, 196 answered the question. Among them, 88 respondents (44.9%) have used Awash Bank's digital media platforms for between one and five years, making this the largest group. This indicates that most respondents have less than five years of experience with the bank's digital platforms. Additionally, 73 respondents (37.2%) have used the platforms for less than one year. Meanwhile, 29 respondents (14.8%) have between five and ten years of experience. The smallest group includes 6 respondents (3.1%) who have been using Awash Bank's digital media for ten years or more.

2 Respondents status of using Awash bank Digital Media

Out of 200 respondents, 197 answered this question regarding their status as customers of Awash Bank digital media. The chart below illustrates their responses. Among them, 90 respondents (45.7%) identified as active users, making this the largest group. This indicates that the majority of respondents actively use the bank's digital media platforms. The second largest group consists of occasional users, with 73respondents (37.1%). Additionally, 19 respondents (9.6%) reported being new users. Lastly, 15 respondents (7.6 %) are infrequent users, making this the smallest group.

The summary shows that most respondent regularly use Awash Bank's services, while a smaller number use them occasionally or new , and only a few are infrequent users of Awash bank digital media.

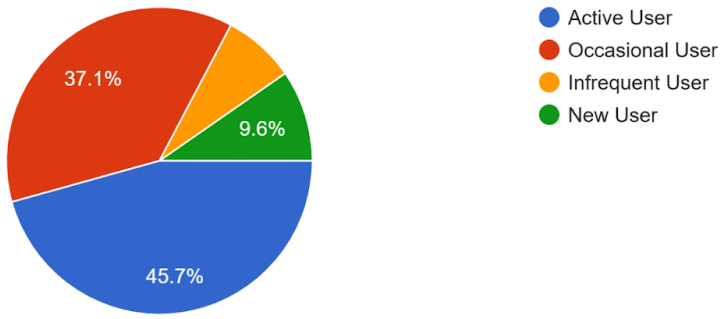


Figure 9. Respondents status of using Awash bank Digital Media

3. Digital Media channels of Awash bank

Awash bank uses different media platforms to promote its services and products. So, this question is focus on what the respondent uses the most from all the bank's digital media channels. So, this question gives to the respondent to answer multiple choose. This is because the respondent may uses different media channels of the bank actively.

199 respondents are answers this question. Based on the survey question, "Which digital media do you use the most?" with a total of 199 respondents, Facebook emerged as the most popular platform, used by 188 individuals, which accounts for 94.5% of the participants. This indicates a dominant presence of Facebook in the digital habits of the respondents. Mobile banking App the second most used platform, with 145 respondents (72.9%) indicating they use it frequently. Telegram also showed substantial usage, with 123 respondents (61.8%) selecting it, highlighting its significance as a communication tool. Tik Tok were used by 85 respondents (42.7%), while Website selected by 36 respondents (18.1%), reflecting more strong levels of engagement. YouTube was mentioned by 20 respondents (10.1%).

Email and X are the least digital media platforms that the respondents answer as low usable. Email has 8% coverage with 16 respondent and X has 6% coverage with 12 respondents. Some respondents selected "others," though specific platforms under this category were not detailed. Overall, the data highlights a strong preference for social and video-centric platforms, with Facebook clearly leading digital media usage among the group.

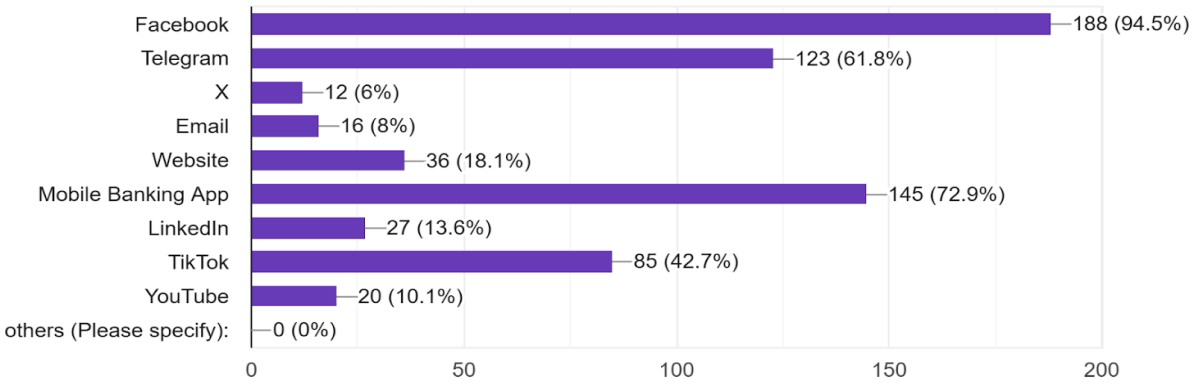


Figure 10. Digital Media channels of Awash Bank

The survey findings indicate that Awash Bank customers predominantly engage with Facebook as their primary digital media platform, demonstrating its significant role in the bank's communication and outreach efforts. Alongside Facebook, the Mobile Banking App and Telegram also show high levels of usage, reflecting a strong customer preference for convenient, mobile-friendly, and interactive platforms.

On the other hand, platforms such as the bank's website, YouTube, email, and X (formerly Twitter) are used less frequently, implying that less interactive digital channels are not as effective in capturing the attention or meeting the needs of the bank's audience.

4 Reason to follow Awash bank digital media

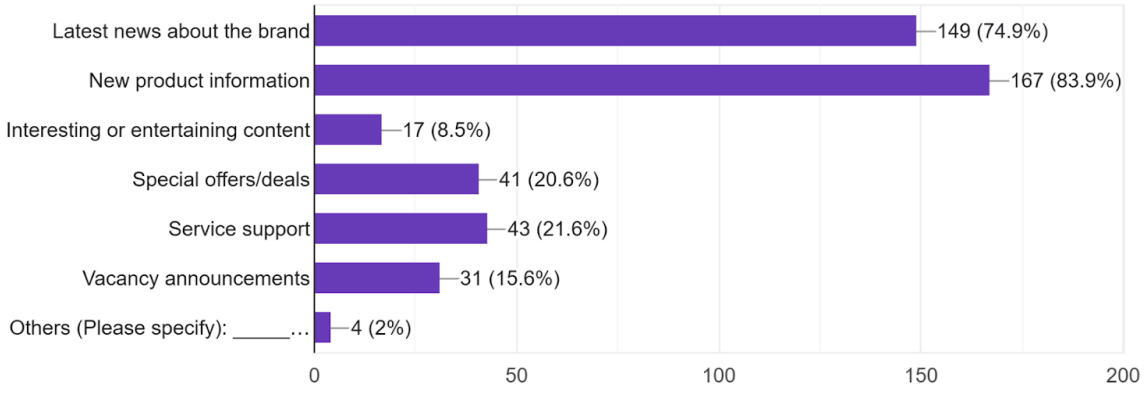


Figure 11. Reason to follow Awash bank digital media

The data collected from the survey question, "What is the reason you follow Awash Bank's digital media?" which received 199 responses, reveals important insights into the primary motivations behind customers' engagement with the bank's digital platforms. Respondents were allowed to select multiple options, providing a more nuanced view of their interests and behaviors.

Among the listed reasons, the most frequently selected was the desire to stay informed about new product information, with 167 individuals, accounting for approximately 83.9% of all respondents, indicating this as a key reason for following Awash Bank's digital media. This suggests that a significant majority of the bank's online followers view the digital platform as

a primary source for updates regarding product and service innovations. Closely following this was the interest in obtaining the latest news about the brand, which was selected by 149 respondents, representing about 74.9%. This demonstrates that keeping up with the bank's ongoing developments, milestones, and public communications is also a strong motivating factor for digital engagement.

In contrast, a relatively smaller portion of respondents indicated that their primary interest depends in service support (43 individuals or 21.6%), and special offers or deals (41 individuals or 20.6%). This indicates that while a subset of users does seek functional support or financial incentives via the digital platform, these are not the leading drivers of engagement. Even fewer participants, 31 individuals (15.6%), reported that they follow the bank's digital media for vacancy announcements, suggesting that job-related content is of limited appeal to the broader audience. Lastly, only 4 respondents (2%) selected "Others," suggesting that the vast majority of follower motivations were captured by the predefined categories.

The survey results suggest that the bank's followers predominantly use digital channels to stay informed about the institution's latest products and brand-related news. The relatively lower interest in support services, job postings, or promotional offers implies that followers perceive the platform more as an informational and strategic communication tool rather than a venue for interactive services or benefits. These insights can guide the bank in optimizing its digital content strategy by focusing more heavily on informational content while exploring ways to enhance engagement in other areas.

Different digital media platforms are preferred based on specific factors such as users' professions, age groups, communication styles, and the nature of the content being shared. For instance, professionals and business-oriented users often rely on LinkedIn because it supports networking, job-related updates, and industry discussions. Similarly, platforms like X (formerly Twitter) are favored by journalists, researchers, and public figures due to their real-time communication features and short-form content format. Meanwhile, YouTube serves as a go-to platform for individuals and organizations needing to share educational materials, product demonstrations, or detailed video content.

Age and demographic traits also play a key role in digital media preferences. Younger users often gravitate toward Instagram and TikTok, which emphasize engaging visuals and short videos. On the other hand, older users are more inclined to use Facebook for its familiar interface and community-focused features.

The kind of message or media that users wish to share also influences platform selection. For example, visually driven platforms like Instagram and TikTok are perfect for photos and quick clips, while YouTube supports longer videos. Text-based or link-sharing content fits better on platforms like X and LinkedIn, whereas Facebook is often used for events, community groups, and broader outreach.

User goals are another important factor. If the objective is to raise brand visibility, platforms like TikTok and Instagram work well. For building professional connections, LinkedIn is more effective. Companies may turn to X for delivering quick updates or handling customer queries, while Facebook and LinkedIn are often used to generate website traffic and engage audiences more deeply.

Additionally, different industries lean toward platforms that best suit their communication needs. For example, banks and financial institutions may opt for Facebook and LinkedIn due to their professional and informative nature. In contrast, lifestyle and fashion brands often prefer Instagram and TikTok, where visual appeal and influencer marketing are more impactful.

4.5 Effectiveness of the current digital media employed by Awash bank in reaching and engaging its target customers

This section will analyze the effectiveness of the current digital media employed by Awash Bank in reaching and engaging its target customers. This analysis helps to gain detailed information about the bank's digital media and its importance. This section contains five questions that are answered using an agree/disagree scale.

1. **Awash Bank uses digital media effectively to enhance customer engagement and awareness of its services.**

Awash Bank uses various media channels to communicate with its customers, each with distinct characteristics based on the platform. This question focuses on the effectiveness of the bank's digital media in enhancing customer engagement and awareness of its services.

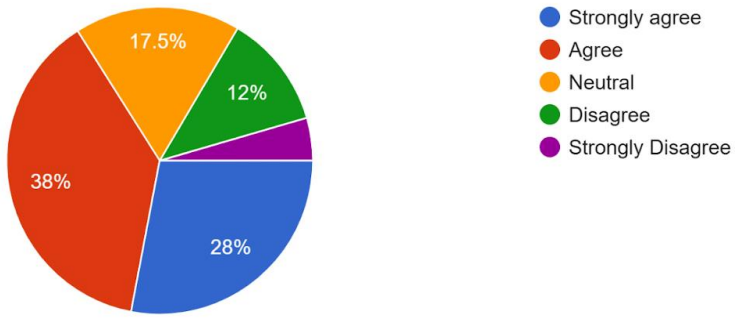


Figure 12. Awash Bank Boosts Engagement via Digital Media

A total of 200 respondents participated in the survey regarding the effectiveness of Awash Bank’s digital media in enhancing customer engagement and awareness of its services. Among them, the largest group—76 respondents, or 38%—indicated that they agree with the statement. This suggests that a significant portion of the participants view the bank's digital media as effective. The second-largest group consisted of 56 respondents, accounting for 28%, who strongly agreed. Combined, this means that 66% of the respondents expressed a positive perception of Awash Bank’s digital media efforts.

35 respondents (17.5%) chose a neutral stance, which may indicate uncertainty or a lack of strong opinion on the matter. This group could represent individuals who have limited interaction with the bank's digital platforms or have not formed a clear judgment about their effectiveness. On the other hand, a smaller segment of respondents expressed a negative opinion: 24 respondents (12%) disagreed, and 9 respondents (4.5%) strongly disagreed with the statement. Together, these account for 16.5% of the total, signaling that while the majority are satisfied, there is still a notable minority who are either unimpressed or dissatisfied with the digital media offerings.

To calculate the **mean**, **median**, and **mode** for the survey responses

- Strongly Disagree = 1
- Disagree = 2
- Neutral = 3 Agree = 4 Strongly Agree = 5

Table 2: Awash Bank Digital Media

Response	**Value**	**Frequency**	**Value × Frequency**
Strongly Disagree	1	9	9
Disagree	2	24	48
Neutral	3	35	105
Agree	4	76	304
Strongly Agree	5	56	280
Total		**200**	**746**

The mean score of the responses is 3.73, indicating a generally positive view of Awash Bank's digital media. The median and mode are both 4 (Agree), showing that most respondents agreed that the bank's digital media is effective in enhancing customer engagement and awareness.

The results indicate that Awash Bank's digital media is largely perceived as effective in enhancing customer engagement and service awareness. However, the presence of neutral and negative responses suggests that there is room for improvement. To address this, the bank may consider strategies to better engage users who are undecided or dissatisfied, such as improving user experience, tailoring content to customer needs, or increasing the visibility and clarity of digital offerings.

2. Awash Bank's digital media platforms are effective in connecting with customers

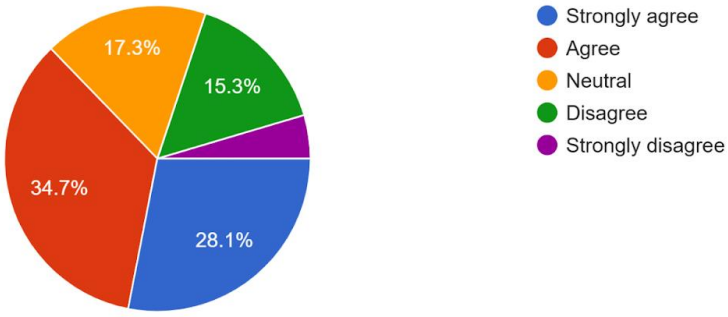


Figure 13.Digital media effectineness

The survey results indicate that Awash Bank's digital media platforms are generally perceived as effective in enhancing customer engagement and awareness of its services. The majority of respondents (34.7%, or 68 out of 199) agreed with this statement, while an additional 28.1% (55 respondents) strongly agreed, suggesting a strong positive sentiment among a significant portion of customers. Together, these two groups make up 62.8% of respondents, reinforcing the idea that the bank's digital media efforts are successful in connecting with its audience.

However, a notable portion of respondents (17.3%, or 34 individuals) remained neutral, which could imply that they are either indifferent or have limited interaction with the bank's digital platforms. On the other hand, 15.3% (30 respondents) disagreed, and 4.6% (9 respondents) strongly disagreed, indicating that a minority of customers do not find the bank's digital media strategies effective. This feedback may highlight areas for improvement, such as enhancing content relevance, user experience, or accessibility to better meet customer expectations.

The survey results suggest that Awash Bank's digital media platforms are generally perceived as effective in enhancing customer engagement and raising awareness of its services. Out of 199 respondents, 34.7% (68) agreed and 28.1% (55) strongly agreed with the statement, making a combined 62.8% who expressed positive sentiment. Meanwhile, 17.3% (34) remained neutral, 15.3% (30) disagreed, and 4.6% (9) strongly disagreed.

To measure the overall concentration of responses, a weighted mean score was calculated by assigning values to each response category on a Likert scale (Strongly Disagree = 1, Disagree = 2, Neutral = 3, Agree = 4, Strongly Agree = 5):

$$\frac{(9\times1)+(30\times2)+(34\times3)+(68\times4)+(55\times5)}{199} = \frac{9+60+102+272+275}{199} = \frac{718}{199} = 3.61$$

A mean score of 3.61 indicates a moderately high level of agreement**,** reflecting a generally positive perception among respondents regarding the bank's digital media effectiveness. The result supports the idea that while the bank's efforts are well-received, there is still a portion of customers who are either neutral or dissatisfied.

The interviews with Awash Bank representatives revealed a shift from traditional communication methods to digital platforms, especially Facebook. This aligns with the survey results, where 62.8% of respondents agreed or strongly agreed that digital media enhances customer engagement and service awareness.

Bank staff noted that digital media has enabled two-way communication, allowing customers to give feedback and interact in real time. This is supported by the survey, which shows a majority of customers view the platforms as effective, although 22% were neutral or disagreed, indicating room for improvement.

Additionally, representatives emphasized that digital tools have made the bank more accessible and responsive. The positive survey responses reinforce this, suggesting that customers appreciate the convenience and speed of digital communication.

3.The content shared by Awash Bank on digital media is relevant and helpful to its customers

Figure 14 shows that the survey results indicate that the content shared by the bank on digital media is generally well-received by its customers, with a strong majority finding it relevant and helpful. Out of 199 complete responses, 80 respondents (40.2%) agreed that the content enhances their experience, while an additional 54 respondents (27.1%) strongly agreed,

showing a high level of satisfaction. Together, these two positive responses account for 67.3% of participants, suggesting that the bank's digital content effectively meets customer needs.

However, not all feedback was overwhelmingly positive. A smaller but notable portion of respondents—25 (12.6%)—disagreed, and 13 (6.5%) strongly disagreed, indicating room for improvement in certain areas. Additionally, 27 respondents (13.6%) remained neutral, neither endorsing nor criticizing the content, which may imply that they either find it unremarkable or are indifferent.

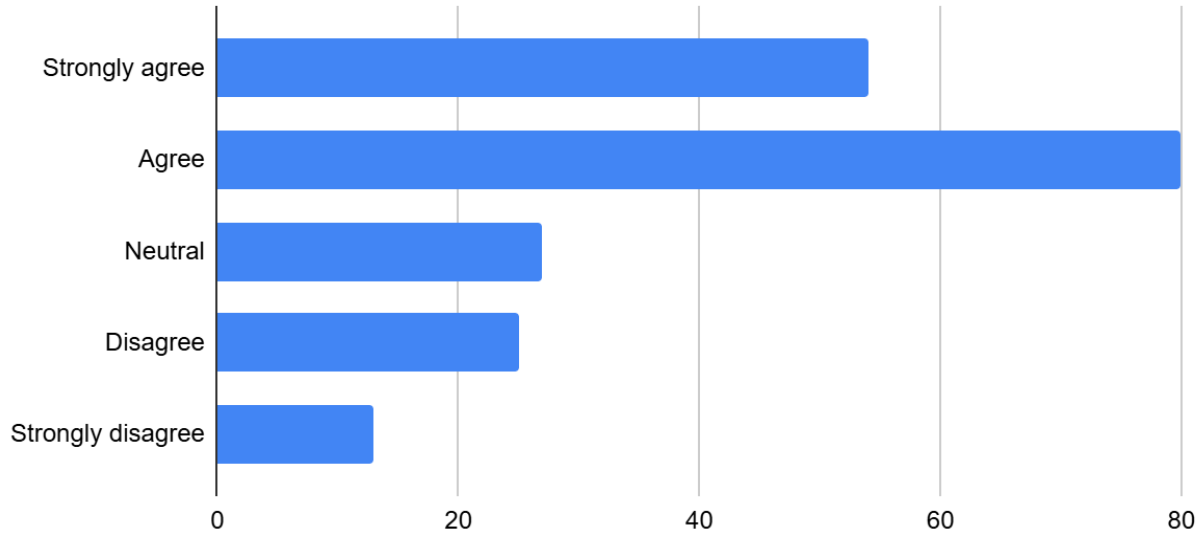


Figure 14 .Content of Awash bank

The findings highlight that while most customers appreciate the bank's digital media efforts, there is still a segment that feels disconnected or underserved. To strengthen engagement, the bank could consider gathering more detailed feedback from dissatisfied or neutral customers to refine its content strategy, ensuring it resonates with a broader audience. By addressing these gaps, the bank can further enhance customer experience and foster stronger relationships through its digital platforms.

4. Awash Bank ensures that its digital media platforms are secure and protect customer data

The survey results reveal that a significant majority of customers trust the bank's efforts to secure and protect their data on digital media platforms. The below graph shows Out of 200

respondents, 78 (39%) agreed that the bank safeguards their personal information effectively, while an additional 45 (22.5%) strongly agreed—combining for a total of 61.5% positive responses. This indicates that most customers feel confident in the bank's data protection measures, which is crucial for maintaining trust in an era where digital privacy concerns are high.

However, the findings also highlight areas for improvement. A notable portion of respondents—25 (12.5%)—disagreed, and 12 (6%) strongly disagreed, suggesting that some customers remain unconvinced about the security of their data. Additionally, 40 respondents (20%) were neutral, neither fully endorsing nor rejecting the bank's data protection practices, which may signal uncertainty or a lack of awareness about the measures in place.

These insights emphasize that while the bank has successfully reassured a majority of its customers, there is still a segment that feels uneasy or uninformed.

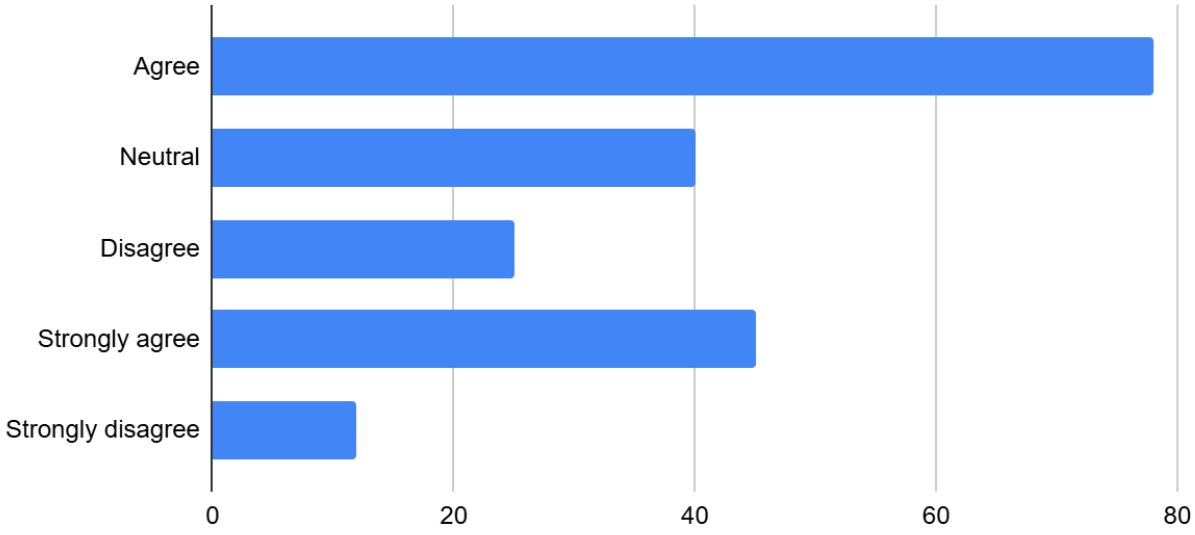


Figure 15. Secure of digital media

5. Awash Bank's digital campaigns have produced positive results in terms of customer engagement and service adoption

The survey results indicate that Awash Bank's digital campaigns are largely successful in driving customer engagement and encouraging service adoption. Below graph shows that Out of 199 respondents, a combined 62.3% expressed positive sentiments—79 (39.7%) agreed,

and 45 (22.6%) strongly agreed—suggesting that the bank's digital marketing efforts resonate well with a majority of customers. This strong approval reflects effective campaign strategies that likely enhance user experience, foster trust, and promote the adoption of digital services.

However, the data also reveals areas for improvement. While most responses were favorable, 37 respondents (18.6%) remained neutral, indicating either indifference or a lack of strong impact from the campaigns. Additionally, 25 (12.1%) disagreed, and 14 (7%) strongly disagreed, signaling that a notable portion of customers may not find the bank's digital initiatives engaging or beneficial.

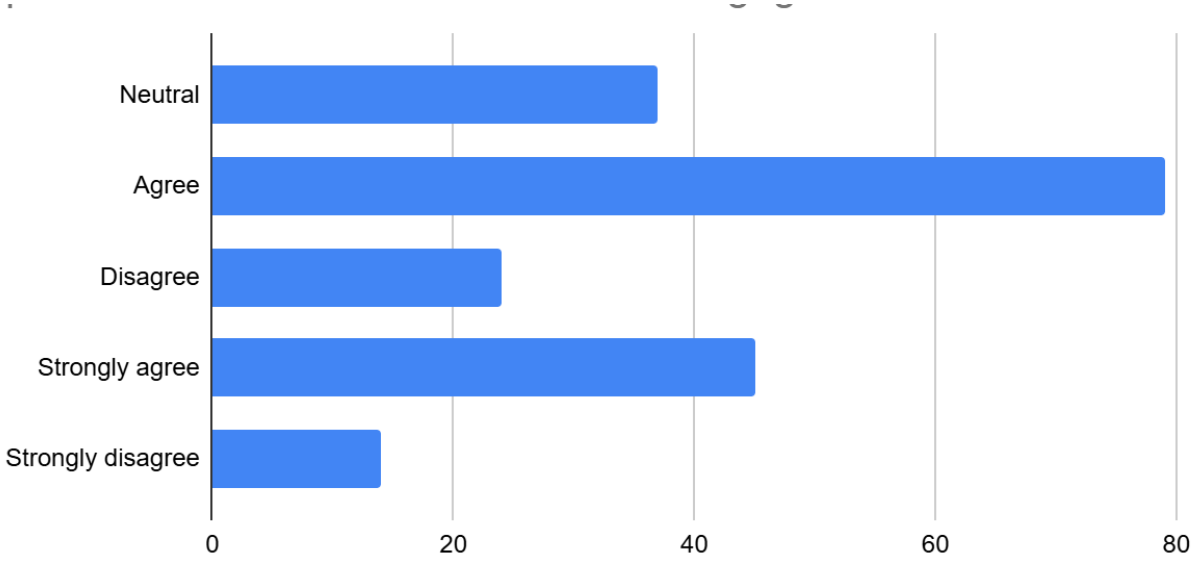


Figure 16. Results of digital media

These findings suggest that while Awash Bank's digital campaigns are on the right track, there is room to refine messaging, improve personalization, or address gaps that leave some customers unimpressed. By gathering deeper feedback from neutral and dissatisfied respondents, the bank can fine-tune its strategies to ensure broader appeal and stronger engagement across all customer segments.

Overall, Awash Bank has demonstrated strong effectiveness in leveraging digital media to reach and engage its target customers. The survey results reveal that a significant majority of respondents—over 60%—view the bank's digital campaigns positively, with many acknowledging their role in enhancing customer engagement and driving service adoption.

4.6 The relationship between the digital media activities of Awash Bank and customer acceptance

This section will analyze the relationship between the digital media activities of Awash Bank and customer acceptance. This analysis helps to gain detailed information about the bank's digital media activities and customers' acceptance. This section contains six questions that are answered using an agree/disagree scale.

1. Digital media marketing campaigns and brand awareness

This question helps assess whether Awash Bank's marketing campaigns effectively increase brand awareness among customers. The responses will indicate how well the bank's promotional activities and digital outreach resonate with its target audience, ultimately measuring the success of its branding efforts.

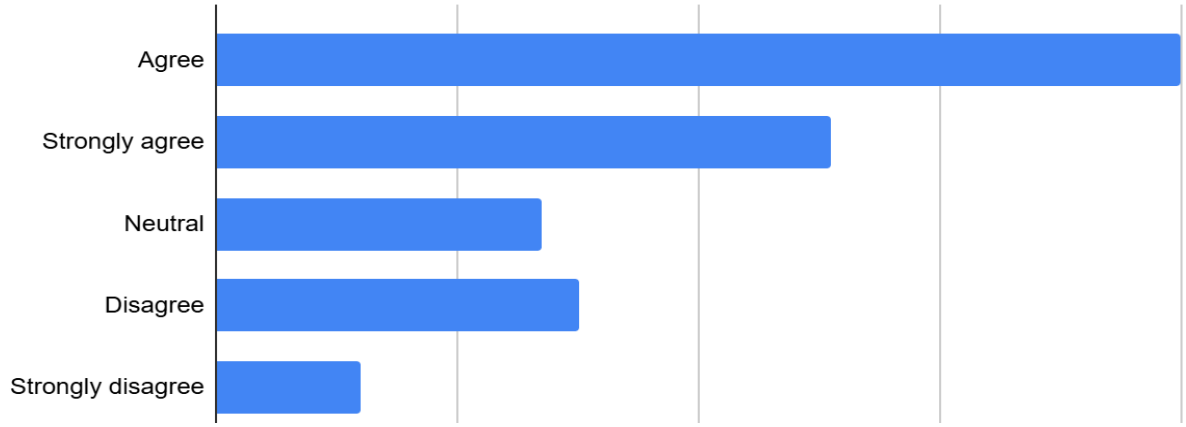


Figure 17. Digital media marketing campaigns

Above graph shows that Awash Bank's digital campaigns are successfully raising brand awareness among customers, with a strong majority of respondents reacting positively. A combined 64% either 'agree' (40%) or 'strongly agree' (24%) that the campaigns have made a noticeable impact. This suggests that the bank's digital efforts are resonating well with a significant portion of its audience. However, not everyone is fully convinced—about 20% either 'disagree' (12.5%) or 'strongly disagree' (7.5%), indicating room for improvement in reaching certain customer segments. Meanwhile, 16% remain neutral, meaning they may not have strong feelings either way or need more exposure to the campaigns. Finally, the feedback

is encouraging, but there's still an opportunity to refine messaging and engagement strategies to win over skeptics and undecided customers.

2. Awash Bank's Digital Media: Keeping Customers Informed & Engaged

This question helps to know how Awash Bank's digital media keeps too informed about its services and updates to customers. Out of 200 respondents, 194 completed the question regarding how well Awash Bank's digital media keeps customers informed about its services and updates. The results show that the majority of respondents view the bank's digital communication positively. Specifically, 80 respondents (41.2%) agreed that Awash Bank's digital platforms effectively inform customers. An additional 46 respondents (23.7%) strongly agreed with this view, indicating a significant level of satisfaction.

Meanwhile, 31 respondents (16%) remained neutral, suggesting they neither agree nor disagree with the effectiveness of the bank's digital communication. On the other hand, 27 respondents (13.9%) disagreed, and 10 respondents (5.2%) strongly disagreed, indicating room for improvement in reaching all customers effectively.

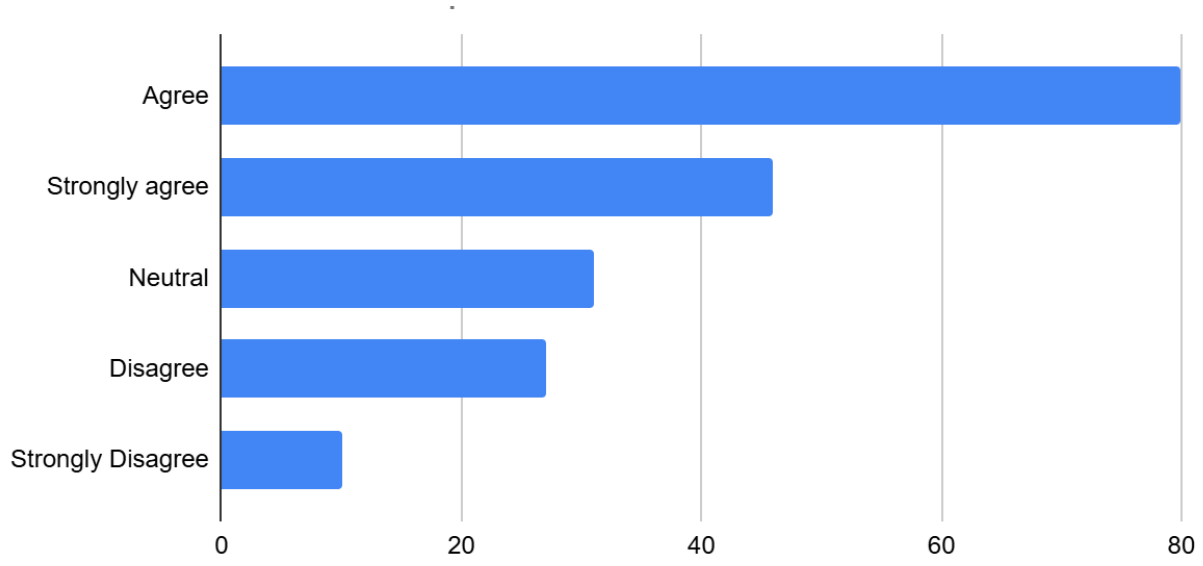


Figure 18. Customers Informed & Engaged

Finally, the data indicates that most customers are satisfied with the way Awash Bank uses digital media to provide updates and communicate services. However, the presence of neutral

and disagreeing responses highlights the need for continued improvements in digital outreach and engagement.

3 Digital media and customer engagement

This question helps to know connection between Digital media and impact on the customers to make a loyal and engaged customers. Below chart shows Out of 200 respondents, 199 completed the question regarding the impact of Awash Bank's digital media on building customer loyalty and engagement. Among them, 72 respondents, representing 36.2%, agreed that the bank's digital platforms positively contribute to creating a loyal and engaged customer base. In addition, 46 respondents (23.1%) strongly agreed with this statement, suggesting a solid level of support for the bank's digital communication efforts. Meanwhile, 38 respondents (19%) remained neutral, indicating they were uncertain or had no strong opinion on the matter. On the other hand, 28 respondents (14.1%) disagreed, and 15 respondents (7.5%) strongly disagreed, showing that some customers are skeptical about the effectiveness of digital media in building loyalty. Overall, the data suggests that a majority of respondents believe Awash Bank's digital media has a positive impact on customer connection and engagement, though there is still room for improvement in reaching and convincing all customers.

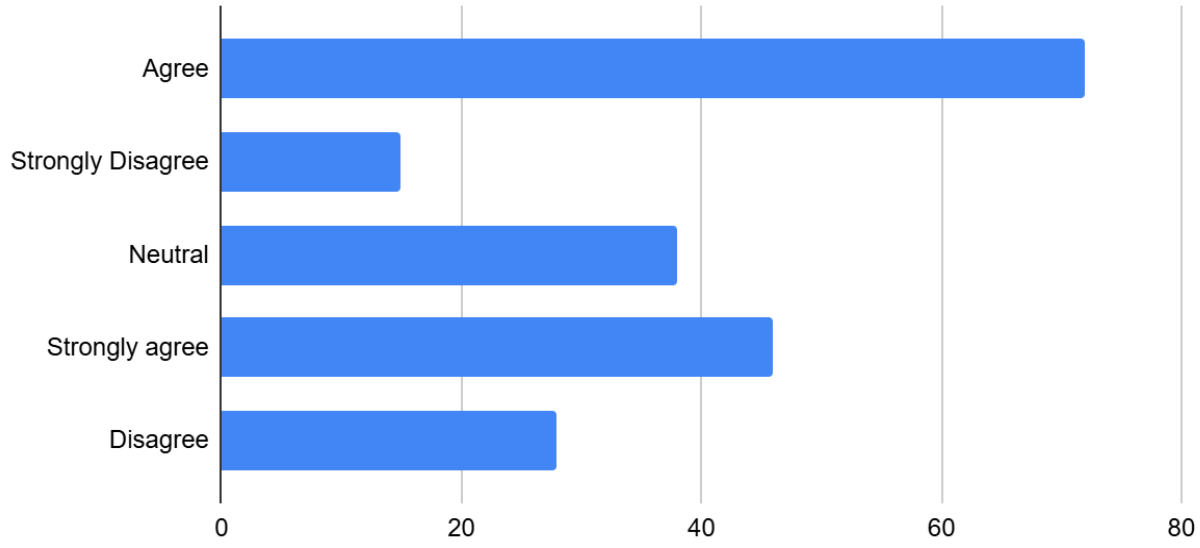


Figure 19. Digital media and customer engagement

4. Digital media and transactions

All 200 respondents completed the question, giving us a full dataset to analyze. A significant portion—72 respondents (38.5%)—agreed that digital media helps them easily make transactions and use the bank's products and services. This group forms the largest segment, suggesting that many users find digital media effective and supportive in their banking experience.

In addition, 53 respondents (26.5%) strongly agreed, which further reinforces the positive perception of digital tools in banking. When combined, 65% (125 respondents) expressed a favorable view, either agreeing or strongly agreeing. This shows a clear majority of users feel that digital media enhances their ability to interact with banking services.

On the other hand, a smaller portion expressed dissatisfaction: 27 respondents (13.5%) disagreed, and 15 respondents (7.5%) strongly disagreed, totaling 21% who had a negative perception. This indicates that while the majority are comfortable with or supportive of digital media, a notable minority still faces challenges or holds concerns.

Meanwhile, 28 respondents (14%) were neutral, suggesting that they may not have a strong opinion or are possibly undecided about the impact of digital media on their banking experience.

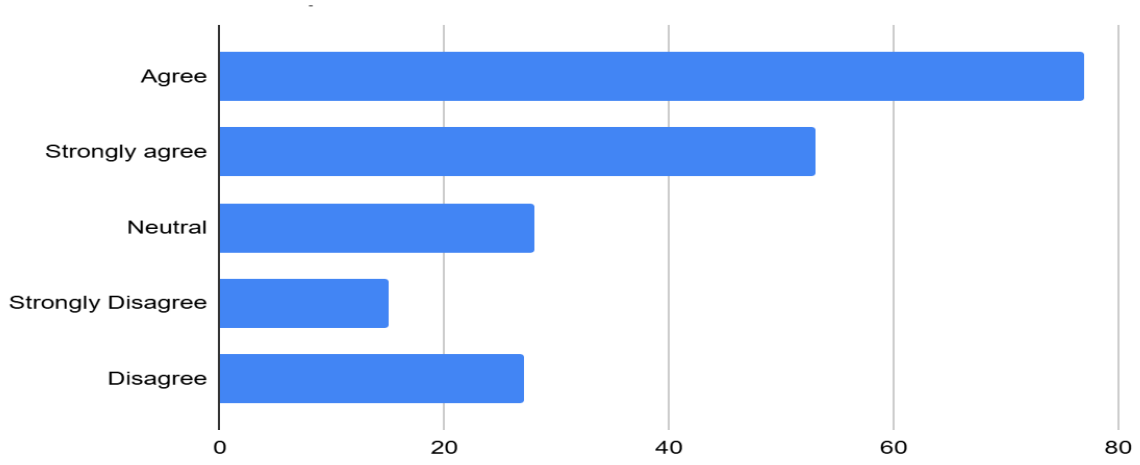


Figure 20. Digital media and transactions

Overall, the data suggests a positive sentiment toward digital media in banking, with most respondents finding it helpful for making transactions and accessing services. However, there's still a need to address the concerns of the minority who feel otherwise, possibly due to usability issues, lack of access, or preference for traditional methods.

5. Staying Updated Through Digital Media

All 200 respondents completed this question, providing a solid foundation for analysis. A notable 82 respondents (41%) agreed that digital media helps them stay updated with the bank's latest news, offers, and promotions. Alongside that, 48 respondents (24%) strongly agreed, bringing the total of positive responses to 130 participants (65%). This indicates a clear majority find digital media to be an effective communication tool for staying informed about the brand.

Meanwhile, 31 respondents (15.5%) remained neutral, suggesting that while they don't see strong value, they also don't view it negatively. They may not engage frequently with the bank's digital channels or may be indifferent to promotional content.

On the other side, a smaller group expressed disagreement: 25 respondents (12.5%) disagreed and 14 respondents (7%) strongly disagreed, totaling 19.5% who feel that digital media does not help them stay informed.

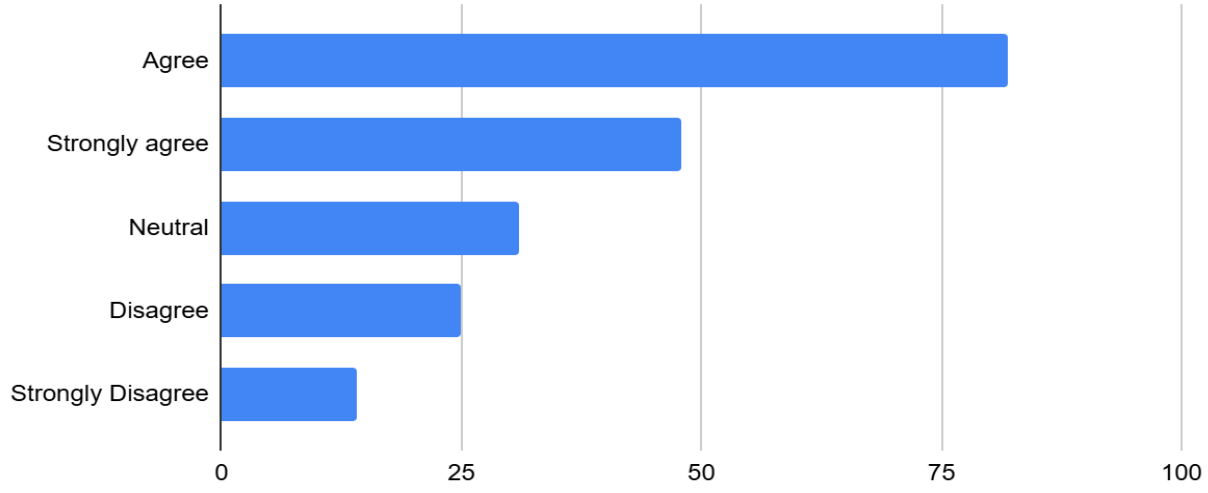


Figure 21. Staying Updated Through Digital Media

The findings suggest that digital media plays a significant role in keeping customers connected to the bank's latest updates, with a strong majority recognizing its usefulness.

6. Convenient Interaction Through Digital Media

All 200 respondents completed this question, ensuring a complete and reliable dataset. A strong portion—83 respondents (41.5%)—agreed that digital media allows them to interact with the bank in a more convenient and efficient way. Additionally, 43 respondents (21.5%) strongly agreed, bringing the total positive response to 63% (126 respondents). This shows that a solid majority of users find digital platforms helpful for streamlining their interactions with the bank.

Meanwhile, 36 respondents (18%) were neutral, indicating that they neither strongly agree nor disagree. These individuals may not have had enough experience with digital channels or may find them neither especially convenient nor inconvenient.

On the other side, 23 respondents (11.5%) disagreed, and 15 respondents (7.5%) strongly disagreed, adding up to 19% with a negative view. This suggests that for a smaller, yet notable, group of users, digital interactions may still present challenges—possibly due to issues like accessibility, unfamiliarity with technology, or personal preferences for in-person service.

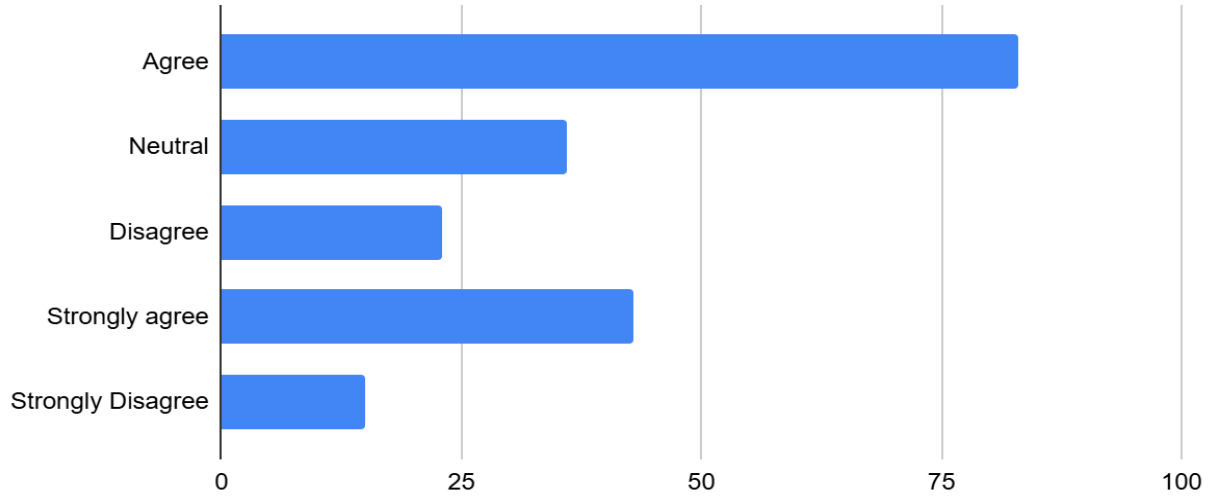


Figure 22. Convenient Interaction through Digital Media

The data shows that most respondents find digital media enhances the convenience and efficiency of their banking experience. However, a significant minority still experiences friction

or dissatisfaction. To serve all customers well, banks should continue to refine digital tools, offer support for those less comfortable with technology, and maintain alternative service options to ensure no one is left.

The analysis demonstrates a clear correlation between Awash Bank's digital media activities and customer acceptance, supported by both qualitative interviews and quantitative survey data. Qualitative feedback from bank representatives highlights how digital platforms have transformed communication into a more interactive and responsive process, strengthening customer relationships. Quantitatively, survey results show that a majority of customers recognize a positive link between digital marketing campaigns and increased brand awareness. Similarly, many customers report feeling well-informed through the bank's digital channels, indicating a strong association between digital communication and customer knowledge. Furthermore, a notable portion of respondents agree that digital media contributes to customer engagement and loyalty. While these findings reveal generally positive correlations, some neutral and negative responses suggest opportunities for Awash Bank to refine its digital strategies to deepen customer acceptance across all segments.

4.7 The digital media marketing efforts of Awash Bank contribute to brand awareness and customer acquisition

This section will analyze the relationship between the digital media marketing efforts of Awash Bank contribute to brand awareness and customer acquisition. This analysis helps to gain detailed information about the bank's digital media activities and brand awareness and customer acquisition. This section contains five questions that are answered using an agree/disagree scale.

1. Digital Campaigns Boost Brand Awareness

This question helps to understand the digital media marketing campaigns of Awash bank impacts on the respondents awareness of the brand. All 200 respondents answered the question, giving us a complete picture. A combined 64% (128 respondents) either agreed (40%) or strongly agreed (24%) that Awash Bank's digital media marketing campaigns significantly increased their awareness of the brand. This indicates that the majority find the campaigns effective in boosting brand recognition.

Meanwhile, 16% were neutral, suggesting that this group is either undecided or doesn't feel strongly about the impact of the campaigns. On the other end, 20% (40 respondents) disagreed or strongly disagreed, meaning a smaller portion of customers feel the campaigns haven't made much difference for them.

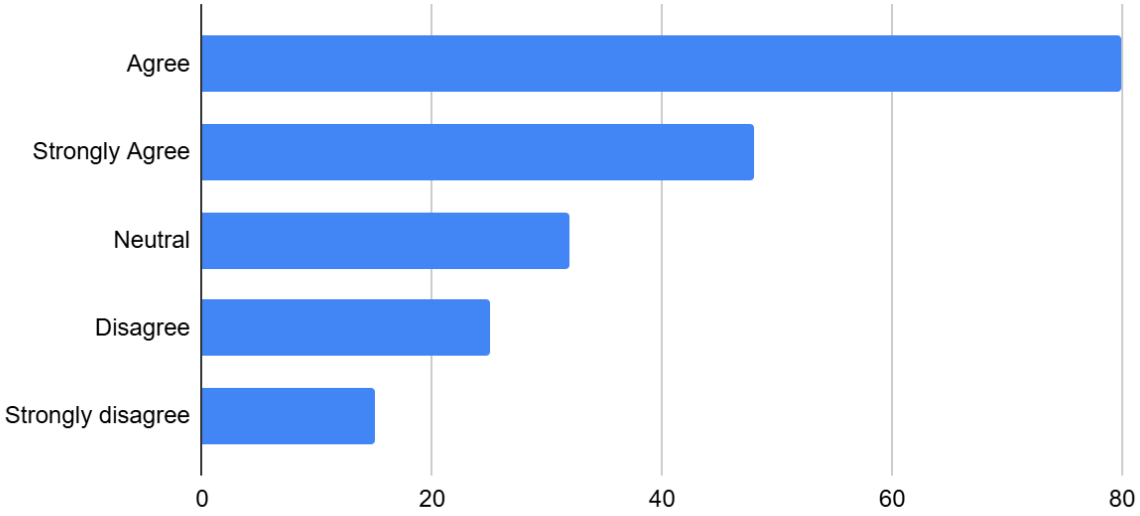


Figure 23. Digital Campaigns Boost Brand Awareness

Most respondents believe Awash Bank's digital media marketing efforts are successfully raising brand awareness, though a fifth of participants may not feel as impacted, pointing to opportunities to refine messaging or outreach.

2. **Digital marketing vs. traditional marketing methods**

Out of 200 participants, 196 responded to this question, providing a strong base for insight. Among them, 81 respondents (41.3%) agreed and 44 (22.4%) strongly agreed that Awash Bank's digital marketing is more effective than traditional methods in acquiring new customers. This means over 63% of respondents view digital marketing as a stronger tool for customer growth.

34 respondents (17.3%) were neutral, possibly indicating they haven't noticed a clear difference between digital and traditional marketing, or don't have enough exposure to both.

On the other side, 27 respondents (13.8%) disagreed and 10 (5.1%) strongly disagreed, making up about 19% who are skeptical of digital marketing's superiority.

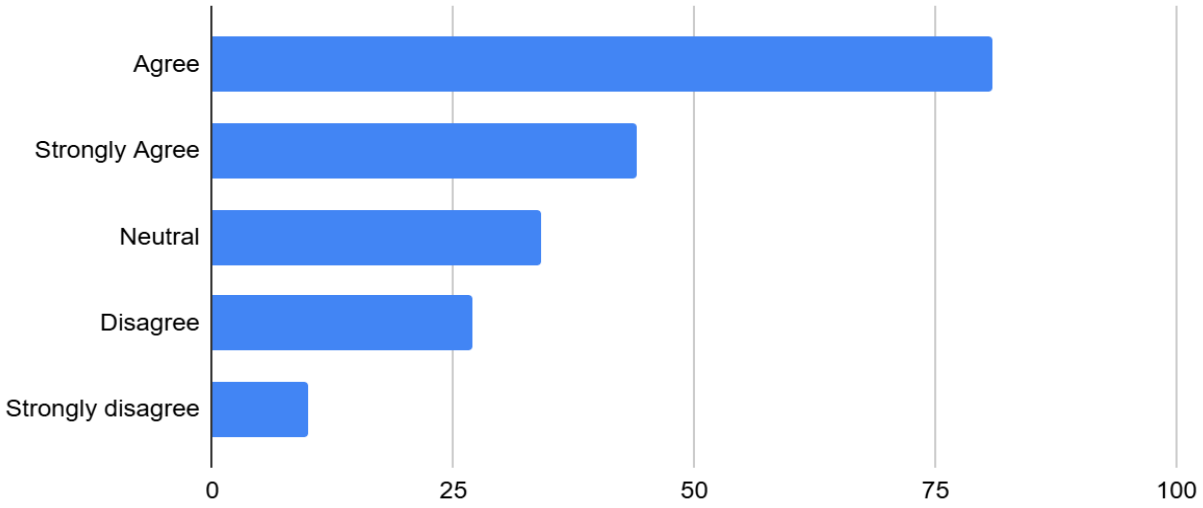


Figure 24. Digital marketing vs. traditional marketing methods

A majority respondents believes digital marketing at Awash Bank is more effective for attracting new customers than traditional methods. However, a smaller segment remains uncertain or unconvinced, highlighting the importance of continually refining and clearly communicating the value of digital campaigns.

3. Digital media marketing impacts on the visibility of the brand

Out of 200 participants, 198 completed this question, providing strong data for evaluation. Of those, 83 respondents (41.9%) agreed and 40 respondents (20.2%) strongly agreed that Awash Bank's digital media marketing has successfully increased brand visibility. This means that over 62% of participants feel the bank's digital presence is making the brand more noticeable and recognizable.

Meanwhile, 36 respondents (18.2%) were neutral, which could reflect limited engagement with the bank's digital channels or uncertainty about the campaign's impact.

On the other end, 26 respondents (13.1%) disagreed, and 13 respondents (6.6%) strongly disagreed, totaling nearly 20% who don't believe digital media marketing has made a significant difference in brand visibility.

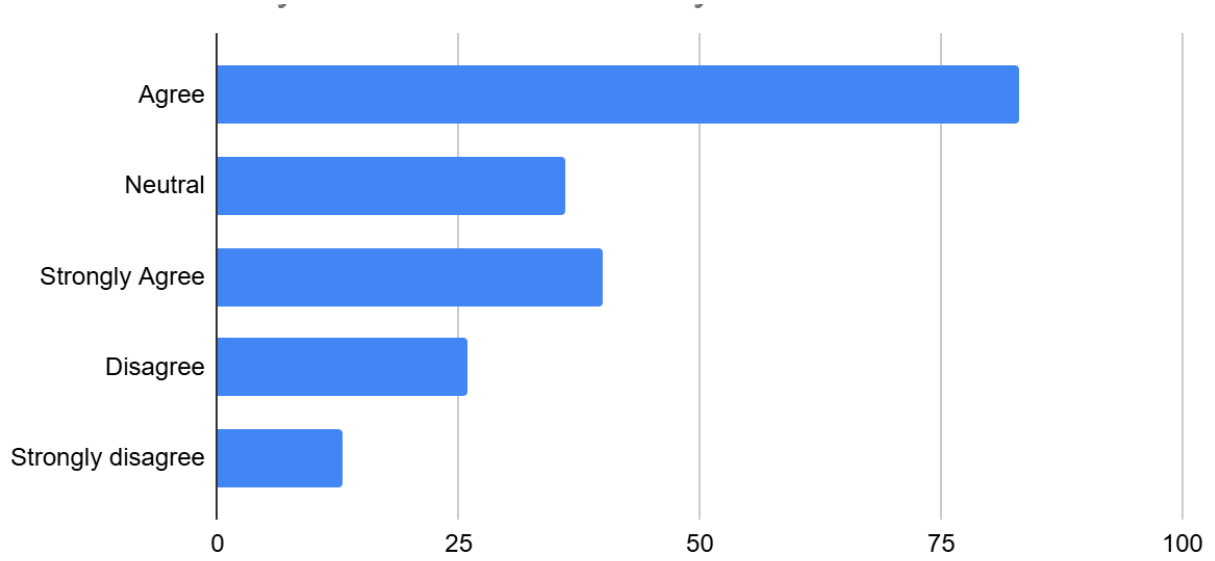


Figure 25. Visibility of brand

In summary: A clear majority of respondents believe that Awash Bank's digital media marketing is enhancing the visibility of its brand. Still, a smaller portion remains unconvinced, suggesting there's room to refine the bank's digital outreach and ensure its efforts resonate more broadly across its audience.

4. Digital media marketing for retention and loyalty

Out of 200 participants, 198 responded to this question, giving us a nearly complete dataset to work with. Among them, 82 respondents (41.4%) agreed, and 38 (19.2%) strongly agreed that Awash Bank's digital media marketing has played a role in improving customer retention and loyalty. This means that just over 60% of respondents believe digital efforts are helping the bank build lasting relationships with its customers.

At the same time, 40 respondents (20%) remained neutral, which may suggest some are unsure about the direct impact of digital marketing on their loyalty or retention experience.

On the other hand, 26 respondents (13.1%) disagreed, and 12 (6.1%) strongly disagreed, totaling about 19% who don't feel that digital media marketing has strengthened their connection to the bank.

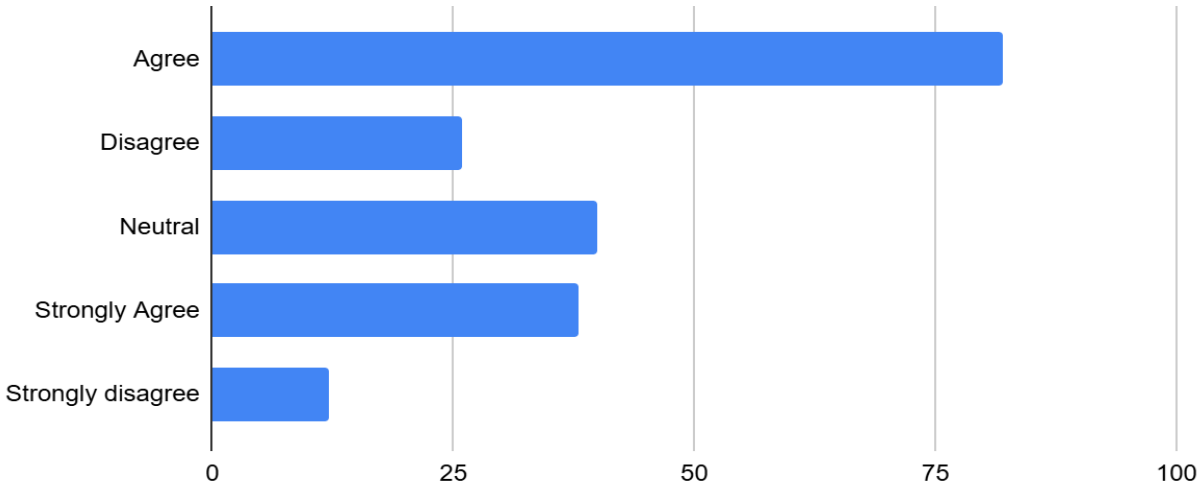


Figure 26. Digital media marketing for retention and loyalty

In summary: The majority of respondents feel that Awash Bank's digital marketing has positively influenced customer loyalty and retention. However, with one in five either unsure or disagreeing.

5. The content is engaging and relevant to potential customers

Out of 200 participants, 198 responded to this question, providing a strong basis for interpretation. Among them, 86 respondents (43.4%) agreed, and 39 (19.7%) strongly agreed that the content shared through Awash Bank's digital marketing channels is engaging and relevant to potential customers. Together, this makes up 63.1% of respondents who feel positively about the bank's digital content.

34 respondents (17.2%) were neutral, indicating that while they may not find the content particularly compelling, they also don't view it negatively. This group might be less engaged or simply indifferent to the bank's digital messaging.

On the other hand, 27 respondents (13.1%) disagreed and 12 respondents (6.1%) strongly disagreed, totaling 19.2% who feel the content is either unengaging or not relevant to potential customers.

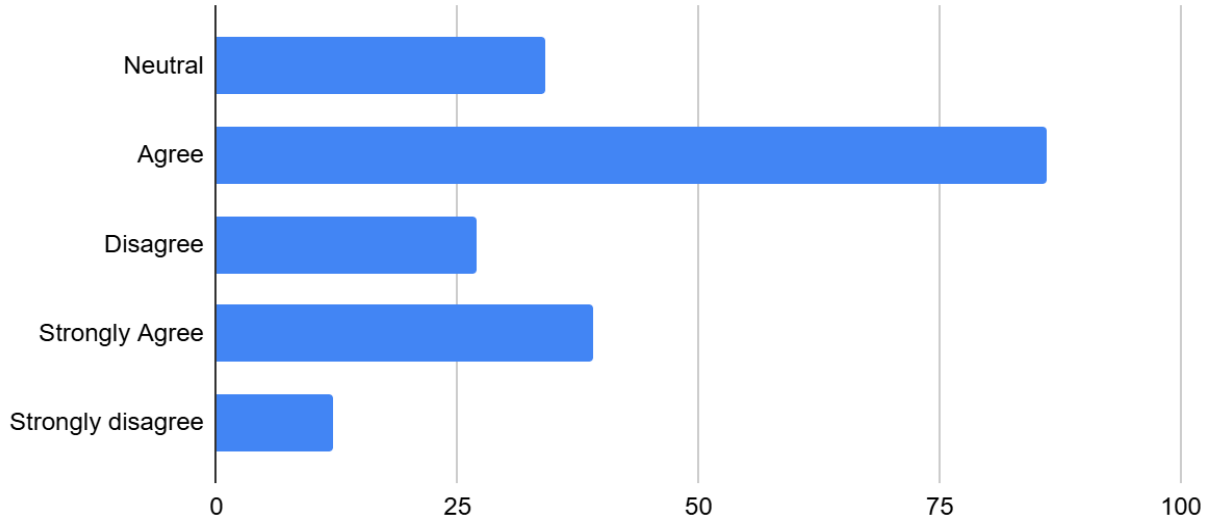


Figure 27. Content engaging

Majority of respondents see Awash Bank's digital content as both engaging and relevant, which is a positive sign that the messaging is resonating with the target audience. However, the feedback from nearly one-fifth of respondents shows there's still room to improve.

4.8. Awash Bank's participation in digital media activities

This part is focus on Awash bank participation in digital media activities. This part has two questions with blank space. This helps to gain respondents answer clearly and detail.

1. **How to evaluate Awash Bank's digital media activities and their impact on customers?**

Out of 200 respondents 175 respondents are fulfill this questions. Based on the feedback gathered in Part Seven regarding Awash Bank's activities in digital media, a range of perspectives emerges. Some respondents expressed positive feedbacks, describing the bank's digital presence as "very good" or "excellent." These comments suggest that certain customers appreciate the bank's efforts in leveraging digital platforms, finding them beneficial and effective in delivering services or information. Phrases such as "it has a positive output" and "it's good" reinforce the notion that the bank's digital engagement is having a meaningful positive for some respondents.

However, not all feedback was favorable. A portion of respondents indicated that Awash Bank's digital media efforts need improvement, with some labeling them as "not good" or expressing uncertainty. These responses point to a possible lack of visibility or clarity around the bank's digital strategy. It may be that while initiatives exist, they are not reaching a broad audience or not being communicated effectively.

The feedback also includes more moderate views, with some respondents describing the bank's digital performance as "satisfactory" or simply "good." This range of opinions indicates that while certain strategies are resonating with customers, others may fall short. The overall picture is one of mixed sentiment, where improvements in visibility, relevance, and user engagement could significantly enhance the bank's digital media impact.

To address these concerns, Awash Bank may consider increasing the visibility of its digital campaigns and ensuring they are clearly communicated to the public. Tailoring content to different customer segments and gathering more specific feedback could also help refine their strategy. By doing so, the bank can strengthen its connection with existing customers while attracting and retaining new ones through effective digital outreach.

The perception is that the bank has made considerable progress in engaging customers through digital platforms. Many respondents acknowledged that Awash Bank's digital presence plays an essential role in keeping customers informed about new services, updates, and promotional activities. The accessibility of real-time updates on social media channels such as Facebook, Telegram, Mobile bank App has helped the bank reach a broader audience, and has particularly enhanced awareness among technologically engaged customers.

In terms of customer engagement, the responses highlight that the bank is somewhat active in collecting customer opinions through digital polls and surveys. This approach helps customers feel involved in the bank's decision-making process, fostering a sense of connection and engagement. In addition, some feedback noted that Awash Bank's digital campaigns are gradually building positive brand recognition. Several individuals observed that their perception of the bank had improved over time due to consistent exposure to informative and promotional content on digital media, which has built familiarity and trust in the institution.

However, despite the progress, many responses suggest that there is significant room for improvement. A recurring observation among respondents is that while the bank has a noticeable presence online, the content shared is not always engaging. Customers expect more interactive and creative content that not only informs but also entertains and captures their interest. There were several mentions of the need for the bank to focus not only on promoting products but also on providing value-added services, useful insights, and personalized digital experiences.

Some of the more insightful responses recommended that Awash Bank adopt more sophisticated methods to evaluate its digital media performance. This includes analyzing customer engagement metrics such as likes, shares, comments, views, and click-through rates (CTR), as well as monitoring web traffic and conversion rates. Additionally, they suggested conducting targeted customer satisfaction surveys to evaluate the impact of digital media campaigns and determine whether such campaigns are influencing customer behavior—such as encouraging more users to adopt mobile or online banking instead of visiting physical branches.

While many responses praised the bank's current digital media practices as being ahead of or on par with other banks in Ethiopia, others disagreed, stating that as a leading bank, Awash should be setting higher standards and doing more to innovate and lead in the digital banking space. The feedback varied from describing the bank's activities as "excellent" and "very good" to "not that much engaging" or "not as expected." This indicates a mixed overall sentiment and shows that while the bank is meeting the expectations of some users, it is falling short for others.

In conclusion, it is evident from the feedback that Awash Bank's digital media marketing is generally seen as effective and beneficial, but still has considerable opportunities for growth and enhancement. To maintain a competitive edge in an increasingly digital world, the bank must strive to produce more engaging content, respond more actively to customer interactions, expand its reach to underrepresented areas, and adopt a data-driven approach to continually refine its digital marketing efforts.

2. What should Awash Bank improve in its use of digital media?

Out of 200 respondents 154 respondents are fulfill this questions. The feedback gathered from various participants clearly indicates that while Awash Bank has made efforts to enhance its digital media presence, there is still considerable room for growth and improvement. A recurring theme in the responses is the need for the bank to diversify its use of social media platforms. Currently, it seems the bank relies heavily on Facebook, which has its merits, but customers are encouraging the adoption of additional platforms such as Telegram, LinkedIn, TikTok, and YouTube. Utilizing these diverse channels will allow the bank to connect with a broader audience, particularly younger users who are more active on emerging platforms like TikTok.

Another major area for improvement lies in the nature of the content being shared. Many respondents emphasized that Awash Bank should move beyond simple promotional messages and instead focus on creating more engaging, informative, and customer-centered content. This includes offering financial literacy tips, product explainers, tutorials on how to use mobile and internet banking, and even content in multiple local languages to reflect the country's cultural diversity. Such efforts would not only educate the public but also build trust and relevance among different customer groups.

Furthermore, customers expressed a strong desire for increased interactivity. They want the bank to engage in real-time conversations through live chats, question-and-answer sessions, polls, and interactive posts that invite feedback. This two-way communication can significantly boost customer satisfaction and loyalty, making clients feel valued and heard. Several participants also mentioned that the bank should be quicker and more consistent in providing updates. Regularly posting up-to-date information ensures that customers are informed and can rely on the bank's digital platforms for timely service-related communication.

Another critical issue highlighted by several respondents is the bank's need to improve its crisis communication strategy, particularly regarding sensitive topics like religion and ethnicity. Instances of defamation have reportedly harmed the bank's reputation in the past, so there is a call for Awash Bank to prepare more robust communication strategies to address and prevent

these crises. Establishing a clear and respectful voice on digital platforms will help rebuild public trust and demonstrate social responsibility.

Creativity was also underscored as an essential element for digital engagement. Users suggested that the bank make its digital platforms more attractive, easy to use, and interactive. Lastly, many respondents emphasized the importance of listening to and acting on customer feedback. By acknowledging and responding to comments and suggestions online, the bank can foster a sense of community and responsiveness. This approach not only improves customer relations but also provides the bank with valuable insights into what clients truly want and need.

The collected feedback reveals that while Awash Bank has taken steps in the right direction, there is still much to be done to fully harness the power of digital media. Expanding platform usage, improving content quality, increasing interaction, and being more responsive to customers are all essential strategies that the bank should prioritize. With more intentional and creative use of digital media, Awash Bank can elevate its customer experience, enhance its brand image, and maintain competitiveness in an increasingly digital financial landscape.

4.9 Qualitative Methods on Analysis

This section presents an analysis based on qualitative data collected through interviews. The interviews consisted of seven questions focusing on Awash Bank's digital media activities. Three staff members from different departments—each involved in digital media communication and marketing-related roles—participated in the interviews. Their insights provide a well-rounded understanding of the bank's current digital marketing strategies, performance measurement practices, customer's engagement, and the challenges faced in managing digital campaigns.

1. What digital media platforms does Awash Bank currently use for marketing purposes?

Awash Bank has embraced digital transformation by actively using various digital media platforms to communicate with customers and promote its services. Recognizing the growing importance of online engagement in today's fast-paced, tech-driven world, the bank apply platforms such as Facebook, Twitter, LinkedIn, Instagram, YouTube, TikTok, Telegram, email, website, and its own mobile banking app to stay connected with its customers .

Through these platforms of channels, Awash Bank regularly shares information updates, promotional campaigns, new service announcements, and content that helps customers stay informed and engaged. Whether it's through a product launch video, a holiday message, vacancy announcement or customer support posts, the bank ensures that it maintains an active and responsive presence online.

According to a bank representative 1, “We prioritize digital media as a key tool for communication and engagement. Our commitment to maintaining an active online presence has allowed us to build a strong digital community. As a result, we have attracted more followers compared to many other private banks in the country.”

Among its digital channels, Facebook is the most dominant, with over 581,000 followers. It ranks number one in terms of followers. This platform serves as the main hub for customer interaction, with regular posts, videos, and comment responses that foster two-way communication.

Telegram has also become a powerful communication channel for the bank, with over 122,000 subscribers, making it the second most-followed platform. It is particularly effective for broadcasting timely updates and service-related announcements directly to users. Not only that Telegram serves as a motor to promote other platform to increase followers by question and answer format.

Awash Bank is presence on other platforms:

- TikTok: With over 55,500 followers, it provides a creative space to share short, engaging content that appeals to younger audiences.
- YouTube: With 7900 subscribers, the bank publishes news videos, service walkthroughs, and promotional content to reach a broader audience.
- LinkedIn, Instagram, and X: These platforms help maintain a professional and diverse brand image, reaching both corporate clients and the general public.

According to a bank representative 2 “beyond social media, Awash Bank also offers a suite of digital banking services to meet the evolving needs of its customers. Through its strategic focus

on digital media and innovative banking technologies, Awash Bank continues to strengthen its relationship with customers and set a benchmark for digital engagement in Ethiopia's banking industry."

2. How do you think digital media has changed the way Awash Bank communicates with its customers?

Digital media has brought a transformative shift in Ethiopians financial industry. Because of that Digital media has impact in how Awash Bank communicates and interacts with its customers. In the past, the bank primarily relied on traditional channels such as physical branches, printed brochures, television and radio advertisements, and formal announcements to share information. While these methods are still in use, the growing influence of digital platforms has introduced more immediate, interactive, and wide-reaching modes of communication.

According to one bank representative, Awash Bank places strong emphasis on digital media to both promote its services and communicate directly with its customers. The representative explained that Facebook, in particular, has evolved into the bank's most important platform. It provides a space where customers can discover new services, view promotional videos, ask questions, and receive timely feedback, exchange information, job announcement and other important issues. The platform has become an open forum that promote two-way communication—allowing the bank to not only inform but also listen and respond to customer needs.

A second representative highlighted how digital media has shifted the bank's communication style from one-directional messaging to a more dynamic, two-way exchange. Customers are now empowered to provide feedback, raise concerns, and engage with the bank in real time, without the need to physically visit a branch. This development has contributed to stronger customer trust, enhanced transparency, and the growth of a more engaged digital community.

A second representative highlighted more, As a result of embracing these Digital media, Awash Bank has become more accessible, responsive, and centered on the needs of its customers. Digital media has made communication faster, more engaging, and more aligned with the

lifestyle of today's tech-savvy population. By leveraging these tools strategically, the bank has not only improved service delivery but also built deeper, more lasting connections with its customers—connections that would have been far more difficult to establish through traditional channels alone.

3. What role do digital media play in your overall marketing strategy at Awash Bank?

Digital media plays a critical role in Awash Bank's overall marketing strategy, as it has become an essential tool for engaging with customers, promoting services, and enhancing the bank's visibility. The bank recognizes that in today's tech-driven world, digital platforms are the key to maintaining an active connection with its audience and staying relevant.

One representative from Awash Bank emphasized that digital media is central to their marketing efforts, enabling them to engage customers in a more interactive and personalized way. According to the respondent, platforms like Facebook and Telegram are not just for broadcasting messages, but also for fostering two-way communication. Customers can ask questions, provide feedback, and get quick responses—features that are integral to building trust and strengthening relationships. This interactive nature of digital media has allowed the bank to better understand and respond to customer needs.

Third respondent said that digital media also plays a vital role in raising brand awareness. Through platforms like YouTube, TikTok, and Facebook, Awash Bank is able to reach a wide audience and share engaging content, such as promotional videos, product launches, and service updates. As noted by a second representative, the ability to target specific demographics through digital ads makes campaigns more personalized and cost-effective, allowing the bank to reach potential customers more efficiently than traditional media channels.

Third respondent staff highlighted the cost-effectiveness of digital marketing. By leveraging social media platforms, Awash Bank can share content without the high costs associated with print or television advertisements. Furthermore, digital media allows the bank to track customer engagement and feedback in real-time, providing valuable insights to optimize its marketing strategies.

In addition to marketing and promotion, digital media also plays a key role in customer education and support. The bank uses platforms like YouTube to publish informative videos, where customers can learn about new services, how to use banking products, and other relevant topics. Instagram and Facebook are also used to share customer support content, helping the bank provide timely solutions to inquiries or issues.

According to those three staffs of Awash bank Digital media is indispensable to Awash Bank's marketing strategy. It allows the bank to communicate effectively with its customers, promote its services, and provide real-time support, all while remaining cost-efficient and innovative.

4. Which digital media channels have proven to be the most effective for Awash Bank's marketing efforts?

At Awash Bank, several digital media platforms have shown varying levels of impact, but Facebook, Telegram, and TikTok have emerged as the most effective in terms of reach, engagement, and marketing impact, according to staff insights.

Respondent 1, from digital products marketing division's, emphasized the dominance of Facebook in their digital outreach. "Facebook continues to be our most effective digital platform," the officer stated. "It gives us the widest reach, and the interaction level is unmatched. With over half a million followers, we are able to post service updates, promotional videos, and customer engagement content that gets immediate feedback. It's our main channel for marketing campaigns and customer's engagement. But we gave equal attention to all platforms based on their characters."

Respondent 2, who works in the bank's digital channels, highlighted Telegram and Facebook as a fast-growing and reliable platform for direct communication. "Telegram is especially effective for delivering timely messages." he explained.

Respondent 3, pointed out the increasing effectiveness of TikTok, especially in reaching younger demographics. "TikTok has been surprisingly impactful," he said. "It allows us to be more creative and informal in how we present our services. Short videos showcasing financial tips, and community involvement have gone viral at times, and they've helped humanize the brand while

attracting younger audiences. But for us all digital media are similar and gave attention and time based on the customers need and interest."

5. What kind of customer feedback or responses have you received through digital media channels?

Digital media channels have opened new avenues for receiving timely and diverse customer feedback. Staff members from different departments shared their experiences with the kind of responses they receive from customers via platforms like Facebook, Telegram, and TikTok and other digital media platforms.

Both respondents agree that customer feedback includes both positive and negative comments. Some customers leave irrelevant feedback, occasionally including insults, which are not considered valid. However, the majority of comments are positive, and some are even technical in nature. Awash Bank responds to these relevant comments promptly and appropriately. This multi-channel feedback loop has become a crucial part of Awash Bank's customer engagement strategy, allowing the bank to be more responsive, people-focused, and transparent in its service improvement efforts.

6. What kind of achievements has Awash Bank gained from using digital media for its marketing?

Awash bank 2023/24 fiscal year annual report shows that The Bank's gross profit before tax hit a new high record of Birr 10.8 billion during the FY 2023/24, depicting a growth of 11 percent compared with last year's same period of Birr 9.8 billion birr.

Total assets of the bank also grow fast. Awash Bank's overall asset position increased to Birr 282.4 billion by the end of June 30, 2024, depicting a year-on-year growth of 25.9 percent compared to last year same period. The surge in total asset size of the Bank is primarily attributable to the increase in loans and advances and investment on fixed asset, which is a foundation for the sustainable growth of the Bank in the long run.

According to the bank's annual report Awash Bank has a very strong capital position and maintained its leading status in the Ethiopian private banking sector. The Bank's total capital

significantly grew by 36.3 percent, reaching Birr 38.1 billion by the end of June 2024, up from Birr 28 billion of the preceding year. Moreover, the Bank's paid-up capital substantially rose to Birr 20.3 billion by the end of June 30, 2024 from Birr 14.6 billion of the preceding year, depicting a remarkable year on year growth of 39 percent.

According to staff respondents, digital media has played a significant role in achieving these results. The influence of digital marketing has contributed to Awash Bank becoming the leading private bank in Ethiopia in terms of profit, capital, and assets. A staff member from the bank's Digital Products Marketing Division explained that digital media campaigns have been instrumental in this success. Platforms such as Facebook, Telegram, and TikTok have enabled the bank to reach a wide range of demographic groups, particularly in urban and semi-urban areas. The staff member also highlighted that consistent digital marketing efforts have attracted many new customers, especially younger, tech-savvy individuals. This has significantly boosted the bank's deposit mobilization and asset growth, with total assets reaching Birr 282.4 billion by June 2024.

A respondents from Awash bank noted that digital media has strengthened the bank's brand image and customer trust through transparent communication and educational content. Regular updates and service tips help reinforce the bank's reliability, contributing to customer retention and market leadership. the cost-effectiveness of digital marketing, noting that social media campaigns offer better reach and interaction than traditional methods, with real-time performance tracking. This flexibility has supported promotions for loan products, mobile banking, and investments, helping drive an 11% increase in gross profit to Birr 10.8 billion.

Digital platforms also played a key role in capital mobilization, particularly in engaging customers. As a result, Awash Bank's total capital grow by 36.3% to Birr 38.1 billion. Overall, staff emphasized that digital media has enhanced brand visibility, customer engagement, market reach, and stakeholder confidence—further strengthening the bank's leadership in Ethiopia's private banking sector by profit.

7. How do you measure the success and challenge of a digital marketing campaign at Awash Bank?

According to the staff respondents, the bank evaluates the success of its digital campaigns using standard performance indicators such as reach, impressions, engagement rate, click-through rate (CTR), and conversion metrics. These figures help determine whether a campaign is effectively reaching and engaging the target audience. The goal might be to promote a product, boost brand awareness, or drive customer actions through digital channels.

In addition to these digital metrics, the bank also considers tangible business outcomes when assessing campaign effectiveness. This includes increases in new account openings, mobile app downloads, loan applications, or inquiries received via customer support. A campaign is deemed successful if it leads to a measurable rise in customer acquisition or in the use of specific banking services.

Audience interaction is another key indicator of campaign impact. A high volume of comments, shares, and direct messages suggests that the content has resonated well with the audience. The tone and content of feedback are also reviewed to determine whether the campaign message is being received positively or if it requires adjustments.

However, staffs also reported several challenges. One is the presence of low engagement or limited reach, even in campaigns that are visually well-designed and professionally executed. Additionally, ethnic and religious tensions can surface online, with some users posting defamatory comments. Such remarks can damage the bank's reputation and lead to customer attrition.

Another challenge is that some customer feedback—especially those of a technical nature—goes beyond the knowledge of front-line staff. As a result, responding to such inquiries may take additional time, potentially impacting customer satisfaction. To address these challenges, Awash Bank organized its staff and established specialized divisions. In particular, to tackle religious and ethnic issues, the bank disseminates updated information through various communication

channels. Additionally, technical feedback provided by customers is addressed through collaboration among all departments of the bank.

4.10 Correlation the findings of quantitative and qualitative methods

The study exploring the impact of digital media on Awash Bank's marketing strategies integrates quantitative data gathered from customer surveys with qualitative insights obtained through interviews with bank staff. Regarding digital media adoption and usage, survey results show that a significant majority of respondents engage with Awash Bank's digital services, particularly through Facebook and mobile banking applications.

Customers primarily interact with these platforms to receive updates on new products and brand-related news. Complementing these findings, staff interviews confirm Facebook as the leading platform with a substantial follower base, followed by Telegram and TikTok. They also highlight that digital media facilitates real-time, two-way communication, effectively replacing more traditional marketing channels such as brochures and television advertisements. Both datasets underscore Facebook's central role in the bank's digital marketing efforts, reflecting widespread customer adoption for both informational and transactional purposes.

When assessing the effectiveness of digital media, most customers perceive it positively, recognizing enhanced engagement and relevant content. However, a smaller portion of respondents remains neutral or dissatisfied with some content. Bank staff acknowledge digital media's cost-effectiveness and its importance in raising brand awareness but also identify challenges such as low engagement in certain campaigns. Interactive content, like polls and Q&A sessions, is viewed as a key method to improve user participation. This alignment between customer perceptions and staff observations illustrates that while digital media is effective overall, there remain gaps in content relevance and technical execution that need to be addressed.

Challenges identified by customers include the desire for more interactive, localized content and faster resolution of queries. Staff echo these concerns, noting low engagement on certain platforms and emphasizing the need for proactive crisis management, especially concerning sensitive issues like ethnic or religious tensions online. They recommend diversifying the bank's

digital presence by expanding into platforms and enhancing the creativity of content. The consensus between customers and staff points to the importance of delivering more engaging, multilingual content and improving responsiveness to feedback.

In conclusion, the combined quantitative and qualitative findings affirm that Awash Bank's digital media marketing activities are largely successful but would benefit from enhancements in content quality, platform diversification, and crisis management practices. While the quantitative data confirms broad acceptance and usage, qualitative insights provide valuable recommendations for optimization, including implementing real-time feedback mechanisms and staff training initiatives.

CHAPTER FIVE
SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

5.1 Summary of Finding

The analysis of data from a group of respondents assessing the impact of digital media on Awash Bank's marketing in Addis Ababa revealed key insights about customer demographics and digital media usage. Most participants were men, primarily young adults, and many had attained higher education. A significant portion were employed or ran their own businesses.

Regarding digital media use, a large majority engaged with the bank's digital services, especially through Facebook and mobile banking applications. Customers frequently used these platforms to stay updated on new products and bank-related news.

When evaluating the effectiveness of digital media, many respondents felt that it enhanced their engagement with the bank and increased their awareness of its services. Additionally, a considerable number found the shared content useful and relevant. Trust in the security of the bank's digital platforms was also notably high among the users.

When evaluating customer acquisition and retention, most respondents acknowledged that digital campaigns increased brand awareness, and believed that digital marketing helped strengthen customer loyalty. However, some challenges were noted, such as low engagement with content, negative feedback due to technical issues or irrelevant comments, and the need for more interactive and localized material.

Insights from bank staff revealed that Facebook, Telegram, and TikTok, Instagram, YouTube given priority platforms. Staff reported that digital media significantly improved customer communication, reduced operational costs, and enhanced transparency. Success in digital marketing was measured using engagement metrics like likes, shares, and click-through rates, as well as business outcomes such as profit growth.

5.2 Conclusions

The study concluded that digital media has had a positive impact on Awash Bank's customer engagement, brand visibility, and service adoption. Facebook emerged as the dominant platform,

although Telegram and Mobile banking App showed growing relevance, particularly among younger users. While most customers trust the security of the bank's digital platforms, some concerns remain regarding data protection. There is room for improvement in the areas of content relevance, interactivity, and crisis communication. Additionally, digital marketing efforts have contributed significantly to the bank's financial growth.

The study highlights that digital media plays a crucial role in shaping Awash Bank's marketing efforts in Addis Ababa. The majority of customers, predominantly young and educated men, actively use digital platforms—especially Facebook and mobile banking apps—to engage with the bank and stay informed about its products and services. Respondents generally perceive digital media as an effective tool that increases their awareness and strengthens their relationship with the bank. High levels of trust in the security of these platforms further support their positive experience.

From the customer acquisition and retention perspective, digital campaigns have notably boosted brand visibility and customer loyalty. Nevertheless, challenges such as inconsistent content engagement, occasional negative feedback related to technical issues, and a demand for more interactive and culturally relevant content suggest areas for improvement.
Insights from the bank's staff reinforce the importance of platforms like Facebook, Telegram, TikTok, Instagram, and YouTube, emphasizing their impact on enhancing communication, reducing costs, and promoting transparency. Performance measurement through digital engagement indicators and business results underlines the strategic value of digital marketing for the bank.

The findings confirm that digital media is a vital component of Awash Bank's marketing strategy, offering significant benefits while highlighting opportunities to refine content and engagement approaches to maximize effectiveness.

5.3 Recommendation

To enhance its digital marketing effectiveness, Awash Bank should diversify its digital presence by expanding into platforms. Content quality should be improved by developing interactive,

multilingual, and educational material, such as financial literacy videos. Technical issues and customer queries should be addressed promptly to enhance satisfaction.

To boost engagement, the bank could use interactive tools such as polls, live Q&A sessions, and personalized promotional offers, while continuously monitoring customer feedback to refine its strategies. Crisis management protocols should be established to address negative or defamatory comments, and staff should be trained to manage online reputation effectively.

Performance measurement should be optimized by tracking metrics such as click-through rates, conversion rates, and customer retention. Conducting regular surveys would help in understanding customer sentiment. By adopting these recommendations, Awash Bank can strengthen its digital marketing strategies, deepen customer relationships, and maintain a competitive advantage in Ethiopia's evolving banking landscape.

5.4 Research Limitations and Future Research Prospects

Despite Ethiopia being home to a wide array of financial institutions—including commercial banks, microfinance institutions, and insurance companies—this study was limited in scope to selected branches of Awash Bank within the city of Addis Ababa. As such, the research does not encompass the experiences or perceptions of customers and employees in other cities, towns, or rural areas, which may differ significantly due to variations in technological infrastructure, digital literacy, customer expectations, and service delivery mechanisms

The research was also limited by the use of self-reported data from respondents, which may introduce bias due to overestimation or underestimation of digital media usage, satisfaction levels, or trust in security features.

Given these limitations, future research should consider expanding the geographical scope to include multiple regions of Ethiopia, including rural areas where digital adoption may be slower and customer needs may be markedly different. Comparative studies across different banks—public, private, and coming foreign—would offer a more comprehensive understanding of how digital media marketing vary across institutional types.

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ANNEXES

ANNEX A: Online Survey

'' The Impact of Digital Media for Marketing in Awash Bank: The Case of Addis Ababa City ''

Dear Respondents,

I am Abadi Weynay a student at Addis Ababa University School of Journalism and Communication Graduate School of Public Relations and Strategic Communication. Recently, I am doing my research paper by the title

" The Impact of Digital Media for Marketing in Awash Bank: The Case of Addis Ababa City " for a partial fulfillment of the requirements of Master of Arts degree.

The Objective of this study is to examine the Impact of Digital Media for Marketing in Awash Bank: The Case of Addis Ababa City.

As a customer of Awash Bank, I would like to know the impact of digital media on your acceptance and perception of the bank's activities. The study is used purely for academic purpose and thus it does not affect you in any case. I want to assure you:

1. Your response will only be used for this research purpose only.

2. Your identity remains anonymous.

3. Your response will not be accessed by third party.

Thank you for giving your precious time to respond to these questionnaires.

Your cooperation is highly appreciated,

Abadi Weynay
Contact No: - +251989824562

Email-abadiwey22@gmail.com

Part 1: Demographic Information

In answering this part of the questionnaire, please use tick mark in the boxes provided.

1 Gender

- □ Male
- □ Female

2. Ages:

- □ 18- 24
- □ 25 - 34
- □ 35 – 44
- □ 45-54
- □ 55- 64
- □ 65 and Over

3. Education Qualification

- □ Primary School
- □ Secondary School
- □ Diploma
- □ Degree
- □ Master Degree
- □ Doctorate or PhD

4. Occupation:

- □ Businessperson
- □ Student
- □ Employee
- □ No Job

Part 2: General Information on Customer

This section of the questionnaire aims to gather information about your overall customer experience. Please tick your answer by tick the box corresponding to your chosen option.

1. How many years have you been a customer?

- □ Less than 1 year
- □ 1-5 years
- □ 5-10 years
- □ 10 years and more

2. Which service of Awash Bank do you use the most?

- □ Personal Banking
- □ Interest-Free Banking
- □ Small and Medium Enterprise (SMEs)
- □ Foreign currency account
- □ Other (Please specify): _____

3. What is your current status in using Awash Bank's services?

□ Active customer □ Infrequent customer

□ Occasional customer □ New customer

4. Do you use Digital Banking services of Awash Bank?

□ Yes □ No

Part 3: Customer experience with the digital media of Awash Bank

This section of the questionnaire aims to gather information about how you use Awash Bank's digital media. Choose your answer by tick the box from the given options.

1. How many years have you been using the bank's digital media?

□ Less than 1 year □ 1-5 years

□ 5-10 year's □ 10 years and more

2 What is your current status in using Awash Bank's Digital Media?

□ Active User □ Occasional User

□ Infrequent User □ New User

3 Which digital media do you use the most? (You can choose multiple options)

□ Facebook □ Email

□ Telegram □ Website

□ X □ Mobile Banking App

□ LinkedIn □ TikTok

□ YouTube □ others (Please specify): _____

5. What is the reason you follow Awash Bank's digital media? (You can choose multiple options)

□ Latest news about the brand □ Special offers/deals

□ New product information □ Service support

□ Interesting or entertaining content □ Vacancy announcements

□ Others (Please specify): _____

Part Four: Effectiveness of the current digital media employed by Awash Bank in reaching and engaging its target customers.

This part of survey is aimed to measure your attitude towards digital banking using five points liker scale (1 = strongly agree, 2 = Agree, 3 = Neutral, 4 = Disagree, 5 = strongly disagree). Please indicate your level of agreement by using tick mark on the choice of your interest.

1 = strongly agree, 2 = Agree, 3 = Neutral, 4 = Disagree, 5 = strongly disagree.

No.	***Effectiveness of digital media employed by Awash Bank in reaching and engaging its target customers***	1	2	3	4	5
1	Awash Bank uses digital media effectively to enhance customer engagement and awareness of its services					
2	Awash Bank's digital media platforms are effective in connecting with customers					
3	The content shared by Awash Bank on digital media is relevant and helpful to its customers.					
4	Awash Bank ensures that its digital media platforms are secure and protect customer data.					
5	Awash Bank's digital campaigns have produced positive results in terms of customer engagement and service adoption					

Part Five: The relationship between the digital media activities of Awash Bank and customer acceptance.

This part of survey is aimed to measure your attitude towards digital banking using five points liker scale (1 = strongly agree, 2 = Agree, 3 = Neutral, 4 = Disagree, 5 = strongly disagree). Please indicate your level of agreement by using tick mark on the choice of your interest.

1 = Strongly agree, 2 = Agree, 3 = Neutral, 4 = Disagree, 5 = strongly disagree.

	Attitudes towards the Impact of Digital Media on Marketing and Customer Activities	1	2	3	4	5
1	Digital marketing campaigns have increased my awareness of the brand's products and services					
2	Awash Bank's digital media keeps me informed about its services and updates					
3	Digital media makes me a loyal and engaged customer					
4	Digital media helps me easily make transactions and use the bank's products and services.					
5	Digital media has helped me stay up to date with the brand’s latest news, offers, and promotions					
6	I feel that digital media allows me to interact with the bank in a more convenient and efficient way.					

Part Six-The digital media marketing efforts of Awash Bank contribute to brand awareness and customer acquisition.

This part of the questionnaire aims to assess the efforts of Awash Bank's digital media in promoting brand awareness and customer acquisition using five points liker scale (1 = strongly agree, 2 = Agree, 3 = Neutral, 4 = Disagree, 5 = strongly disagree). Please indicate your level of agreement by using tick mark on the choice of your interest.

1 = strongly agree, 2 = Agree, 3 = Neutral, 4 = Disagree, 5 = strongly disagree.

No.	**Digital media marketing efforts of Awash Bank contribute to brand awareness and customer acquisition**	1	2	3	4	5
1	Digital media marketing campaigns at Awash Bank significantly increase customer awareness of the brand					
2	Digital marketing at Awash Bank are more effective in acquiring new customers than traditional marketing methods.					
3	Awash Bank’s digital media marketing efforts have effectively increased the visibility of the brand					
4	Digital media marketing has improved customer retention and loyalty for Awash Bank					
5	The content shared through Awash Bank's digital marketing channels is engaging and relevant to potential customers.					

Part Seven- Awash Bank's participation in digital media activities

1. How to evaluate Awash Bank's digital media activities and their impact on customers?

2. What should Awash Bank improve in its use of digital media?

ANNEX B: Interview Survey

For Awash Bank Marketing Department staff Qualitative method interview Questions

1. What digital media platforms does Awash Bank currently use for marketing purposes?
2. How do you think digital media has changed the way Awash Bank communicates with its customers?
3. What role does digital media play in your overall marketing strategy at Awash Bank?
4. Which digital media channels have proven to be the most effective for Awash Bank's marketing efforts?
5. What kind of customer feedback or responses have you received through digital media channels?
6. What kind of achievements has Awash Bank gained from using digital media for its marketing?
7. How do you measure the success and challenge of a digital marketing campaign at Awash Bank?