THE IMPACT OF PROMOTION ON CONSUMER BUYING BEHAVIOR IN ETHIOPIAN BANKING INDUSTRY :(THE CASE OF BUTAJIRA TOWN)

BY

SEIFEDIN BEDIRU NURU

A THESIS SUBMITTED TO THE DEPARTMENT OF MANAGEMENT, COLLEGE OF BUSINESS AND ECONOMICS, SCHOOL OF GRADUATE STUDIES **WOLKITE UNIVERSITY IN PARTIALS FULFILLMENT OF THE REQUIREMENTS FOR THE DEGREE OF MASTER OF BUSINESS ADMINISTRATION**

JUNE, 2019

WOLKITE, ETHIOPIA

WOLKITE UNIVERSITY
SCHOOL OF GRADUATE STUDIES

THE IMPACT OF PROMOTION ON CONSUMER BUYING BEHAVIOR IN ETHIOPIAN BANKING INDUSTRY :(THE CASE BUTAJIRA TOWN)

BY

SEIFEDIN BEDIRU NURU

A THESIS SUBMITTED TO THE DEPARTMENT OF MANAGEMENT, COLLEGE OF BUSINESS AND ECONOMICS, SCHOOL OF GRADUATE STUDIES **WOLKITE UNIVERSITY IN PARTIALS FULFILLMENT OF THE REQUIREMENTS FOR THE DEGREE OF MASTER OF BUSINESS ADMINISTRATION**

JUNE, 2019

WOLKITE, ETHIOPIA

Declaration

I, SEIFEDIN BEDIRU NURU, declare that this thesis entitled**: "THE IMPACT OF PROMOTION ON CONSUMER BUYING BEHAVIOR IN ETHIOPIA BANKING INDUSTRY : THE CASE BUTAJIRA TOWN "** is outcome of my own effort and study and that all sources of materials used for the study have been duly acknowledged.

To the best of my knowledge, this study has not been submitted for any degree in this University or any other University. It is offered for the partial fulfillment of the degree of Masters of Business Administration.

By: **SEIFEDIN BEDIRU NURU**

Signature ______________________________

Date ____________________________

ADVISORS' APPROVAL SHEET

SCHOOL OF GRADUATE STUDIES

Wolkite UNIVERSITY

ADVISORS' APPROVAL SHEET

(Submission Sheet-1)

This is to certify that the thesis entitled "**THE IMPACT OF PROMOTION ON CONSUMER BUYING BEHAVIOR IN ETHIOPIA BANKING INDUSTRY : THE CASE BUTAJIRA TOWN"** submitted in partial fulfillment of the requirements for the degree of **Master's** with specialization in Master of Business Administration**,** the Graduate Program of the **Department Management,** and has been carried out by **SEIFEDIN BEDIRU NURU** Id. No 111/09, under our supervision. To the best of our knowledge, is an original work and not submitted earlier for any degree either at this University or any other University.

Therefore we recommend that the student has fulfilled the requirements and hence hereby can submit the thesis to the department.

Name of major advisor	Signature	Date
Name of co-advisor	Signature	Date

SCHOOL OF GRADUATE STUDIES

Wolkite UNIVERSITY

EXAMINERS' APPROVAL

SHEET

We, the undersigned, members of the Board of Examiners of the final open defense by have read and evaluated his/her thesis entitled **THE IMPACT OF PROMOTION ON CONSUMER BUYING BEHAVIOR IN ETHIOPIA BANKING INDUSTRY: THE CASE BUTAJIRA TOWN"** This is, therefore, to certify that the thesis has been accepted in partial fulfillment of the requirements for the degree master of business administration.

________________________________ ____________________________

Name of the Chairperson

________________________________ ____________________________

Name of Major Advisor

________________________________ ____________________________

Name of Internal Examiner

________________________________ ____________________________

Name of External examiner

________________________________ ____________________________

SGS Approval

Final approval and acceptance of the thesis is contingent upon the submission of the final copy of the thesis to the School of Graduate Studies (SGS) through the Department/School Graduate Committee (DGC/SGC) of the candidate's department.

Stamp of SGS Date: --------------------------------------

ACKNOWLEDGEMENTS

First and foremost, I would like to thank ALLAH. Of course, He is always on my side to strengthen me in any endeavourer which I may in.

I would also want to express my appreciation to Dr.Getie Andualem, for being my advisor and for all his constant professional support. Without his very constructive study guidance, encouragement critiques and recommendations, this paper would not have been accomplished this way. A special thanks to all my family members for their unreserved cooperation and patience to make this study true.

Table of Contents

LIST OF TABLES

List of figures

Acronyms

ANOVA	**analysis of variance**
SPSS	**statistical package for social science**
eWOM	**Electronic word of mouth**
CBE	**Commercial bank of Ethiopia**
VIF	**Variance Inflation Factor**
Nib	**Nib international bank**
BIB	**Berhan international bank**
OIB	**Oromia international bank**
CBO	**Corporative bank of oromia**
LIB	**Lion international bank**
PS	**personal selling**
AD	**Advertising**
PR	**Public relation**
SPRO	**Sales promotion**

ABSTRACT

The purpose of this study to investigate the impact of promotion mix element on consumer buying behavior in Ethiopian banking industry. The research employed quantitative research approach, qualitative research approach, descriptive, and explanatory research design techniques. And Data were collected using structured questionnaire and interview then analyzed using SPSS 20 and this study would used both probabilistic sampling and non probabilistic sampling. From the variety of probabilistic sampling techniques, the researcher would use stratified random sampling methods for large target population of the study. The population of commercial bank consumers was 93,305 and sample of 398 was studied by applying descriptive and inferential statistics techniques. From non probabilistic sampling techniques researcher employed convenience sampling technique to distribute questionnaire for the respondent .And purposive sampling technique used for to select the banks. The major finding of this study revealed that there is moderate and positive relationship between promotion mix element and consumers buying behavior and among demographic factors such as age , income , sex professional type and marital status they don't have statistically significant relationship with consumers buying behavior and they don't have unique contribution to predict consumer buying behavior the other *one is education there is statistically significant relationship with consumers buying behavior and have unique contribution to predict consumer buying behavior. An important implication of the finding is that there is a need for looking at other significant factors in order to influence consumer buying behavior to make it better. So it is necessary to conduct further research in the field..Finally the researcher recommended that Ethiopian banking industry should work hard to achieve promotional activities integration in the practice, because such integration will lead to increased demand for their products.*

Key word: **promotional mix**, **advertisement**, **personal selling**, **sales promotion**, **public relation**, **electronic word of mouth, consumer buying behavior**

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Today's world is more confused, chaotic and challenging than ever before Kanter (1995). It is not enough for a business to have good and quality products or services sold at appealing prices. To generate sales and profits, the benefits of products have to be communicated to consumers via different channels. In marketing, this is commonly known as promotion. A business" total marketing communications program is called the promotional mix and consists of a combination of advertising, personal selling, sales promotion, public relation and direct marketing. This assists in sustaining a recurrent demand for the product and in suitably positioning it among the target audience. Advertisement has become one of the most crucial commercial activities in the modern globalized and digitalized environment. Companies allocate large part of their budget to execute and run advertisements to communicate information about their services and products. Companies hope that consumers will purchase their products due to the advertisements, which deliver messages about a certain brand and products. Among those forms, advertising media is widely used. Advertisements are useful for the representation of a commodity's image. They also act as announcements for the corporate image and product positioning. Advertisements are a kind of persuasive communication that offers product information to every consumer via institutions in charge of production or supply. In a complete study of marketing and promotional activities, advertising usually plays the most important role Arens (1996).

Advertisement can lead business firms to the paradigm of success or to the diminishing layers of its existence. Advertising, when done in a proper way, is a successful way to attract a large volume of target audience in one shot. Only those products or brands become popular who put a brave show of their product. Advertisement can be done through different media. The most widely used are print medium (newspapers, magazines and brochures), outdoor medium (billboards and events) and broadcast medium (television, radio and internet) Bearden (1999). With this overview about advertising in mind let us concentrate on the main issue of the study. The ultimate objective of every business is to increase the sale of goods or services that it deals in (Kotler, 1998). Many of the purchase situations are so common and habitual that they involve very little cognitive activity of the consumers. In such situations, motivating the consumers to switch brands or purchase more items is very hard. One of the benefits of promotions is that they stimulate the consumers to compare different brands and evaluate the purchase possibilities in such cases (Wathieu&Murre, 2007).Sales promotion is one of the strategies to attract customers to buy more or try the product or service. Now a day's people are conscious to look for the best one and that is why their fluctuating mind may switch on to new brands with a simple stimulus. In this case an extra incentive can be added to a product by different promotional activities (Kumar et al., 2011).

1.2 Background of Banking Industries in Ethiopia

The introduction of modern banking in Ethiopia were traced back to 1905 with the agreement held between Emperor Minilik II and Mr.MaGillivray, representative of the British owned National Bank of Egypt. Following the agreement, the first bank called Bank of Abyssinia was inaugurated in Feb. 16, 1906 by the Emperor and the bank was totally managed by the Egyptian National Bank, besides it was a private bank whose shares was sold in Addis Ababa, New York, Paris, London, Vienna (Mauri, 2010).

In 1931, Emperor HaileSelassie introduced reforms into the banking system and the Bank of Abyssinia was liquidated and became the Bank of Ethiopia, a fully government owned bank providing central and commercial banking services until the Italian invasion of 1936; then after Bank of Italy was formed a legal tender in Ethiopia. After Ethiopia regains its independence from fascist Italy in 1943, the State Bank of Ethiopia was established with two departments performing the separate functions of an issuing bank and a commercial bank.

In 1963, these functions were formally separated and the National Bank of Ethiopia (the central and issuing bank) and the Commercial Bank of Ethiopia are formed. Up to the period of 1974, several other financial following the declaration of command economy by Dergue regime in 1974 the government extended its control and nationalized all of previously established private banks and merged into one bank. After nationalization the Dergue regime leave only three government banks; the National Bank of Ethiopia, the Commercial Bank of Ethiopia and Agricultural and Industrial Development Bank (Mauri, 2010).This situation was reversed when the socialist regime was overthrown in 1991. Subsequently, the licensing and supervision of Banking Business Proclamation No. 84/1994 was issued in 1994 which led to the beginning of a new era for Ethiopian banking sector. Following the enactment of the banking legislations in the country in the 1990s, a fairly good number of private banks have been established. To this end, by the fiscal year 2013/14, the total number of banks already operational in the country reached nineteen. Of these, three were government owned while the remaining sixteen were privately owned commercial banks. But, in 2016 the two governments owned commercial banks that are commercial bank of Ethiopia and construction and business bank have been merged to strengthen and continues its work in the name of commercial bank of Ethiopia that makes government owned banks two in number. As it is known Commercial banks work for profit and the NBE controls and gives license for commercial banks (National Bank of Ethiopia Quarterly Bulletin; September2010). Institutions emerged including the state owned as well as private financial institution

1.3 Statement of the Problem

Financial services specially banking services in Ethiopia are important part of the service industry which accounts for about 95% of the total financial sector assets (Eshete et al., 2013). For last twenty years the number of banks has increased in Ethiopia and it is observed that the number of branches has highly increased the cities and villages (Eshete et al., 2013).

The purpose of promotion is to reach the targeted consumers and persuade them to buy. But, it is hard to stimulate the buying behavior of consumers without having effective promotional mix.(B. Vidhya, 2017). Creating effective communication with the consumers is the important aspect in banking sector. One of the p's of marketing mix promotion is also known as marketing communication (Manisha, 2012). To determine most suitable, efficient, and effective promotion mix elements on the consumers‟ buying decision making, which achieve the producers‟ objectives may have a powerful, substantial, and useful allusion for both decision makers, and marketing planners in organizations (Mahmud, 2014).

Marketing Communication becomes increasingly necessary in today's competitive environment. It becomes mandatory for the banks to think seriously about how they can compete effectively with other financial institutions (Manisha, 2012).

The previous researchers expressed that advertisement were effective and moderately effective respectively in building company image. And advertisements were totally ineffective in building company's image. This indicates advertisements of Ethiopian service sector mostly failed in building company image among consumer. Frankly speaking, Ethiopian banking industry promotion not properly developed both professionally as well in preparing creative advertisements. Consequently either the promotion industry or service sector don't have proper idea in introducing the image building promotion or the advertisement which inflict brand loyalty and such kind of ineffective marketing communication don't change the consumer buying behavior (Rajasekhara 2008)

Consumer's behavior could be affected on psychological core, decision-making processes, and the consumer's culture. Consumer behavior outcomes are the symbolic use of products and the diffusion of ideas, products, or services through a market (Macinnis and Hoyer, 2008).In banking sector marketing communication techniques are especially important for changing consumer behavior, they help to create powerful images and a sense of credibility, confidence and assurance. Therefore it is essential to evaluate all the elements of communication mix (i.e. advertising, personal selling, sales promotion, public relation and electronic word of mouth) that are used in banking service sector (Manisha, 2012).

According to Meidan (1996) there are two types of advertising channels appropriate for financial advertising. that is the above-the –line and under –the-line promotion .Above –the-line promotion contains different channels of communication such television, radio, posters, magazines ,and newspaper . Under- the –line promotion constitutes a huge a part of financial organization promotion activities .It is invisible promotion of the banks services, including leaflets, pamphlets, explanatory guides, and manuals that can be used to support selling of a specific services..Under –the-line promotion is very easy and cheap to produce, but it must be used discreetly. Furthermore, this kind of promotion does not attract new consumers and, don't change the consumer buying behavior it is depending on personal selling for its effectiveness

Shrestha (2015) studied the effects of sales promotion on purchasing decision of customers. The results of data analysis indicate that price discount, Premium, free samples, and in store displays are associated with the product trial and are popular among consumers.

Krishna and Zhang (1999) observed that coupons and discounts are the most widely used sales promotional tools in the grocery products industry. Compared with price discounts, coupons are less favored by consumers because they require greater involvement. In the banking industry services provided are to a high degree similar, which makes it hard to make a comparison between banks and their offerings. Therefore in banking, credibility and value is mainly gained from the organization's reputation. It is also argued that reputation is the most valuable asset of a bank (Beavers-Moss,(2001) Though many companies are able to have better products and yet are sometimes unable to compete in the market due to provide poor services activities. Thus, strong marketing communications have the potential to generate long term and loyal consumers, which would eventually lead to an increase in sales in the future. (Hess, Story and Danes, 20011)

According to Snopes (2006), social media are internet based sites, digital communication channels where consumers engage in behaviors that can be consumed by others both in real time and long afterwards regardless of their location. The channels offer real time access allowing consumers to share experiences and opinions in real-time. Examples of popular social sites include: Face book, Twitter, Instagram, Fiber, Whatsapp, Blogs etc. According to Chauhan and Pillai (2013), Social networking through online media can be understood as various digital sources of information that are created, initiated, circulated and consumed by Internet users to educate one another about products, brands, services, personalities and issues.).

In Ethiopia promotional strategies in banking industry are infant stages due to this reason there is lack of awareness creation and lack of accessibility in through line promotion styles and most of the time banking sector only use the above the line promotion and below line promotion .The bank industry not adopt through line promotion which is integrated marketing communication approach. Even though through line promotion is very important on customer buying behavior little attention has been paid to analyze the impact of these promotion styles, especially on consumer buying behavior in Ethiopian banking industry. So that in order to get accessibility banking sector use all types of promotional activities as integrated marketing communication. This study will investigate the impact of promotion on consumer buying behavior in Ethiopian as in banking industry by incorporating the untouched variable in the previous studies such as electronic word of mouth (eWOM) and by considering strong attentions for all types of promotional activities on customer buying behavior in Ethiopian banking industry.

1.4. Research question

- How does advertising affect consumers buying behavior in Ethiopian banking industry?
- How does sales promotion affect consumers buying behavior in Ethiopian banking industry?
- What is the impact of public relation on consumers buying behavior in Ethiopian banking industry

- To what extent personal selling affect consumers buying behavior in Ethiopian banking industry?
- To what extent electronic word of mouth affect consumers buying behavior in Ethiopian banking industry?
- Which demographical factors play a significant role to bring consumer behavior in Ethiopian banking industry?

1.5Objectives of the Study

1.5.1 General objectives of the study

The general objective of this study would be determined the impact of promotion on consumers buying behavior in Ethiopian banking industry

1.5.2 Specific objectives of the Study

- To investigate the impact of advertising on consumers buying behavior in banking sector
- To investigate the impact of sales promotion on consumers buying behavior in banking sector
- To examines the impact of public relation on consumer buying behavior in Ethiopian banking industry
- To investigate the level of personal selling perceived by both public bank and private bank consumers
- To examine the impact of electronic word of mouth on consumers buying behavior in Ethiopian banking industry
- To examines the role of demographic factors on consumer buying behavior in Ethiopian banking industry

1.6 Hypothesis

Based on the research objective set the following hypothesis would be developing and tested using appropriate statistical tools

Hypothesis 1:

- Ho1=there is no statistically significant positive relationship between advertisement with consumer buying behavior.
- Ha1= there is statistically significant relationship between advertisement with consumer buying behavior.

Hypothesis 2

- Ho2=there is no statistically significant positive relationship between personal selling with consumer buying behavior.
- Ha2= there is statistically significant positive relationship between personal selling with consumer buying behavior.

Hypothesis 3

- Ho3= There is no statistical significant and positive relationship between electronic word of mouth with consumers buying behavior
- Ha3= There is statistical significant and positive relationship between electronic word of mouth with consumers buying behavior

Hypothesis 4

- Ho4= Sales promotion has no statistical significant and positive relationship with consumer buying behavior.
- Ha4=Sales promotion have statistically significant positive relationship with consumer buying behavior.

Hypothesis 5

- Ho5= Public relation has no statistical significant and positive relationship with consumer buying behavior
- Ha5= Public relation have statistical significant positive relationship with consumer buying behavior

Hypothesis 6:

- Ho6= There is no statistical significant variation among demographic groups in relation with consumer buying behavior.
- Ha6= There is statistical significant variation among demographic groups in relation with consumer buying behavior.

1.7 Significant of the study

This study describes the impact of promotion variables that influence the buying decision of bank consumers. How these variables affect the decision making of consumers. It could help marketing department to better reposition its advertising strategy, to capture the target market .The study is predictable to improve the advertising and promotional strategies of the investigated organization by providing practical information about core advertisement issues. The results of this study will give to improve understanding about banking industry practices in Ethiopian, and by providing evidence on the relation between promotion and consumer buying behavior. The empirical results will also be the general indicators of bank liquidity useful for bankers; customers; investor; government; regulators, policy makers, managers and business people in making policies and decisions. The study may also serve as input for other students who need to make a study on this area at larger scale to carry out relationship among other

1.8 Scope of the study

The paper was focused on commercial banks consumers that found in butajira town and research exclude development bank, other financial institution like micro finance, Agar micro finance etc. Form theoretical perspective study this only assessed five promotional mixes elements which can affect the consumer consumers buying behavior. These are (advertising, personal selling, sales promotion, public relation and electronic word of mouth). Use as independent variables and consumer buying behavior use as a dependent variable and this research don’t considered other marketing mix like price, placement, and product .The research employed quantitative research approach, qualitative research approach descriptive research design and explanatory research design techniques

1.9 Limitation of the study

The problem that encountered while conducting this research was lack of cooperation of the respondents and their commitment to complete filling the questionnaire .Besides, the research was being limited geographically. Due to the homogeneity of service provision and promotion strategy of the bank over its all branches in the country, the sample frame was being delimited to butajira branches

1.10 Organization of the Study

Chapter one of this paper discussed introductory issues; it points statement of the problem, objectives of the study, research questions, scope, significance of the research Chapter two discussed on theoretical review of literatures extracted from different books, articles and journals, empirical review and conceptual framework and hypothesis. Chapter three covered the research design and methodology of the study. It describes the type and design of the research; the subject and participants of the study; as well as the data collection tools applied and methods of data analysis. The fourth chapter presented the research findings and analysis. The fifth chapter summarizes the findings from chapter four and draws conclusions. Finally, the recommendation part is presented.

CHAPTER TWO

2 LITERATUREREVIEW

2.1 Marketing defined

According to the American Marketing Association, quoted by Kotler and Keller , marketing can be defined as “an organizational function and a set of processes for creating, communicating, and delivering value to customers and for managing customer relationships in ways that benefit the organization and its stakeholders”. Another simpler definition is presented as marketing “includes anticipating demand, managing demand, and satisfying demand (Evans J, Berman B (1997) Marketing could also be defined in a few words with “mutually satisfying exchange relationships”(Baker M (2006). The marketing mix is defined as “the specific combination of marketing elements used to achieve objectives and satisfy the target market. It encompasses decisions regarding four major variables: product, distribution, promotion, and price”(Evans J, Berman B(1997) The whole marketing mix is defined as “the set of controllable of controllable tactical marketing tools – product, price, place, and promotion that the firm blends to produce the response it wants in the target market Kotler and Keller

2.1.1 Promotional mix

As one of the marketing mix elements, promotion includes all the activities directed to the targeted consumers that lead to facilitate the process of contacting with them for the purpose of formatting a sense of the importance of the commodity in achieving a high degree of consumer’s satisfaction of their wishes and needs comparing with the competitors commodities (Mahmud I.).

Promotion is one of the key factors in the marketing mix and has a key role in market success. Promotion is used to ensure that consumers are aware of the products that the organization is offering. The promotional mix is the combination of the different channels that can be used to communicate the promotional message to the consumers (Ansari S (2011) The channels to be used are; advertising, direct marketing, public relations and publicity, personal selling, sponsorship and sales promotion (Rowely J (1998

2.1.2 Theoretical Review of the Study

2.1.3 Elements of promotional strategy

Advertising is any paid form of non-personal communication about an organization, good, service or idea by an identified sponsor (Berkowitz et al., 2000).Advertising is a highly public mode of communication. It is a persuasive medium that permits the seller repeat a message many times. It provides opportunities for dramatizing the company and its products through artful use of print, sound and color Advertising, unlike personal selling is impersonal. It carries a monologue message to the audience from an identified source (Owaga, 2002).In recent years the role of advertising in the banking industry in both personal and corporate markets has expanded dramatically and the financial services industry is now one of advertising revenue. In developing adverting strategy the bank must first ensure that it conforms to overall marketing strategy (Channon, 1985).Sales promotion consists of short-term incentives to encourage purchase or sales of a product or service (Kotler& Armstrong, 2005).Used in conjunction with advertising or personal selling, sales promotions are offered to intermediaries as well as to ultimate consumers Coupons, rebates, samples and sweepstakes are a few examples of sales promotions. The advantage of sales promotion is that the short term nature of these programs (such as coupon or sweepstakes with an expiration date) often stimulates sales for sales for their duration. Offering value to the consumer in terms of a cent-off coupon or rebate provides an incentive to buy. Sales promotions cannot be the sole basis for a campaign because gains are often temporary and sales drop off when the deal ends (Berkowitz et al., 2000).

Promotions attract deal-oriented consumers who are likely to switch banks rather than new long term accounts (Channon, 1985).Public relations is building good relations with the company's various publics by obtaining favorable publicity, building up good corporate image, and handling or heading off unfavorable rumors, stories and events (Kotler& Armstrong, 2005). Publicity is a non-personal, indirectly paid presentation of an organization good or service. It can take the form of a news story, editorial or product announcement (Berkowitz et al., 2000).The key objective of publicity is to obtain editorial coverage, as distinct from paid space in media seen by the bank's desired customer base. Public relations are more of a background activity and are designed to enhance the banks position with specifically targeted audiences (Channon, 1985).Personal Selling is a face to face presentation and promotion of products and services. There is a direct interaction between the firms' sales employees and customers (Thuo, 2008). Personal selling has traditionally been the principal communicable channel in the banking industry, although until recently the concept of selling financial services was very poorly developed. Nevertheless the branch delivery system and the branch manager in particular were seen as the key to client interface (Channon, 1985).

. Channon (1985) asserts that as a prelude to undertaking a full scale promotional strategy, it is wise to attempt to pretest its effectiveness. Relatively few banks do this. Unfortunately, banks have a very bad history of post promotion evaluation. It is, however strongly recommended that such efforts are made. An attempt should be made to assess the overall effect on bank profitability of specific promotional strategies.

2.2 Promotional Tools Used in Bank Industry

2.2.1 Sales promotion

Defining the term sales promotion is rather difficult for the presence of multiple relating techniques and tactics and that sales promotion is a tool to achieve company's marketing communication objectives and an essential element in planning marketing Sale Blattberg RC, SA (1990) sales promotion is a short term strategy to derive demand and also and especial marketing offer which provides more profit than what consumers receive from the sale position of a product and also has sharper influence on sales (Banerjee S (2009)

A sales promotion consists of techniques that are aimed at increasing sales in the short run, meaning that they are mostly used for a short period of time. It offers control, and the costs can be much lower than of advertising.(Banerjee S (2009)

(Ndubisi N, Oly, Moi CT (2006). Sales promotion has a strong ability to add value and to bring forward future sales. For sales personnel promotional tools are used primarily for motivating staff or supporting them in their selling roles. (Brassington and Pettitt) provide a revised definition for sales promotions: "… a range of marketing techniques designed within a strategic marketing framework to add extra value to a product or service over and above the 'normal' offering in order to achieve specific sales and marketing objectives. This extra value may be a short-term tactical nature or it may be part of a longer-term franchise-building program

Coupon

Coupon is one of the commonly used sales promotion tools in banks. Coupons are certificates that offer buyer's savings when they purchase specific product Many studies suggest that coupon incentives positively influence consumers‟ attitude and behaviors toward consumer buying (Bawa and Srinivasan, 1997). .

Price discount

According to Fill (2002) price reduction is a valuation approach where goods or products are offered in a good discounted buying price and it seems to be a reduced cost to the consumers, mostly applied in hypermarkets and point of purchase displays.

Point of sale display

Point of sale display is a way of showing product and offerings through in store display such as menu boards, POPs and brochures.

Premium

Though the majority of promotion involves financial saving, some promotions could be non financial. One kind of non-financial promotion frequently used by retailers nowadays is offering customers a free gift as an alternative of a price discount. Though researchers argue that non price promotions such as free gifts are perceived as a little achievement when compared to price discounts, retailers continue to use this promotion tool to attract the customers (Diamond Johnson, 1990).

2.2.2 ADVERTISEMENT

Advertisement is an effective way to influence the mind of viewers and gives viewers" exposure towards a particular product or service Katke (2007). Advertising play an important role in business demonstration and is a useful instrument to attract and influence customers. Nowadays, advertising has become one of the crucial commercial activities in the competitive globalized business environment. In the present digital world, everything like culture, habits of the people technology and etc. are on their way to becoming globalized. The fast tempo of globalization is thus minimizing the distance among customers

Now with the help of advanced technology, it has become possible for advertisers to reach all segments of a target market. Firms are investing to influence the buying behavior of customers and determining the factors that have direct or indirect effects on buying behavior like purchasing power Chandon*et al*. (2000). Advertising is given such prominence because it is considered an effective and efficient tool to motivate customers and influence their buying behavior Gupta (1988).

Advertising is the core idea that is presented in non-personal ways to create purchase intention. Advertisers are trying to spread maximum information about products in target market. Popularity is the aim of effective advertising Laurie *et al.* (2011). Effective advertisement shapes the attitude and finally leads to purchase intention

Shimp (2003). Advertisers use different techniques to effectively convey commercial ads to create purchase decision. Advertisers hope that their ads will change the buying behavior of target market and consumers will buy their products. In order to make their advertising campaign even more effective and rewarding, advertisers look at various factors which may influence customers‟ buying behavior. Ideally, consumers buying behavior is the reflection and expression of their purchase decision patterns

2.2.3Personal selling

Kotler & Armstrong (2008), state that personal selling is the personal communication between a firm's sales force and customers for the purpose of making sales and building customer relationship. Personal selling can be traced back to as far as ancient Greece. The need for salespeople was enhanced by the Industrial Revolution and modern personal selling got its start during the first part of the twentieth century. The Industrial Revolution began in the 18th century in Great Britain. This meant that the local economies were no longer self-sufficient and the need to reach new customers to buy the mass-produced products increased. The birth of the traveling salesperson began. Salespeople are the primary way for providing paid personal communications to customers. In the early 21stcentury relationship-oriented consultative style approach to personal selling has gained favor, salespeople get to know prospects, find out their needs and make honest recommendations about product or service solutions. The personal selling process consists of several steps as documented by Spiro et al (2008). Prospecting is the first step where salespeople determine leads or prospects. After they figure out potential customers, they must determine whether they are qualified leads; those who have a need for the product, can afford the product, and are willing to be contacted by the salesperson. Next, the pre approach is used for preparing for the presentation. This consists of customer research and goal planning for the presentation. Then comes the approach. This is when the salesperson initially meets with the customer. It is helpful to schedule an appointment to ensure capturing the buyer's attention. Since first contact leaves an impression on the buyer, professional conduct, including attire, a handshake and eye contact, is advised. Following the approach is the need assessment. Salespeople should evaluate the customer based on the need for the product. They should ask questions to reveal the current situation, the source of any problems, the impact of the problems, the benefits of the solution, and the interest of the buyer.

Once the salesperson knows the needs, he or she is ready for the presentation (Greening, 1993). The point of this is to grab the customer's Attention, ignite Interest, create Desire, and inspire Action, or AIDA. The salesperson can do this through product demonstrations and presentations that show the features, advantages and benefits of the product. After this comes meeting objections. Customers who are interested will voice their concerns, usually in one of four ways. They might question the price or value of the product, dismiss the product/service as inadequate, avoid making a commitment to buy, or refuse because of an unknown factor. Salespeople should do their best to anticipate objections and respectfully respond to them. Then, gaining commitment comes next. The salesperson can use several different sales closes to move the sale forward. They can use the „alternative close": presenting an alternative that will still help achieve sale, the „assumptive close": merely assume prospects are going to buy and begin taking orders, the „summary close": provide a summary of the benefits that the buyer has already acknowledged and then to suggest an action for finalizing the sale, or the „special-offer close": provide a special customer offer that will encourage a purchase. The core process is to encourage the customers to make their decisions. Finally, the salesperson must remember to follow up. Following up will ensure customer satisfaction and help establish a relationship with the customer, which leads the long-term sales success. Personal selling is therefore a communication process that helps salespeople fulfill customer's needs. This makes personal selling the most important part of marketing communication for most business.

2.2.4Public relations

Any organization is Interesting to build and maintain strong relations with its consumers, to achieve satisfaction and completely mutual communication, either internally or externally, through the implementation of policies and programs based on the principle of social responsibility, and employing media to build a desired image of the organization. They also include all activities used by the organization to improve its image in the community such as supporting and participating positively in social, environmental, health activities, and public issues Lovelock &Wirtz, (2004).

2.3 Tools of PR in banking

2.3.1 Media relations

Focuses on developing a relationship with media and find out who might be interested in the organizations story. The term “public relations” is by most people associated with publicity, which indicates the importance of this media function. The organization initiates publicity and provides appropriate information to media. A successful relationship between a PR person and the editor is built on a PR person’s reputation for honesty, accuracy and professionalism. If this reputation is tarnished or lost, the PR person cannot function effectively as a liaison between a company and the media (Wells *et.al.* 2003).

2.3.2Employee relations

Employee relation program communicate information to employees. The function of employee relations belongs both to PR and human resource management. These kinds of programmes are often called internal marketing, (ibid).

2.3.3Financial relations

Financial relations includes all communication efforts aimed at the financial community, such as press releases sent to business publications, meetings with investors and analysts, and annual reports which the government require of public held companies (Sandin and Simolin, 2006).

2.3.4Corporate relation

Corporate relation program focuses on organization’s image and reputation. The goal is to persuade the public to perceive the company in a positive light. According to Wells *et.al.*(2003) the public relation expert Fraser Seitel has stated that “it takes a great deal of time to build a favorable image for a corporation but only one slip to create a negative public impression.” The goal of reputation management in a corporate relations program is to strengthen the trust that stakeholders have in an organization. Since corporate reputation is a perception, it is earned through deeds, not created by advertising (Wells *et.al*, 2003.)

4. Electronic word of mouth (eWOM)

Interpersonal influence or WOM have always been considered one of the most primary sources of informational influence in consumer pre-purchase decision-making, as well as an effective channel to express satisfaction or dissatisfaction regarding a product experience (Tax et al., 1993.as cited in Lindberg-Repo, 1999). As tourism and hospitality products are intangible and are considered a high – risk purchase, the need to reconfirm and ensure the quality of the chosen products are significantly high. In many cases, consulting opinions of reference groups such as friends, family or other travelers becomes an important aspect of the decision making process. When WOM becomes digital and transform to another form known as electrical WOM (eWOM), the large-scale and anonymous nature of the Internet induces new ways of capturing, analyzing, understanding, and managing the influence that one consumer may have on another. Using the Internet, consumers can now easily publish their opinions, providing their thoughts, feelings and viewpoints on products and services to the public at large. As access to and usage of the Internet continues to grow, the importance and potential power of eWOM also increase accordingly (Schindler &Bickart, 2005). According to Litvin et al. (2008), eWOM can be found in several different typologies known as one-to-one communication (email, instant message, etc.), one-to-many communication (websites) or many-to-many communication (discussion forums, blogs, social media, etc.). In other words, the Internet has provided consumers with a large and diverse set of opinions about products and services from individuals with whom they have little or no prior relationship (Schindler &Bickart (2005)). The weak tie between people who share stories and experiences can be considered the main difference between traditional and electronic WOM. In comparison to traditional WOM, eWOM can bring three possible benefits to consumers. First of all, the weak ties between consumers allow for more potential input into a decision (Friedkin, 1982.as cited in Schindler &Bickart, 2005). Secondly, information distributed via the Internet should be more diverse than the one obtained through traditional channels. Finally, since eWOM allows consumers to access information from more expertise sources, it enables them to have higher quality input into their decision (Constant et al., 1997.as cited in Schindler &Bickart, 2005). Nevertheless, along with these benefits, it should also be noted that eWOM does have its drawbacks, the biggest of which is the ability for consumer to testify the quality of the obtained information. Due to the weak ties between consumers, it is undoubtedly hard for consumer to know the motives of the informant for providing information, and it may be difficult to access this person’s background and expertise on the topic (Schindler &Bickart, 2005).Schiffman and Kanuk (2000.as cited in Schindler &Bicker, 2005) stated that perhaps the most basic motive for a consumer’s attention to WOM is the expectation of receiving information that might decrease decision time and effort and/or contribute to the achievement of a more satisfying decision outcome. Due to the weak ties between consumers that produce diverse and unbiased information, it can be tentatively concluded that information searching is one of the main motives for using eWOM.

2.4 CONSUMERS BUYING BEHAVIOR

In this sub section details of consumers buying behavior are summarized by referring to different literatures. There are large bodies of literatures, which have analyzed and reported about consumers buying behavior. The American Marketing Association has defined consumer behavior as, “the dynamic interaction of affect and cognition, behavior and the environment by which human beings conduct the exchange aspects of their lives.” Peter (1995) expressed consumer behavior as, the actions and decision processes of people who purchase goods and services for personal consumption.” Studies have shown that a lot of elements can affect consumer behavior, whether to purchase or not to purchase a particular product or service. Most of life’s routine actions are dominated by product buying behavior and practices with places such as shopping centers, malls, entertainment parks, sightseeing centers and so on Blythe and Jim (2008). According to Morris *et al.* (1998), consumer behavior has two aspects: the final purchase activity which is visible to us and the decision process which may involve the interaction of a number of complex variables not visible to us. As a matter of fact, purchase behavior is the end result of a long process of consumer decision-making Duffy *et al*. (2005).

For a variety of reasons, the study of consumer behavior has developed as an important and separate branch in marketing discipline. Scholars of marketing had remarked that consumers did not always behave as suggested by economic theory Engel *et al*. (1986). A huge population of consumers was spending large sums of money on goods and services. Besides these, consumer preferences were shifting and becoming highly diversified. Even in the case of industrial markets, where the need for goods and services is generally more homogenous, buyers‟ preferences were becoming diversified and they too were exhibiting less predictable purchase behavior Ajzen and Icek (2005).

According to Zaltman (2003), marketing researchers involved in studying the buying behavior of consumers soon appreciated the fact that though there were many similarities, consumers were not all alike. There were those who used products currently in style while many consumers did not like using “me too” types of products and showed a preference for highly differentiated products that they felt met their special needs and reflected their personalities and lifestyles. These findings led to the development of the market segmentation concept, which required dividing the total heterogeneous but potential market into relatively smaller homogenous groups or segments for which they could design a particular marketing mix. They also used positioning techniques and developed promotional programs to vary the image of their products, so that they were perceived as a better way to satisfying the specific needs of certain segments of consumers Bearden (1999).

Solomon (1994) again explains further by defining it as "the study of the processes involved when individuals or groups select, purchase, dispose of products, services or idea, or experiences to satisfy needs and desires Still a third definition is on by William L. Wilkie (1998) who defines consumer behavior as "The mental, emotional, and physical activities that people engage in when selecting, purchasing, using and disposing of products and services so as to satisfy needs and desires .Often consumers themselves do not know exactly what influences their purchases. "The human mind does not work in a linear way" says Kotler (2009, 160).

2.4.1 Roles of Consumers Behavior

Various categories of roles can be thought of in relation to on consumer behavior. William and Ferrell (2000), explains the role of consumer behaviors as follows. Sometimes, the goods are bought by the father and the children use it. The children ultimately become the consumer. A packet of colored crayons bought by the father and used by his children in school. The father buys a refrigerator and the user is the entire family. Therefore, we study certain consumer behavior roles.

- ***Initiator***: The individual who determines that certain need or want is not being fulfilled and purchases a product or service to fulfill the need.
- ***Influencer***: A person who by some intentional or unintentional word or action influences the purchase decision.
- ***Buyer***: The individual who actually makes the purchase transaction mostly is the head of the family.
- ***User***: The person or persons who consumes or use the purchased product

2.4.2 Factors that Influence Consumers Buying Behavior

According to Schurr*et al.* (1985), the factors that influence consumer behavior can be grouped into personal, psychological, cultural and social factors. An understanding of these factors helps businesses in order to provide products and services that meet consumers" needs and wants.

Personal: This category includes, age & life - cycle stage (family life cycle: single, newly married couples and etc.). Occupation (occupation affects consumption patterns).

Personality (personality is defined in terms of traits; these are psychological characteristics which lead to relatively consistent patterns of behavior towards the environment)

Psychological*:* *This* category consists, motivation (motives; urge to act to fulfill a goal or satisfy a need/want). Perception (ability to sense the environment and give meaning to it through the mechanisms of selection, organization and interpretation, Learning (a relatively permanent change in behavior as a result of one's experience; relates to memory; learning could be experiential based on direct experience or conceptual based on indirect experience; consumer learning could be based on marketing communication/seller provided information, personal word of mouth and/or experiential). Beliefs (thoughts that a person holds about something; these are subjective perceptions about how a person feels towards an object/person/situation) and attitudes (a favorable or unfavorable disposition/feeling towards an object, person or a situation).

Cultural*: Culture* (a sum total of values, knowledge, beliefs, myths, language, customs, rituals and traditions that govern a society). Culture exerts the broadest and the deepest influence on consumers; For instance, influences on our eating patterns, dressing, day to day living and etc. cultural influences are handed down from one generation to the next and are learned and acquired through time). Sub-culture (subset of culture: smaller groups of people within culture with shared value systems within the group but different from other groups; identifiable through demographics and other variables). Social class: relatively permanent divisions/stratifications in the society in to upper, middle lower classes; members in a class share similar values, interests, lifestyles and behaviors; the division is based on combination, income, education, wealth and other variables

Social: Family: most important influencer; (there occurs in a family what is referred to as socialization; family of orientation: parents and siblings; family of procreation: spouse and children; further some decisions are husband dominated, some are wife dominated and some are joint; roles played by family members), family life cycle (stages through which a family evolves; People's consumption priorities change and they buy different goods and services over a lifetime). Friends and peers, colleagues. individual looks as a basis for personal standards; they are formal and informal groups that influence buying behavior; reference groups could be direct (membership groups) or indirect (inspirational groups); reference groups serve as information sources, influence perceptions, affect an individual's aspiration levels; they could stimulate or constrain a person's behavior. Opinion leaders (they influence the opinion of others based on skills, expertise, status or personality). Roles

& Status: the role refers to the expected activities and status is the esteem given to role by society

2.4.3Process of Consumers Buying Decision

According to Proctor *et al.* (1982), understanding consumers‟ purchase decision-making process allows marketers to gain more knowledge and experience about their consumers. Moreover, it can be a foundation for them to create worthier marketing strategies for their target consumers. If marketers understand this process, they will know how their consumers search for information before buying, which criteria can encourage them to buy and what factors influence their purchase decision-making Folkes (1984).

The purchasing decision process describes the process a customer goes through when buying a product. There is a common theme of five stages in the decision process. The stages are:

2.4.3.1 Need Approval

We must admit that the most important step in the purchasing decision is need approval. Without this step, a purchase cannot take place. The unsatisfied psychological need can be stimulated by the interaction of external stimuli with internal drives (kotler, et al., 2009).

2.4.3.2 Information Gathering

Searching for the best solution for the problem resulted from the need approval is the second stages in the decision process. In this stage the buyers' seek at searching in the internal and external business environments to identify and observe sources of information related to the item or commodity that satisfies his/her need (Blythe, 2008).Gathering information relying on a variety of information sources such as different media, friends, family, coworkers and personal experience. The natures of the information needed by the consumer are related to the quality of item, its characteristics, its price, method of payment of the price, etc.

2.4.3.3 Evaluation of Alternatives

After providing the necessary information, the buyer makes an assessment to the various of available alternatives related to the item to be purchased, a set of criteria in the evaluation process are used, and these standards differ from buyer to buyer depending on their, psychological and demographic characteristics, as well their purchasing power.

2.4.3.4 Purchasing Decision

The final purchasing decision which is the result of the evaluation process and the choice among available alternatives to choose the appropriate item that satisfies buyers needs and desires, can be affected by two factors: negative feedback from other customers and the level of motivation to refuse or accept the feedback (kotler, et al., 2009).

2.4.3.5 Post - Purchase Evaluation

After purchasing process buyers compare products with their previous expectations and are either satisfied or dissatisfied. If the product correspond and comes according to their expectations, they will be satisfied, and vice versa. Buyers satisfaction will affect the decision process for a similar purchase from the same company in the future

3 Empirical Reviews

According to *nor Amira et al., (2013)*, in their study, they found that the four independent variables that have been used (advertising, sales promotion, public relation, personal selling) have contributed to only 31.5 percent of the buying decision by the target consumers. It reveals that there are other variable (68.5 percent) that may contribute to the buying decision of the target consumers..

According to V. prabakaran (2012), buying begins in the mind. If you don't impress the buyer's mind, you won't capture his or her money. He concluded that the primary task of advertisement is to distinguish the product advertised, attract the customer's attention and impress them to buy the product. Impressive advertisement creates demand. It makes consumer aware of the price and attributes of the product leading to greater sales. Such kind of advertisement brings consumers and sellers together. Moreover, it also persuades and informs the masses. This information can be about the product features, style, value, price and availability. In addition to this, impressive advertising bring attitudinal changes in minds of the consumer. His or her emotions are torched and played with the feelings of likes and dislikes towards the object and this leads to action (i.e. purchase).Advertisement should not be complex. The more complex the advertisement is, the more difficult will be the advertisement to understand and remind & vice versa

Ripon Kumar et al. (2012) conducted a research concerning the impact of sales promotion and advertising concurrently on consumer's purchasing behavior. The article showed that sales promotion is mainly effectual on the customers who travel through the secondary path and it can lead the customers psyche to brand switching. The study also establishes that sales promotion along with advertising is a lot more effective in low involvement group products.

A research conducted in India found that adolescents are highly attracted towards the TV commercial. Along with that teen girls also influenced by the TV commercials and they tend to buy the products which they saw in commercials. So it gives us idea that mass media has the great impact on the advertisements. Organizations are moving towards the creative content which attracts the teenage girls as well as boys to buy the products (NidhiKotwal, 2008).

According to Blackwell et al (2001), the awards have played an important role in inducing behavior of the test product to the customer by which indirectly invites new customer.

According to Shimp (2003), sales promotion incentives are provided by the manufacturer to increase sales. Incentives can be used by the wholesale, retail, and member of the chain and consumers to increase sales force. Sometimes, retailers have their own brand so they also use incentives for future consumption and buying their store competitors store and buy their competitors not trademark. Sales promotion is the behavior of the short term influence. Totten and Block (1994) further clarify the technical details and sales promotion; there are certain types of sales promotion coupons, samples, premiums, and package and price arbitrage. In terms of promotional offers, consumers get coupons are entitled to expect products original price (Ndubisi and Chew, 2006). Previous research has shown that price promotions have no significant effect on the volume of purchase by the consumer (Gilbert and Jackaria, 2002).

Later, a study by Ndubisi and Chew (2006) also reported that the promotion coupon was one of the least used for consumers and promoting unpopular tools. Economic rights to use the coupon or only when the corresponding financial incentive is higher than the opportunity cost of their redemption. Coupons and discounts redemption requires time and effort browsing and newspaper advertisement, clipping coupons, locate certain brands promoted, and received mail for sales. As it is probably more low income people or lower opportunity cost of repurchase or redemption coupon, which are expected to be more likely to use than those with higher income institutions coupons and discounts. The empirical results also contradict the explanation based on the opportunity cost of coupon redemption behavior.

Teel et al (1980) also indicated that the promotion coupon was one of the least used tools and unpopular promotion by customers. Fill (2002) stated that coupons are some certificates confirming their consumption have reduced the price of the specific product. Coupon may be the product or any other product that comes free with the actual product. Coupon is evidence that manufacturers use to improve communication with consumers and also a psychological effect on consumers care change their brand. Gardener and Trivedi (1998) said that the coupons have been used for years as an important tool for promotion. This is a unique offering for the consumer to make use of this and get a price reduction. This game is also a rebranding consumer has come to make use of the price reduction and change consumer image. Point of sale display is a way of showing product and offerings through in store display such as menu boards, POPs and brochures. (Ferrell & Hartline, 2008). (Dawes, 2004) points out that volume gains arising from price promotion are larger if price promotion is advertised in point of sale or advertising. Similarly (Kendrick, 1998) also mentioned that sales promotion tends to work best when it is applied to impulse items whose features can be judged at the point of purchase, rather than more complex, expensive items that might require hands on learning. Gift giving is used to increase sales, enhance brand, create awareness, and increase customer loyalty (Kendrick, 1998).

Similarly, previous studies support that in store display sharpness has the greatest effect on product trial when compared to other sales promotional tools (Kendrick, 1998). Eye catching in store displays are essential to achieve maximum sales from product trial. Promotion tools such as bonus pack, free sample, and price discount have a noteworthy impact on product trial, although the influence of bonus pack could be the lowest amongst other promotional tools. Though the majority of promotion involves financial saving, some promotions could be non financial. One kind of non financial promotion frequently used by retailers nowadays is offering customers a free gift as an alternative of a price discount. Though researchers argue that non price promotions such as free gifts are perceived as a little achievement when compared to price discounts, retailers continue to use this promotion tool to attract the customers

(Diamond and Johnson, 1990). As suggested by the previous studies, price discounts directly reduces the price that consumers would have paid for the product. But in a free gift promotion, the value of the promotion (free gift) could be equivalent to a discount; yet, it does not reduce the price of the product itself at the focal product purchase and therefore is perceived as a little gain by the customers (Diamond and Johnson, 1990).

SubbaRao (1982) conducted a study to find out the influence of different media of advertisement and different forms of personal selling on the deposit mobilization of commercial banks both in urban and rural areas. The study suggested that the medium of English News papers need not be used widely as its impact is very little on urban customers and it is almost negligible on rural depositors. Personal selling or direct contact has been found to be more powerful method, since it educates the potential rural customers into the bargain

Chidambaram (1994) studied the promotional mix available to bankers for the marketing of services such as direct marketing, public relations, social banking and customer meets. The study concludes that a good promotional mix is one that a) that takes into account the objectives of the bank and lays emphasis on those services which are of current significance, b) reaches various customer segments very effectively, c) creates a desire to seek out the services offered, d) builds a positive image for the bank, and e) strike a balance between cost and effectives

Mehta(2001)in his article" Personal Selling-A Strategy for promoting Bank Marketing "reported that there is lack of Marketing Communication in Indian Banks .He suggested for adopting banks suitable marketing promotion strategies for better business. He emphasized that on adoption of personal selling as a strategy for marketing promotion in Banks the banking business can improve considerably

Adeolu*et al*. (2005) recommend firms should develop more effective advertising campaign that attracts consumer's attention and capture their interest. At this stage the company's advertising messages should be simple to understand and interpret. The simplicity of the advertisement leads to impart the information to the consumers so that they are well informed and can make a good choice. The advertisement should be conveyed in such a way that, knowledge about product specification, features, quality and function should comprise briefly. For this study the researcher followed and analyzed different kinds of advertisement on Medias. For example, the advertisement of Coca - Cola was very creative as well as simple to understand.

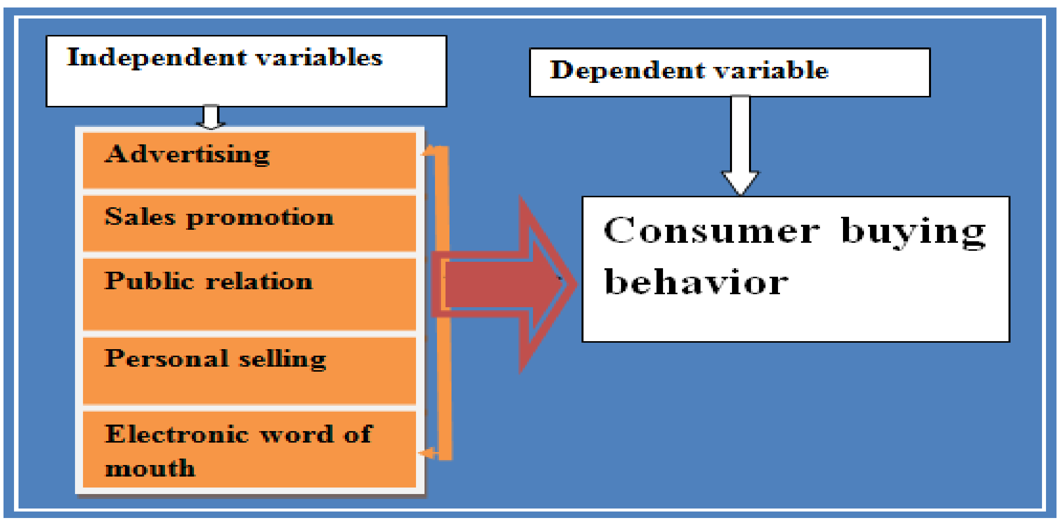
Sharma, S., & Sharma., J. (2009).found that, besides advertising, factors like company's brand, quality of the product and company's reputation affect the sales of a company. Kumar, et al. (2011) found that, advertising and sales promotion together with the image of a company influence the consumer buying decision. They added that, the quality and price of a product also influences a consumer's purchase of a good.

Azam (2016) indicated that workers in personal selling work to convince consumers to make a purchase decision and that the personal characteristics, which are characterized by a man showing great personal strength and confidence and the ability to persuade and negotiate, are instrumental to winning consumers, influencing buying, guiding decision about replacement of items and even trying to help them get unavailable commodities they are seeking to buy. Retail merchants in direct sale stores have a fundamental role in gaining customers, providing them with relevant information that affects their buying decision. (Azam et al., 2016).

5. Conceptual Framework of the Study

The framework shows the relationship between dependent and independent variables of this study. It shows that consumer's purchasing decision is affected by various promotional tools whether positively or negatively

Figure 2. 1 : conceptual frame framework



Source: figure conceptual frame framework

Customized from (Amira et al, 2013, Litvin, et al ,2008)

CHAPTER THREE

METHODOLOGY OF THE STUDY

3.1 Research Design

Research design represents the major methodology driving the study, which are distinctive and specific research approaches that are best suited to answer the research question

(Comack, 1996) This study would used descriptive and explanatory research design with which to described and explained the five promotional tools such as advertising, personal selling, sales promotion, public relation and electronic word of mouth as independent variables and consumers buying behavior as dependent variables . In this research, the researcher determines that the most appropriate methods for this research is a mixed research approach. Both quantitative research approach and qualitative research approach used

3.2Population and sampling”

3.2.1 Population

Population is defined as the entire collection of individual from which the researcher collects data. It is the entire group that the researcher is interested in (Jackson, 2008).The target population in this study was all the commercial bank consumers residing in butajira town and total number of commercial bank consumers was 93,305

3.2.2Sampling Techniques

This study would use both probabilistic sampling and non probabilistic sampling. From the variety of probabilistic sampling techniques, the researcher would use stratified random sampling methods for large target population of the study. And from non probabilistic sampling the researcher used purposive sampling techniques to select the banks that were found in the butajira town. Finally, after determining the sample groups the researcher employ convenience sampling technique to distribute questionnaire for the respondent. The rationale behind employing convenience sampling method is because all consumers are not available in the bank at the same time and it is not possible to contact everyone who may be sampled.

3.2.3. Sampling

Sampling is the selection of fraction of total number of units of interest for the ultimate purpose of being able to draw general conclusions about the entire body of unit (Creswell, 2009,). The population of this study was commercial bank consumers that found in butajira town. And currently total number of commercial bank consumers was around 93,305 .In order to determine sample size; the researcher used formula for calculating the require sample size in eleven sample banks. The formula was developed by Taro Yamane (1967)

It is calculated as follows

$$\mathbf{n} = \frac{N}{1+N(e)^2}$$

$$\mathbf{n} = \frac{93305}{1+93305(0.05)^2} = \mathbf{398}$$

Where; n is the sample size

N is the population size (93,305)

e is sampling error (0.05)

Hence; the total sample size is 398.sinec the numbers of people in each sample bank will not the same, this need to proportionate for each bank and calculate using the following formula.

Where; n is total number of sample

$n = \frac{nN1}{N}$ N is total number of population

N1 is total number of population in each bank

Table 3. 1 Allocating sample size for each branch

Commercial banks in butajira	Accessible population in each branch	Questionnaires distribute to each branch	Percentage %
Commercial bank of Ethiopia (CBE)	48012	205	51%
Nib international	13872	59	15%

bank (NIB)			
Danshen bank	7300	31	8%
Oromia international bank	4831	21	5%
Awash bank	4713	21	5%
Abyssinia	3590	15	4%
Berhan international bank	3340	14	4%
United bank	3012	13	3%
Wegagen bank	2600	11	3%
Corporative bank of oromia	1023	4	1%
Lion international bank	1012	4	1%
Total population	93,305(N)	398(n)	100%

Source: Own Survey, 2019

3.3 Method of data collection

To comply with the research objectives the researcher used both primary data and secondary data. The respondents who were the clients of the branch banks are ask for cooperation and gave the questionnaire when they are receiving the service of all banks that found in butajira town. Structured questionnaires are developed containing closed ended and the respondents can easily understood. The variable sis measured using Likert scale with five response categories. (Strongly disagree, disagree, neither agree nor disagree, and agree strongly agree). And secondary data for the numerical expressed variables for branch report, the annual report of the regulatory body of the banks i.e. National bank of Ethiopia, various journal and commercial web site the banks

3.3.1Data analysis technique

The Statistical Package for Social Science (SPSS) would be used to analyze the data obtains from primary sources. Descriptive analysis such as frequencies, percentage, means and standard deviations used to summarize and present the data. In addition to this, Pearson correlation coefficient is used to show the interdependence between the independent and dependent variables. Pearson Correlation Coefficient is a widely use statistical method for obtaining an index of the relationships between two variables when the relationships between the variables is linear and when the two variables correlation are continuous. To ascertain whether a statistically significant relationship exists between dependent variable and independent variables, the Pearson's Correlation Coefficient and regression analysis would be used. Correlation and multiple regression analysis were used to examine the relationship and effect of independent variables (advertising, personal selling, sales promotion, electronic word of mouth and) on the dependent variable (Consumer buying behavior).

3.4 Ethical Considerations

All the researches participants would be include in this study is appropriately inform about the purpose of the research and their willingness and consent is open before the commencement of distributing questionnaire. Respondent would inform their full right to fill the questions or to withdraw from the study at any time without any unfavorable consequences, and they are not harmed as a result of their participation or non-participation. Moreover, no information is modify or change, therefore information is present as collect and all the literatures collect for the purpose of this study would be appreciate in the reference

3.5 Reliability test

Reliability is defined as be fundamentally concerned with issues of consistency of Measures (Bryman and Bell, 2003). According to Hair, et al., (2006), if α is greater than 0.7, it means that it has high reliability and if α is smaller than 0.3, then it implies that there is low reliability. To meet consistency reliability of the instrument, the questionnaire was distributed to 15 randomly selected bank service users during pilot test period and the result computed using SPSS version 20. The output of pilot test result indicates presented below in table 3.2.

Table 3. 2 reliability test

No.	Constructs	Item NO.	N	Cronbach's alpha result	Remark
1	Advertisement	6	15	.974	Highly reliable
2	personal selling	6	15	.873	Highly reliable
3	Sales promotion	6	15	.880	Highly reliable
4	Electronic word of mouth	6	15	.909	Highly reliable
5	Public relation	6	15	.910	Highly reliable
6	Consumer buying behavior	6	15	.936	Highly reliable

Source: own survey, 2019

3.6 Validity test

Validity refers to how well a test measures what it is purported to measure. While reliability is necessary, it alone is not sufficient. For a test to be reliable, it also needs to be valid.

Face Validity ascertains that the measure appears to be assessing the intended construct under study. The stakeholders can easily assess face validity. Although this is not a very "scientific" type of validity, it may be an essential component in enlisting motivation of stakeholders. If the stakeholders do not believe the measure is an accurate assessment of the ability, they may become disengaged with the task.

To improve face validity the researcher has tried to encompass the basic elements that best describes promotional mix element and consumer buying behavior. Many stake holders such as instructors, marketing specialist in the field, bank managers, and users asked to evaluate the contents of the research and questionnaires prepared to collect primary data. Most of stake holders involved in this research were interested and collaborative. Based on their evaluation this research modified more than three times and finally all stakeholders become comfortable. This was the researchers' effort to ensure validity of the research.

Non-spurious Validity refers to the findings consistency with the existing theories. As such the findings with regard to the correlations among the stated variables are highly supported by the findings of other researches by the mentioned authors in the literature review part of this paper

3.7 Pearson Correlation analysis

In this study Pearson's correlation coefficient was used to determine the relationships between promotion mix element (Advertisement, personal selling, sales promotion, electronic word of mouth and public relation) and consumer buying behavior.

3.8 Multiple Regression Analysis

Multiple regression analysis was used to investigate the effect of promotional mix element (Advertisement, personal selling, sales promotion, electronic word of mouth and public relation) on consumer buying behavior.

3.8.1Regression functions

The equation of multiple regressions used for this study was generally built around two sets of variable, namely dependent variables (consumer buying behavior) and independent variables(Advertisement, personal selling, sales promotion, electronic word of mouth and public relation). The basic objective of using regression equation on this study was to make clear and creating inter relationship between variables described in conceptual framework (depicted in previous chapter) which enables to be more effective at describing, understanding, predicting, and controlling the stated variables.

Independent variables	**dependent variables**
Advertisement	
Personal selling	consumer buying behavior
Sales promotion	
Electronic word of mouth (eWOM)	
Public relation (Publicity)	

Regress consumer buying behavior on promotional mix element dimensions

$$Y_i = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5$$

Where Y is the dependent variable- consumer buying behavior

X1, X2, X3, X4, and X5,are the explanatory variables (or the repressors')

B0is the intercept term- it gives the mean or average effect on Y of all the variables excluded from the equation, although its mechanical interpretation is the average value of Y when the stated independent variables are set equal to zero.

B1, β2, β3, β4, and β5 refers to the coefficient of their respective independent variable which measures the change in the mean value of Y, per unit change in their respective independent variables.

CHAPTER FOUR

RESULTS AND DISCUSIONS

This section deals about data discussion, analysis and interpretation. As noted earlier, the facts were gathered through self-administered questionnaires. Questionnaires were distributed to 415 users of banking services in Butajira city. Out of the 415 respondents to whom questionnaires were distributed, 398 questionnaires were eligible for final analysis which is 96% return rate. This section further classified in to three sub-sections which deal characteristics of respondents in subsection one, descriptive statistics in subsection two and inferential statics in sub section three. In each sub section the researcher utilized proper data analysis techniques as promised in the methodology section.

4.1 Demographic characteristics and descriptive statistics of Respondents

This sub section deals about characteristics of respondents and differences on their consuming behavior. Frequency and percentage were used to describe the distribution of respondent based on differences on their sex, age, education level, profession type, income level and marital status and Mean value used to rank the key demographic factors contribute to consumer behavior.

It can be observed in table 4.1 below, among the 398 sample there are 53% of male respondent and 47 % female respondent in gender variable ; 31% 18-24 years, 40% 25-35 years, 17% 36-45 years, 8% 46-55 years and 4% greater or equal to 56 years in age variable; 24% basic education, 25% professional certificate,11% college diploma , 27% BA/Bsc and 14% greater or equal to MA/Msc in education variable; 27% Government employee, 33% private employee, 11% NGO employee and 29% self-employed in Profession variable; 44% Less or equal to Br. 5000.00, 34% Between Br. 5001.00-10000.00, 12% Between Br. 10001.00-25000.00, 6% Between Br. 25001.00-35000.00 and 3% Greater or Equal to Br. 35000.00 in Income variable; 37% Single , 60% Married and 3% of the respondent were divorced.

This table depicts the influences of gender, age, education, profession, Income and marital status on the consumer behavior of banking services. The highest mean is M=4.12 which is education and the lowest mean are M=4.08 for different age group and Marital status. An examination had been made to rank the most important demographic factor that influence consumers behavior marketing in Ethiopian banking industry is education (Rank1) followed by gender, profession, income, age and marital status

Table 4. 1: Demographic *characteristics* and Descriptive Statistics of Respondents

Variable	Category	Frequency	Percentage	Mean	Rank
Gender	Male	211	53%	4.10	2

	Female	187	47%		
Education	Basic education	94	24%	4.12	1
	professional certificate	100	25%		
	college diploma	43	11%		
	first degree	107	27%		
	greater or equal to MA/Msc	54	14%		
Age	between 18-24 years	125	31%	4.08	2
	between 25-35 years	159	40%		
	between 36-45 years	66	17%		
	between 46-55 years	33	8%		
	greater or equal to 56 years	14	4%		
Profession	Government employee	107	27%	4.10	2
	private employee	131	33%		
	NGO employee	44	11%		
	self employed	116	29%		
Income	Less or equal to Br. 5000.00	174	44%	4.10	2
	Between Br. 5001.00-10000.00	137	34%		
	Between Br. 10001.00-25000.00	47	12%		
	Between Br. 25001.00-35000.00	25	6%		
	Greater or Equal to Br. 35000.00	12	3%		
Marital status	Single	146	37%	4.08	3
	Married	237	60%		
	Divorced	15	3%		

Source: own survey (2019

4.2 Descriptive statistics

This sub section tried to describe the level of respondents' agreement/disagreement regarding to each variables as measured by different items. The research used Mean and standard deviation as tools to measure respondents' opinion. In order to determine the respondents opinion in to positive (existence of described quality in the bank) and negative (absence of described quality in the bank) the research used 3 as a cut of point or (5-1 = 4, 4/2 =2) 5-2=3 there for responses fall in to mean value between 3.00 to 5.00 considered as positive and response fall between 1.00 to 3.00 considered as negative.

Table 4. 2 Advertising

Advertising	Mean	Std. Deviation
The advertisement messages is simple to understand as the result of it helps me to decide to buy the product	3.68	.956
The advertisement message is honest as a result it influences me to decide to buy the product.	3.81	.846
The facts in the ads do convince me to different features of the product	3.95	.800
Every time I look this advertisement it me comfort	3.97	.956
Mostly I discuss the ad message with my friends after viewing it	4.08	.906
The advertisement message is impressive as a result it helps me to decide to buy the product	4.18	.796
N= 398 , Grand mean of advertising	3.94	.554

Source: own survey, 2019

Advertising play an important role in business demonstration and is a useful instrument to attract and influence consumers. Nowadays, advertising has become one of the crucial commercial activities in the competitive globalized business environment Chandon *et al*. (2000). Advertising is given such prominence because it is considered an effective and efficient tool to motivate customers and influence their buying behavior Gupta (1988). To be effective and efficient advertisement should not be complex. The more complex the advertisement is, the more difficult will be the advertisement to understand and remind & vice versa Meweal Negash (2015) , The company's advertising messages should be simple to understand and interpret Adeolu *et al*. (2005), and Impressive advertisement creates demand V. prabakaran (2012).

As indicated by table 4.2.1 respondents asked to rate their opinion about advertising in Ethiopian banking industry. The respondents revealed that their opinion regarding advertising activity of Ethiopian commercial bank is positive (M=3.94). The respondents were asked six questions which dictating attributes of advertising. The respondents feel more positively on attributes like impressive (M=4.18), appealing (4.08), comfortable (M=3.98) and convincing/rational (M=3.95) nature of the advertising message throughout the advertisement channel than truthfulness (M=3.81) and simplicity (M=3.68) nature of advertisement message. The overall result in advertisement dimension of promotion mix suggests the role of effective advertisement in bringing consumer behavior is positive.

Table 4. 3 Personal selling

Personal selling	Mean	Std. Deviation
In banking services the personal selling strategies in place effective	3.79	.936
Sales person keep tract of buyers mental state while asking question	4.06	.850
Sales person relate product or service features to consumers benefit	4.08	.822
Sales professionals to focus on identifying and satisfying the need s and wants of their customer	4.24	.730
The sales person provides stimuli buyers response sought continue process until purchase decision is arrived at	4.14	.810
Sales presentation is adapt to the individual customers' needs and wants	4.16	.688
N= 398, Grand mean of personal selling	4.07	.4786

Source: own survey, 2019

Personal Selling is a face to face presentation and promotion of products and services. There is a direct interaction between the firms' sales employees and consumers (Thuo, 2008).

Salespeople should evaluate the consumer based on the need for the product. They should ask questions to reveal the current situation, the source of any problems, the impact of the problems, the benefits of the solution, and the interest of the buyer. Once the salesperson knows the needs, he or she is ready for the presentation (Greening, 1993)

As highlighted in table 4.2.2, the output of this study indicated that commercial banks in Ethiopia were using personal selling advertising techniques. The respondents feel more positive on the function like sales person quality on need assessment that create consumer satisfaction (M=4.24), customized sales presentation techniques based on consumers need (M=4.16), following effective customer follow up techniques up to demand creation to final product usage stage (M=4.14) and sales person ability to match product with consumer need (M=4.08). On the other hand, compared with other parameters the respondent feel uncomfortable on keeping mental track while presenting product to the customer (M=4.06) and adopting appropriate sales person advertising technique (M=3.79).

Finally the result of this research highlighted that there is positive personal selling practice in Ethiopian banking industry. The overall mean was found to be (M=4.07), which implies the respondents are inclined to say there is positive or effective personal selling practices in Ethiopian banking industry.

Interview result indicated that some banks utilize effective personal selling promotion techniques on the other hand some banks underutilized the benefit of personal techniques. The purpose of using Personal selling practice is to expand customer base of the bank and to motivate potential existing consumers who shows the tendency of shifting to other banks.

Table 4. 4 **Sales promotion**

Sales promotion	Mean	Std. Deviation
Price discount encourages me to use new banking products	4.01	.708
I tend to use new products more often if I have the coupon offering promotion	4.15	.696

I tend to make deposit more often when the value of sales promotion is higher	4.13	.727
I am more likely to make more deposit , if I know that I will receive a free gift	4.15	.799
A premium allowed me to buy new bank product earlier than planned.	4.20	.679
I tend to make immediate decision to use existing product when coupons are available at the counter	4.14	.811
N= 398, Grand mean of sales promotion	4.13	.437

Source: own survey, 2019

Sales promotion is one of those incentives which has influenced customer to make instant buying decision than to wait later (Kotler, 2003).Sales promotion is one of the key factors that marketers have used in the past to meet the changing needs of the customer and the market. Markets also depend heavily on marketing campaigns that consist of various incentives, mostly short term designed to stimulate quicker or greater purchase of particular goods of services (Kotler, 2003).

As illustrated by table 4.2.3 above, the output of this research revealed that there is sales promotion advertising technique in public and private commercial banks. There is slight difference among items. Accordingly, premium price (highest interest rate) motivates consumer to use new product (M=4.20), coupon offering facilitates frequent use of new product (M=4.15), free gift sales promotion techniques increases the likelihood of more deposit (M=4.15), coupon offering at the counter stimulate immediate action to buy new banking products registered above the dimension’s mean. Whereas, the value of sales promotion (valuable award) increases frequent purchase (M=4.13) and sales discount facilitates new banking product trial (M=4.01) registered below the dimension’s average.

The overall mean for the sales promotion advertising techniques is (M=4.13), indicating that the majority of respondents have positive evaluation or they are in a good position to recognize the offering provided by public and private commercial banks.

The interview result concerning sales promotion indicates sales promotion practice in Ethiopian banking industry is relatively good. Sales promotion techniques used by Ethiopian banks are coupons, foreign exchange award, and sales promotion.

Table 4. 5 Electronic Word of Mouth (eWOM)

(eWOM)	Mean	Std. Deviation
The bank regularly uses platform people to express their feeling and experience about the bank product or services	4.02	.888
The number of online review/comment is large, inferring that the product is popular	4.12	.737
Interacting with people on banks' social media page makes me interested for purchasing a new product or services	4.07	.728
Information I get from bank's social media site is trustworthy	4.06	.737
The person who provides online reviews / comments ,I think they have abundant knowledge toward the product	4.00	.956
The bank works towards creating shareable content on social media	4.14	.739
N= 398 , Grand mean of Ewom	4.0691	.41273

Source: own survey, 2019

Interpersonal influence or WOM have always been considered one of the most primary sources of informational influence in consumer pre-purchase decision-making, as well as an effective channel to express satisfaction or dissatisfaction regarding a product experience (Lindberg-Repo, 1999). When WOM becomes digital and transform to another form known as electrical WOM (eWOM), the large-scale and anonymous nature of the Internet induces new ways of capturing, analyzing, understanding, and managing the influence that one consumer may have on another. As access to and usage of the Internet continues to grow, the importance and potential power of eWOM also increase accordingly (Schindler & Bickart, 2005).

As indicated by table 4.2.4 respondents asked to rate their evaluation in relation to using electronic word of mouth as an advertising medium in Ethiopian banking industry. In general , the evaluation of the respondents in relation to using electronic word of mouth advertising technique is positive (Grand mean=4.07). The respondents were asked six questions which mentioning attributes of electronic word of mouth .The respondents feel more positively on attributes like posting shareable content on the social media in relation to new product signifies acceptability of the product (M=4.14), earning more positive comment on the social media suggests popularity of the product or the company (M=4.12), creating dialogue forum and allowing any opinion concerning the organization and services delivered (M=4.07) on the other hand, attribute like trust worthiness of the information (M=4.06) , consumer product review creates knowledge concerning the new product (M=4.02) and acquiring adequate knowledge and expertise of information provider (M=4.00) registered below dimension's grand mean value.

The researcher asked whether EWOM has utilized effectively or not in Ethiopian banking industry. The interviewee answered there is very little or no effort made to use this tool as promotion technique. On the other hand the interviewee agreed the higher contribution of (eWOM) to change consumer buying behavior. The interviewee also highlighted that Ethiopian society depend on word of mouth communication because of strong tie between groups. A currently electronic media user increasing in number and the power of electronic media is high there for using ewom communication tools is advantageous. Using electronic communication (ewom) as promotion technique is cost effective.

Table 4. 6 Public relation

Public relation	Mean	Std. Deviation
The bank, promptly address your comments, suggestion and complaints to make corrective action	4.16	.875
The bank , has a system of awarding for consumer to reinforce their loyalty using its services	4.30	.677

The bank, has good relationship with its consumers based on providing update press releases	4.17	.873
The has participate actively in sponsoring social support activities	4.07	.770
The works towards creating common understanding with its publics	4.15	.737
I am aware the bank that efforts in initiating and arranging conferences, meeting and get together with its consumer to promote better relationship	4.21	.716
N= 398, Grand mean of public relation	4.1771	.45443

Source: own survey, 2019

Public relations is building good relations with the company's various publics by obtaining favorable publicity, building up good corporate image, and handling or heading off unfavorable rumors, stories and events (Kotler & Armstrong, 2005). The key objective of publicity is to obtain editorial coverage, as distinct from paid space in media seen by the bank's desired customer base. Public relations are more of a background activity and are designed to enhance the banks position with specifically targeted audiences (Channon, 1985).

The output of this research clearly indicated by table 4.2.5 revealed that there is public relation (publicity) advertising practice in the Ethiopian private and public commercial banks alike. The respondents asked to evaluate the level of their agreement/ disagreement concerning six items which corresponds the existence of effective public relation activity in the banking sector. The result further highlighted that there is slight difference among each items. Respondents provide more positive response to item awarding consumers to reinforce their loyalty (M=4.30), creating strong relationship with consumers through arranging events, conferences, meeting and get together programs (M=4.21). on the other hand , items like maintaining accountability and transparency through providing update press releases (M=4.17), taking corrective action timely to solve consumer complaints (M=4.16), creating common understanding with its publics (M=4.15) and participate actively in sponsoring social support activities (M=4.07) registered below the dimension's grand mean.

The grand mean of public relation indirect advertising technique is (M=4.177). The result highlighted that there is positive practice of public relation in Ethiopian public and private commercial banks.

The result also supported by interview, most of the interviewee agreed that both private and public commercial banks in Ethiopia alike underutilized the benefit of publicity. They believe publicity has high potential to bring consumer buying behavior in banking sector.

Table 4. 7 Consumer behavior

Consumer behavior	Mean	Std. Deviation
If I have the opportunity, I will commit to deposit more in this bank	4.17	.667
I act as a referee to other customers who need bank service and convince them to acquire the bank products	4.05	.688
I would no to change this bank, even close friends suggest to switch to another bank.	4.11	.666
I am repeat customer of the services	4.17	.721
I always use the bank services ,even the services charge is higher	3.96	.898
I recommend to my friends and relatives to use the service of the bank	4.16	.810
N= 398 , Grand mean of consumer behavior	4.1039	.40940

Source: own survey, 2019

Peter (1995) expressed consumer behavior as, the actions and decision processes of people who purchase goods and services for personal consumption. Morris *et al.* (1998), classified consumer behavior in two aspects: the final purchase activity which is visible to us and the decision process which may involve the interaction of a number of complex variables not visible to us. According to Proctor *et al.* (1982), understanding consumers purchase decision-making process allows marketers to gain more knowledge and experience about their consumers. Moreover, it can be a foundation for them to create worth marketing strategies for their target consumers.

Table 4.2.6 depicted the final result of this research, 398 respondents were asked to know about their consuming behavior. The respondents asked six questions used to determine the behavior of consumer. More or less there is the same score among different parameters (items) ranging from Mean value 4.17 higher to Mean value 3.96 lower value to higher commitment to deposit more in bank they become customer to (frequent user) and frequently using different services of the bank and using banking service for longer period of time without switching to other banks respectively.

Generally speaking the result of this research as indicated by overall grand mean value of consumer behavior is (M=4.10) it signifies positive result. The positive result of consumer behavior suggests consumer satisfaction from services delivered by Ethiopian private and public commercial banks. in other words, consumer behavior of Ethiopian commercial banks characterized as established strong trust on the banks because they commit to deposit more money , frequent use of all banking services, recommending the service to relatives, less switching behavior even if the bank charges higher service charge, always giving positive testimony for others concerning the banks service and using banking service for longer period of time without switching to other banks Mean value (M=4.17, M= 4.17, M=4.16, M=4.11, M=4.05, M=3.96) respectively.

Interview result indicated that consumer buying behavior in Ethiopian banking sector influenced by attitudinal factors. This attitudinal factor created reasonably wide gap between private and public commercial banks. There for private commercial banks faced higher challenge to gain public trust or acceptability compared with public commercial bank. Changing consumer buying behavior is not an overnight function of marketing rather time taking and continuous effort of all concerned body. The interview result also revealed that currently consumer buying behavior is continuously changing and become rational than emotionality.

4.3 correlation analysis

This sub section deals about the relationship between variables. This research conducted Pearson correlation analysis for different cases such as to explore differences between private commercial bank and public commercial bank with respect to their promotion mixes and consumer behavior on the other hand conducted Pearson correlation coefficient analysis to explore the strength of relationship between variables without considering any group differences.

When we talk about relationships between variables, it implies that the variables influence each other. Relationships between variables are also referred as associations between variables. The nature of a relationship/association implies its strength and the direction of the relationship. The strength of a relationship is indicated by a correlation coefficient (r **value)** .The result of Correlation coefficient is a range between -1 and +1. This interval indicates how strong the relationships between variables are. The direction is whether the relationship is positive or negative. A positive relationship implies that if the properties of the one variable increase, the properties in the other one also increase. Or if the properties in the one decrease, the properties in the other also decrease. Thus, A positive relationship is also referred to as a direct relationship. This research used the following guideline to determine whether the relationship is strong or weak verbally there for the absolute value of: 00 -.19 very weak, .20-.39 weak, .40-.59 moderate, .60-.79 strong and .80-1 very strong

Table 4. 8 present the result of Pearson correlation analysis for private and public commercial bank with their respective consumer behavior.

Which commercial bank do you use repeatedly?			AD	PS	SPRO	EWOM	PUBLIC
private commercial bank s	BEHAVE	Pearson Correlation	.405**	.403**	.471**	.505**	.461**
		Sig. (2-tailed)	.000	.000	.000	.000	.000
		N	267	267	267	267	267
Public commercial Bank (CBE)	BEHAVE	Pearson Correlation	.204**	.550**	.400**	.413**	.414**
		Sig. (2-tailed)	.020	.000	.000	.000	.000
		N	131	131	131	131	131

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

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

Source: own survey, 2019

The results in table 4.3.1 indicate that, there is moderate positive relationship between all private commercial banks’ promotional mix element and consumer behavior at a significant level (r = .405 , r = .403 , r = .471 , r = .505 and r = .461 , p=000) for Advertisement, personal selling , sales promotion , electronic word of mouth and public relation respectively.

There is weak positive relationship between public commercial banks' advertising activity and consumer behavior (r = .204 , p=.020) for other public commercial bank promotional mixes moderate positive relationship observed between personal selling and consumer behavior (r=.550 , p=000), between sales promotion and consumer behavior (r=.400, p=000) between electronic word of mouth and consumer behavior (r=.413 , p=000) and between public relation and consumer behavior(r=.414, p=000)

Table 4. 9 Correlation between overall promotion mix and consumer behavior

	AD	PS	SPRO	EWOM	PUBLIC
AD					
PS	.249**				
SPRO	.380**	.349**			
EWOM	.282**	.256**	.456**		
PUBLIC	.105*	.297**	.301**	.448**	
BEHAVE	.347**	.449**	.443**	.461**	.437**
	.000	.000	.000	.000	.000

Source, own survey, 2019

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

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

N=398, Pearson correlation, sig.(2-tailed)

Table 4.3.2 indicates the result of correlation coefficient analysis between promotion mix element and consumer behavior. The result indicates that there is weak and moderate positive relationship between Advertisement and consumer behavior (r=.347, p=000) and between personal selling and consumer behavior (r=.449, p=000), sales promotion and consumer behavior (r=.443, p=000), electronic word of mouth and consumer behavior (r=.461,p=000) and public relation and consumer behavior (r=.437 , p=000)respectively. The correlation table further indicated that among other independent variables electronic word of mouth makes relatively better relationship with consumer behavior and advertisement makes the lowest positive relationship with consumer behavior.

4.4 Regression analysis

It is the most important section of the research and it enables to answer all research questions and hypothesis drawn in earlier chapters. There for , this sub section tried to further analyses whether the result of correlation coefficient still make statistically significant relationship with dependent variable while controlling other variables, to determine how well each set of independent variables able to predict consumer behaviors and checking the stringent regression analysis assumptions. The result presented as follows

Berry, (1993) suggests that multiple regressions are one of the fussier of the statistical techniques. It makes a number of assumptions about the data, and it is not all that forgiving if they are violated. According to him sample size, multi co-linearity and singularity assumption, Normality, linearity, independence of residuals and outliers must be fulfilled to produce acceptable results.

4.4.1 Assumptions of regressions analysis

4.4.2 Sample size assumptions: - there are different assumptions and rules of sample size to generalize to the population. Small sample size leads to false generalization and the result can't be repeated with other samples. This kind of error produces scientifically insignificant value. Tabachnick and Fidell (2001), recommends a formula for calculating sample size requirements, taking into account the number of independent variables that you wish to use: $N > 50 + 8m$ (where m = number of independent variables).

Based on this formula the minimum sample size required for this study to produce generalize output is $N> 50+8(5) = 90$ the actual sample size used for this study were 398 the output of this study doesn't violate sample size assumptions. Therefore, result generated from this research said to be generalize and it has scientific value.

4.4.3 Multi co-linearity assumptions: According to Pallant, (2005) multi co-linearity refers to the relationship among dependent variable with independent variables. Multi co-linearity exists when the independent variables are highly correlated (r=.9 and above).

4.4.4 Singularity assumptions: occurs when one independent variable is actually a combination of other independent variables at least some relationship with your dependent variable (above .3 preferably).

As clearly indicated by table 4.4.1 this research doesn't violate both multi co-linearity and singularity assumptions. All correlation between independent variables and dependent variable are ranges between r =0.347, P =0.000, N=398 and r =0.461, P =0.000, N=398 all variables are in a preferable range.

Table 4. 10 Correlations (1-tailed)

		BEHAVE	AD	PS	SPRO	EWO	PUBLIC
Pearson Correlation	BEHAVE	1.000					
	AD	.347**	1.000				
	PS	.449**	.249**	1.000			
	SPRO	.443**	.380**	.349**	1.000		
	EWOM	.461**	.282*	.256**	.456**	1.000	
	PUBLIC	.437**	.105*	.297**	.301**	.448**	1.000

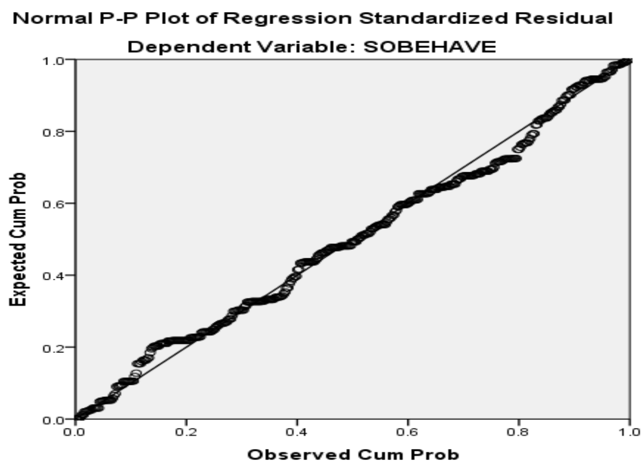
N=398, Pearson correlation, sig.(1-tailed) ** significant at 0.01 level, * significant at 0.01 level

Source: own survey, 2019

4 .4.5 Normality, linearity, independence of residuals assumptions are tested, the result is depicted in normal probability plot figure 4.4.1. As indicated by Probability Plot point's lie reasonably straight diagonal line from the left bottom to top right it indicates that there is no major deviation from normality. The result depicted in residual scatter plot figure 4.4.2 of the regression standardized residuals indicates the points scattered roughly and most scores concentrated the center or it doesn't show deviation from the center there for these two figures clearly represent effective fulfillment of both normality and linearity assumption.

4.4.6 Outlier assumptions: outliers as those with standardized residual values above about 3.3 (or less than –3.3). The result of this research as indicated by table labeled as Case wise Diagnostics [a] and Residuals Statistics the output guarantees (attached as annex) there is no threatened cases. Threatened cases are whose value are greater than 1 in cook's distance for our cases maximum value is cook's distance =0.64 it suggests there is no cases violates outlier assumption.

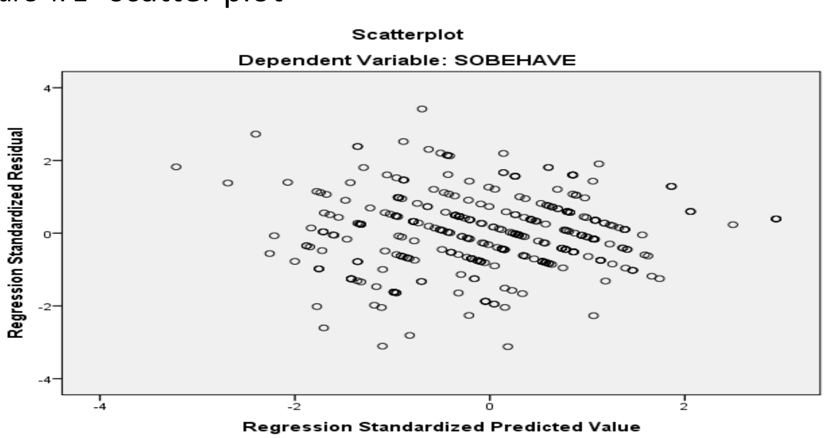
Figure 4. 1 standardized residual plot



Source: own survey, 2019

Looking at the above plot, we can simply notice that the assumption of the linearity is satisfied. The statistics that we will study now generally assume that the relationship between variables is linear, or they perform better if the relationships are linear. If a relationship is nonlinear, the statistics which assume it is linear will underestimate the strength of the relationship, or fail to detect the existence of a relationship

Figure 4. 2 scatter plot



Source: own survey, 2019

4.4.7 Homoscedasticity assumption

Homoscedasticity refers to the assumption that the dependent variable exhibits similar amounts of variance across the range of values for an independent variable. In the above plot the Assumption of Homoscedasticity is satisfied.

The major regression assumptions are tested, in this research there is no violated assumptions. All stringent regression assumptions fulfilled attentively. Therefore, it is perfect time to investigate models and to answer research questions of this study.

Table 4. 11 Model summery

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.642[a]	.412	.405	.31585	.412	54.998	5	392[a]	.000

a. Predictors: (Constant), PUBLIC, AD, PS, SPRO, EWOM

b. Dependent Variable: BEHAVE

As indicated by model summery table of 4.4.2 the output provides the R, R^2, adjusted R^2, and the standard error of the estimate, which can be used to determine how well a regression model, fits the data. The value of R represents the correlation coefficients. It is seen from the table that the value of R = .642 indicates a high level of prediction. The R^2 value represents the coefficient of determination which is the proportion of variance in the dependent variable that can be explained by the independent variables and the value of R^2 is equivalent to .412 which means that 41 % of the variance in the dependent variable of consumer buying behavior can be accounted for by a variation in the promotional mixes.

Table 4. 12 ANOVA table

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
	Regression	27.434	5	5.487	54.998	.000[b]
1	Residual	39.107	392	.100		
	Total	66.541	397			

a. Dependent Variable: BEHAVE

b. Predictors: (Constant), PUBLIC, AD, PS, SPRO, EWOM

The F-ratio in the ANOVA table tests whether the regression model is a fit for the data. The table shows that the independent variables of this study have statistically significant prediction ability in order to predict the consumer buying behavior, $F(5, 392)$ $F = 54.998$,$P = .000$ indicates the regression model is a good fit for the data. The coefficient is significant at $\alpha=0.01$.

Table 4. 13 coefficients

Coefficients [a]

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Correlations			Co linearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
(Cons)	.641	.210		3.051	.002					
AD	.114	.032	.154	3.600	.000	.347	.179	.139	.822	1.217
PS	.211	.037	.246	5.768	.000	.449	.280	.223	.821	1.218
SPRO	.137	.044	.146	3.115	.002	.443	.155	.121	.681	1.469
EWOM	.189	.047	.190	4.028	.000	.461	.199	.156	.671	1.490
PUBLIC	.197	.040	.219	4.900	.000	.437	.240	.190	.754	1.327

a. Dependent Variable: BEHAVE

Based on the result drawn from table 4.4.4 above the researcher tried to address the following research hypothesis:-

Hypothesis 1:

- Ho1= there is no statistically significant positive relationship between advertisement with consumer buying behavior.
- Ha1= there is statistically significant relationship between advertisement with consumer buying behavior.

The results of multiple regressions, as presented in table labeled as coefficient above, standardized beta coefficient column revealed that advertisement (AD) makes statistically significant positive relationship with consumer buying behavior with a beta value (β = 0.154), at 99% confidence level ($p < 0.01$). Therefore, now the researcher accepted alternative hypothesis of the research. And rejected null hypothesis

Hypothesis 2

- Ho2= there is no statistically significant positive relationship between personal selling with consumer buying behavior.
- Ha2= there is statistically significant positive relationship between personal selling with consumer buying behavior.

This research rejected null hypothesis for personal selling (PS) promotional mix element. And accepted alternative hypothesis .It provides statistically significant positive relationship in order to predict consumer buying behavior (β = 0.246, $p < 0.01$).

Hypothesis 3

- Ho3= There is no statistical significant positive relationship between sales promotion with consumers buying behavior
- Ha3= There is statistical significant and positive relationship between sales promotion with consumers buying behavior.

As clearly indicated by standardized beta coefficients column in the same table the result of sales promotion (SPRO) is (β = .146, $p<0.01$) accordingly the result revealed that there is statistical significant positive relationship between sales promotion and consumers buying behavior. There for, the research accepted alternative hypothesis. And rejected null hypothesis

Hypothesis 4

- Ho4=Electronic word of mouth (EWOM)has no statistical significant and positive relationship with consumer buying behavior.
- Ha4=Electronic word of mouth (EWOM) has statistically significant positive relationship with consumer buying behavior.

This research rejected null hypothesis and accepted alternative hypothesis for electronic word of mouth (EWOM) this variable has beta value of (β =0.19 , $p < 0.01$) this result confirms that there is statistically significant and positive relationship between electronic word of mouth and consumer buying behavior.

Hypothesis 5

- Ho5= Public relation has no statistical significant and positive relationship with consumer buying behavior
- Ha5= Public relation has statistical significant positive relationship with consumer buying behavior

The result on coefficients table under standardized beta coefficient column and public relation (PUBLIC) registered beta value (β=0.219, $p<0.01$) the result revealed that Public relation has statistical significant and positive relationship with consumer buying behavior. There for, the researcher accepted alternative hypothesis. And rejected null hypothesis

Other important piece of information is part correlation. Part correlation result of this research confirms that each independent variable makes statistically significant unique contribution in order to predict consumer buying behavior. The result further revealed that personal selling (PS) followed by public relation (PUBLIC), Electronic word of mouth (EWOM),Advertisement (AD) and sales promotion (SPRO) makes the largest unique contribution. In other words, 22.3% of unique contribution , 19% of unique contribution , 15% of unique contribution , 13.9% of unique contribution , and 12.1% unique contribution comes from Personal selling , public relation , electronic word of mouth , advertising and sales promotion respectively.

In order to answer hypothesis six (the effect of demographic difference on consumer buying behavior) the researcher conducted independent sample t-test analysis and one way

ANOVA analysis. In order to explore the group difference between Gender and difference between private and public commercial bank the researcher conducted independent sample t-test analysis with their consumer buying behavior. On the other hand, the researcher conducted one way ANOVA analysis to explore group difference between different age group, between different educational background groups and between different income level groups with their buying behavior.

Ho6= There is no statistical significant variation among different demographic groups in relation with consumer buying behavior.

- Ha6= There is statistical significant variation among different demographic groups in relation with consumer buying behavior.

An independent-samples t-test was conducted to compare the consumer buying behavior scores between private and public commercial banks user as indicated by table T-Test 1.1 and 1.2,M=4.05,SD =.415, t(396)= -3.586 ,p=000) and M=4.20,SD=.376 , t(396)= -3.586 ,p=000) for private commercial bank and public commercial bank respectively (see annex) which confirmed that **there is statistically significant variation on consumer buying behavior between private and public commercial banks.** Contrary to this result, as indicated by table T-Test: 2.1 and 2.2 M=4.11, SD = .421 , t(396)= .430, p= .668 for Male and M=4.09, SD=.397 , T(396) = .430,p=.668 for Female group respectively,**there is no statistically significant variation on consumer buying behavior between males and Females** (see annex).

One way ANOVA analysis was conducted to explore group difference between age and consumer behavior, educational level and consumer buying behavior and income level and consumer buying behavior. The result revealed that **there is no statistically significant relationship between different age group and their buying behavior indicates sig value = .543 which is greater than p>0.05**the result from table (see annex , ANOVA: 1.1 -1.6 and plot ANOVA 1.1). As indicated by annex table ANOVA 2.1-2.6 and plot ANOVA 2.1 plots there is no violation of test of Homogeneity of Variances and **there is statistically significant buying behavior between educational levels at the *p*<.05 level in consumer buying behavior scores** for five educational level groups F(4,393) = 3.752 , p=0.005 the actual difference seems small but its significant (M=4.01, SD= .405 and M=.426, SD=.33 , M=4.05 ,SD=.414 and M=.426, SD=.33 and M= 4.14, SD=.44 and M=.426, SD=.33) for basic education educational level and greater or equal to MA/Msc educational level, professional certificate educational level and greater or equal to MA/Msc educational level and between greater or equal to MA/Msc educational level and college diploma respectively. Finally one way analysis of variance result revealed that **there is no statistically significant variation between different income level groups and their buying behavior** see annex table ANOVA: 3.1- table ANOVA 3.6 and plot ANOVA 3.3)

Based on the above facts the researcher accepted null hypothesis for group differences between private and public commercial banks in respect to consumer buying behavior. The result further explored that public commercial bank has registered relatively higher consumer behavior change compared with private commercial banks. On the other hand, the researcher urged to reject null hypothesis and to accept alternative hypothesis for gender. The result confirmed that there is no statistically significant difference between male and female on their buying behavior. Based on one way ANOVA analysis result the researcher accepted null hypothesis for difference based on educational level and buying behavior. The differences observed between three groups (basic education, professional certificate and college diploma) with educational level greater or equal to MA/Msc level. From the result this research highlighted that consumer buying behavior change is relatively more positive for higher educational level compared with lower educational level (ranging from basic education to college diploma). Contrary to this, one way ANOVA analysis result confirmed that there is no statistically significant difference between five groups of income level. There for the researcher rejected null hypothesis and accepted alternative hypothesis (There is no statistical significant variation among different demographic groups (income level) in relation with consumer buying behavior)

Table 4. 14 HYPOTHESIS SUMMERY TABLE

Promotion mix element	Hypothesis testing	Decision
Advertisement	HO: there is no statistically significant positive relationship between advertisement with consumer buying behavior	Rejected
Personal selling	HO: there is no statistically significant positive relationship between personal selling with consumer buying behavior	Rejected

Sales promotion	HO: There is no statistical significant positive relationship between sales promotion with consumers buying behavior	Rejected
Electronic wordof mouth ((EWOM	HO: Electronic word of mouth (EWOM) has no statistical significant and positive relationship with consumer buying behavior	Rejected
Public relation	HO: Public relation has no statistical significant and positive relationship with consumer buying behavior	Rejected
Group difference	HO: There is no statistical significant positive relationship between age, income , gender, profession and marital status with consumers buying behavior	Accepted
Group difference	HO: There is no statistical significant positive relationship between education and consumers buying behavior	Rejected

Source: own design (2019)

Chapter Five

Summary of major findings, conclusions and recommendations

5.1 Summary of major findings

In this sub-section summary of major findings of the statistical analysis in relation to the previous research questions, research objectives and related literature works discussed.

- RQ1 How does advertising affect consumers buying behavior in Ethiopian banking industry?

This research revealed that there is effective advertisement activity in Ethiopian banking industry (M=3.94, SD=.554). The existence of effective advertisement practice has weak positive relationship with consumer buying behavior (r=.347). This research further examined difference between private and public commercial banks concerning their advertisement effectiveness. The result highlighted minor differences between private (r=.405) and public commercial bank (r.204)in relation to effective advertisement practice and consumer buying behavior. The result suggests that Private Banks are relatively good than public commercial banks in using advertisement promotion mixes. Effective advertising practice has statistically significant relationship with consumer buying behavior (β = 0.154), at 99% confidence level ($p < 0.01$) and it makes 13.9% of unique contribution in order to predict consumer buying behavior.

The finding of this research is consistent with previous studies of Abideen and Saleem (2009) they reported that there is positive significant relationship between advertizing and consumer buying behavior contrast to this result Negash (2015) found no statically significant impact of understandable advertisement on the consumers buying behavior.

RQ2 How does personal selling affect consumers buying behavior in Ethiopian banking industry?

The practice of personal selling promotional mix element in Ethiopian private and public commercial banks is high (M=4.07, SD=.478). Personal selling practice has moderate positive relationship with consumer buying behavior (r=.449, p=000). The effect of personal selling activity between private and public commercial bank is the same or it falls in the moderate range. Personal selling practice has statistically significant positive relationship with consumer buying behavior (β = 0.246, $p < 0.01$) and it has the largest 22.3% unique contribution for explaining consumer buying behavior.

This research support the findings of (Mehta ,2001**;** Subba Rao , 1982) Personal selling or direct contact has been found to be more powerful method, since it educates the potential rural customers into the bargain and the adoption of personal selling as a strategy for marketing promotion in Banks the banking business can improve considerably.

- RQ3 what is the impact of electronic word of mouth on consumer buying behavior in Ethiopian banking industry.

Using Electronic word of mouth advertising techniques induces positive feeling on Ethiopian banking service user (Mean=4.07, SD=.413) and it has moderate positive relationship with consumer buying behavior (r=.461, p=000). The influence of electronic word of mouth is the same between private and public commercial bank. Electronic word of mouth has statistically significant positive relationship with consumer buying behavior (β =0.19, $p < 0.01$) and it has 15% unique contribution in order to explain consumer buying behavior.

The finding of this research is consistent with the ideas of (Schindler & Bickart, 2005) they explored both benefit and drawbacks of eWOM . According to them EWOM bridges the gaps or remove weak ties between consumers allow for more potential input into a decision, information distributed via the Internet should be more diverse than the one obtained through traditional channels and eWOM allows consumers to access information from more expertise sources, it enables them to have higher quality input into their decision (Schindler & Bickart, 2005).

- RQ4 To what extent sales promotions affect consumers buying behavior in Ethiopian banking industry?

In Ethiopian banking industry using sales promotion as promotion strategy is a recent phenomenon. This techniques become popular and positively affected the behavior of the consumer (M=4.13, SD = .437). There is moderate positive relationship between sales promotion and consumer behavior(r=.443,p=000) . Sales promotion has statistically significant positive relationship with consumer buying behavior (β =0.19, $p < 0.01$) and it has the lowest 12.1% unique contribution in order to predict consumer behavior.

This research support the findings of Blackwell et al (2001) they found Price discount has direct influence on affecting consumer behavior and it has indirect influence on attracting new customer. But his research contradicts with the findings of (Gilbert and Jackaria, 2002; Teel et al ,1980) they highlighted that price promotions have no significant effect on the volume of purchase by the consumer and promotion coupon was one of the least used tools and unpopular promotion by customers. This research further explored that the existence of promotion coupon, price discount (paying higher interest rate), free gifts and other sales promotion techniques in the banking industry has positive influence on deposit mobilization and changing consumer behavior.

- RQ5 To what extent public relation affect consumers buying behavior in Ethiopian banking industry?

There is relatively high and positive influence of public relation on the consumer perception(M=4.177, SD=.454). Public relation has moderate positive relationship with consumer buying behavior(r=.437, p=000). The result is the same between private and public commercial banks. It has statistically significant positive relationship with consumer behavior (β=0.219, $p<0.01$) and it has the second largest 19% unique contribution to explain consumer buying behavior.

- RQ6 which demographical factors play a significant role to bring consumer behavior in Ethiopian banking industry?

  An independent-samples t-test was conducted to compare the consumer buying behavior scores between private and public commercial banks userM=4.05,SD =.415, t (396)= -3.586 ,p=000) and M=4.20,SD=.376 , t(396)= -3.586 ,p=000) for private commercial bank and public commercial bank respectively (see annex) which confirmed that there is statistically significant variation on consumer buying behavior between private and public commercial banks Contrary to this result as indicated by table T-Test: 2.1 and 2.2 M=4.11, SD = .421 , t(396)= .430, p= .668 for Male and M=4.09, SD=.397 , T(396) = .430,p=.668 for Female group respectively, there is no statistically significant variation on consumer buying behavior between males and Females (see annex)

  One way ANOVA analysis was conducted to explore group difference between age and consumer behavior, educational level and consumer buying behavior and income level and consumer buying behavior. The result revealed that there is no statistically significant relationship between different age group and their buying behavior indicates sig value = .543 which is greater than $p>0.05$ and there is statistically significant buying behavior between educational levels at the $p<.05$ level in consumer buying behavior scores for five educational level groups F(4,393) = 3.752 , p=0.005 the actual difference seems small but its significant (M=4.01, SD= .405 and M=.426, SD=.33 , M=4.05 ,SD=.414 and M=.426, SD=.33 and M= 4.14, SD=.44 and M=.426, SD=.33) for basic education educational level and greater or equal to MA/Msc educational level, professional certificate educational level and greater or equal to MA/Msc educational level and between greater or equal to MA/Msc educational level and college diploma respectively. Finally one way analysis of variance result revealed that there is no statistically significant variation between different income level groups and their buying behavior see annex table ANOVA: 3.1- table ANOVA 3.6 and plot ANOVA 3.3) .The researcher revealed that among the demographic factors educational level group is play significant role to bring consumer buying behavior in Ethiopian banking industry .This research support the findings of Levedahl, J.W. (1988) suggests that education households are apt to bank higher-priced brands that offer coupons, and are therefore more likely to redeem them.

5.2 Conclusion

Promotion is used to ensure that consumers are aware of the products that the organization is offering. And one of the key factors in the marketing mix and has a key role in market success

The promotional mix is the combination of the different channels that can be used to communicate the promotional message to the consumers .the channels to be used are; advertising, public relations and publicity, personal selling, electronic word of mouth and sales promotion .Promotion plays a vital role in marketing in any business nowadays. Marketers have started using assortment of different promotional tools offering consumers to make purchase decision. It has been observed that the consumer's perception towards different promotional tools has remained positive. As such, the result of this research proves that promotion tools such advertising, personal selling, sales promotion public relation and electronic word of mouth has a relationship with consumer buying behavior. This research has proved that promotions stimulate interest in consumers and consumers are bound to make purchase decision provided that they are offered with coupons, premium and. In this regard, it can be concluded about how each tools of promotion influence on consumer buying behavior as below

There is statistically significant relationship between advertisement and consumer buying behavior. Advertisement has 15.4% unique contribution for the prediction of consumer buying behavior.

The level of personal selling practice in private and public commercial bank is at moderate level. Personal selling dimension of promotion mix has significant positive relationship in order to predict consumer buying behavior. And personal selling has the largest 22.3% unique contribution for explaining consumer buying behavior.

The level sales promotion practice in private and public commercial bank is at moderate level. The sales promotion dimension of promotion mix has significant positive relationship in order to predict consumer buying behavior. And sales promotion has12.1% of unique contribution for explaining consumer buying behavior

There is relationship between electronic word of mouth and consumer buying behavior. Electronic word of mouth (EWOM) has statistically positive and moderate relationship between electronic word of mouth and consumer buying behavior. And 15% of unique contribution for predicting consumer buying behavior

There is a relationship between public relation and consumer buying behavior. The result revealed that Public relation has statistical significant and positive relationship with consumer buying behavior. And public relation has second largest 19% unique contribution to explain consumer buying behavior.

One way ANOVA analysis was conducted to explore group difference between age and consumer behavior, and income level and consumer buying behavior. The result revealed that there is no statistically significant relationship between different age group, income level and marital status with consumer buying behavior and has no unique contribution to predict consumer buying behavior

The researcher was conducted t- test to compare the consumer buying behavior between private and public commercial banks users =4.05,SD.415, t(396)=-3.5.86, p=000) and M=4.20,SD.376,t(396)=-3.586,P000) for private banks and public banks respectively the result shown there is statistically significant variation on consumer buying behavior between private and public commercial banks and the research confirmed both male and female group with the mean score M=4.11, SD = .421 , t(396)= .430, p= .668 for Male and M=4.09, SD=.397 , T(396) = .430,p=.668 for female respectively there is no statistically significant variation on consumer buying behavior between males and Females

There is statistically significant buying behavior between educational levels consumer buying behavior scores for five educational level groups and education has contribution to explain consumer buying behavior

The overall conclusion of this research found positive consumers attitude towards various promotion tools (advertising, sales promotion, personal selling, public relation and electronic word of mouth) on consumer buying behavior. The study confirmed that consumers buying behavior can be motivated through various kinds of promotional elements, including advertising, sales promotion, personal selling, public relation and electronic word of mouth) Furthermore, the structure offers new visions to understand that how different consumers respond to numerous promotion tools offered by marketers and their impacts on consumers buying behavior, which may be central for marketers in order to use perfect promoting strategies and promotional tools to promote products

5.3 IMPLICATIONS FOR FURTHER RESEARCH

Finally, other researchers have to do more studies on this promotional element which increase promotion effectiveness in order to see how these elements look like in different organizations in the country and to understand more on the contribution of these factors towards motivating consumers buying behavior.

As far as the samples are concerned, possible enlargement of the sample of the study in other branches would be highly desirable. In this regard, similar studies at other companies that used promotion widely would seem appropriate. Based on the regression analysis, demographic factors such as income, gender, profession ,age and marital status was not statically significant predictor on affecting consumers buying behavior, thus other researchers could work on this statistical phenomenon with different research techniques and approaches.

5.4 Recommendations

From the results of the research, it has been observed that consumers responded positively to the various promotional tools offered by the bank. Accordingly, given the significantly positive relationships between promotional tools and consumer buying behavior, therefore, in the light of this, the following recommendations have been given for better and more impact of promotion.

It is essential for Ethiopian banking industry to pay more attention in increasing their promotional activities practice, and reinforce their accomplishments in promotional mix elements advertising, Personal Selling, electronic word of mouth ,and Sales Promotion that effecting consumers purchasing decision making
Ethiopian banking industry should work hard to achieve promotional activities integration in the practice, because such integration will lead to increased demand for their products, which will contribute to an increase in their sales, their market share, and eventually, their profitability.
The advertisement messages must be simple and truthfulness so that the common consumers can also understand them. And Consumer’s buying behavior should be continuously observed while preparing the advertisement messages/Ads
Electronic word of mouth have a great influence now days; advertisement through social media will be very fruitful to expand the promotional channel and online promotion can capture the attention of the internet users, they can directly order from the online web portal.
Ethiopian banking industry need to adopt new technological changes in the market to achieve advancement and become more innovative with their products, operations, transaction and assemble of the resources which will gradually aid them to become more competent and procure existing consumers in the market

Due to the competitive nature of the banking industry the marketing department shall develop and formulate marketing strategies that will satisfy the needs and wants the consumers. Since most of the consumers did not get attached with existing advertisements, it is recommended that for a more distinguished and effective response from the consumers, the aforementioned advert features (that is; impressive, understandable, creative, simplicity and honest advertisement) shall be used
Although the PR department is trying to make efforts to create common understanding between the banks industry and its consumers, it could not take the image up to the desired level in the minds of majority of its consumers. Hence, being responsible for ensuring sustainability of the bank image, the department should work aggressively with media especially through press release and conferences, to enhance the company’s image level to

a higher level, which have been judged as medium by the respondents. To achieve this, the department must be reinforced in terms of budget, facilities, manpower and the like.

Keeping in minds that the banks has to be active on sponsoring social supporting activities in a way that will bring benefits both for the whole community and the banks itself. The banking sector public relation office need to work more on improving their efforts on finding the ways how the bank industry effectively and actively participate on sponsoring several social supporting activities as per the requirements of its publics as a whole.

It also helps the banking sector creating and reinforcing the corporate image it designs to communicate a visual identify that the public immediately recognize and feels good about. This can also help the banks to overcome negative feelings, harness positive feelings and achieve its objectives

The result of this research recommended that effective integrated marketing communication which includes advertising, personal selling, sales promotion, public relation and electronic word of mouth should be practiced to attract more consumers and to retain existing consumers.

References

Ansari, S. (2011).**The effect of sales promotion on consumer interest to purchase in IKCO automotive company**. *Journal of knowledge management, economics and information technology :4(3), 402-415*

Banerjee, S. (2009). **Effect of product category on promotional choice: comparative study of discounts and freebies.** *Management Research News, 32, 120-131.*

Bawa, K. & Srinivasan, S. (1997). **Coupon attractiveness and coupon proneness: A frame work for modeling coupon redemption**. *Journal of Marketing Research, 34(4), 517-526.*

Blackwell, R., Miniard, P. & Engel, J. (2001).***Consumer behavior.*** **(9th ed).** Fort Worth, TX.

Brassington, F. &Pettitt, S. (2000). **Sales Promotion In: Principles of Marketing. (2nd ed).** FT Prentice Hall, Harlow.

Creswell, W. (2009). **Research design: qualitative, quantitative, and mixed methods Approaches (3rd ed.).** Landon, Sega publications.

Dawes, J. (2004). **Price changes and defection levels in a subscription-type market: can an estimation model really predict defection levels?** *Journal of Services Marketing, 18(1), 35-44.*

Engel, J., Kollat A. & Blackwell, R. (1968).**Consumer behavior.** Holt Rinehart and Winston Marketing Series, New York. Eshete, Z., Tesome, K., & Abebe, T. (2013). **Competition in Ethiopian Banking Industry.** *African Journal of Economics, 1 (5), 176-190.*

Gardener E, &Trivedi, M. (1998). **A communication framework to evaluate sale promotion strategies.** *Journal of Advertizing Research, 38 (3), 67-71.*

Kendrick, A. (1998). **Promotional products Vs price promotion in fostering customer loyalty: A report of two controlled field experiments.** *Journal of Services Marketing,12(4), 312-326.*

Meidan ,A.(1996). **Marketing Financial Services**. Hampshir and London :Macmillan Press Ltd

Manisha (2012). **Marketing Communication Strategies Of Public and Private Sector Banks –A Comparative Analysis.** Pearson Education Limited.

Arens, Williams F. (1996). **Contemporary Advertising.** USA: Richard D. Irwin, A. Times Mirror Higher Education Group Inc. Company

Krishna, A. & Zhang, Z.J. (1999). **Short- or long-duration coupons: the effect of the expiration date on the profitability of coupon promotions.** *Management Science, 45(8), pp. 1041–1056.*

Kotler, P. & Keller, K. (2006).**Marketing management. (12th ed).** Pearson Education Plc Ltd,

India. Kotler, P. (2009). ***Marketing management. (11th ed.).*** New Jersey: Prentice Hall.

Kotler, P. (1998). **Marketing management: Analysis, planning, and control.** NJ: Prentice-Hall.

Kotler, P., Armstrong, G., Saunders J., & Wong, V. (1999). **Principles of marketing.** (2nd ed.). Prentice Hall Inc. New York.

Diamond, W. D. , & Johnson, R. R. (1990). **The framing of sales promotions: an approach to classification, in Goldberg.** *Advances in Consumer Research, 17*, 494-500.

Mahmud, N., Mohammad, A., & Sultan, F. (2014). **The impact of promotional mix Elements on consumers purchasing decisions.** *International Business and Management*, 8, 143-1

Vidhya, B.(2017). **Influence of Promotional Mix on Consumer Buying Behavior of Natural Cosmetic Products**. *IOSR Journal of Business and Management (IOSR-JBM), vol. 19, no. 11, 2017,*

Ndubisi, N., & Moi, C. (2006). **Awareness and usage of promotional tools by Malaysian consumers: the case of low involvement products**. *Management Research News, 29, 28-4.*

Evans, J., Berman, B. (1997). **Marketing.** New Jersey: Prentice Hall International

Baker, M. (2006) **Marketing.** Scotland: Westburn Publishers Ltd..

Rowely, J. (1998) **Promotion and marketing communications in the information technology**

Blattberg,R.C, Neslin. SA (1990) **Sales Promotion: Concepts, Methods, and Strategies** Prentice-Hall, Englewood Cliffs, NJ

Kanter R. M. (1995)**. Learning Organizations: Developing Cultures for Tomorrow's Workplace.** *Portland: Productivity Press*.

Brassington. F, Pettitt, S. (2000) **Sales Promotion. In: Principles of Marketing,**(2nd ed). *FT Prentice Hall, Harlow 642-685.*

Lindberg-Repo, K. (1999). **Word-of-mouth Communication in the Hospitality Industry:** Pearson Education, Limited.

Press Peter D. Bennett (1995). **Dictionary of Marketing Terms**. Chicago: McGraw Hill.

Blythe & Jim (1997).**The Essence of Consumer Behavior.** Hempstead: Prentice Hall

Morris J. D. & Boone M. A. (1998). **The Effect of Music on Emotional Response, Brand Attitude, & Purchase Intent in an Emotional Advertising Condition. Advances in Consumer Research, 25 (5), 518-526**

Duffy Bobby, Kate Smith, George Terhanian, and John Bremer (2005). **Comparing Data from Online and Face-to-Face Surveys**. *International Journal of Market Research.47 (6), 615-639.*

Ajzen & Icek (2005). **Attitudes, Personality and Behavior**. Open University Press, England: McGraw-Hill Education

Zaltman G. (2003). **How Customers Think: Essential Insights Into The Mind of The Market.** Boston: Harvard Business School

Bearden W. O. (1999). **Handbook of Marketing Scales: Multi-Item Measures For Marketing & Consumer Behavior Research**. London: Sage Publications, Inc.

Proctor R. and M. A. Stone (1982). **Marketing Research.** Great Britain: Macdonald and Evans Ltd. Phymouth.

Folkes V. S. (1984). **Consumer Reactions to Product Failure: An Attributional Approach.** *Journal of Consumer Research, 10 (4), 398–409*

Litvin, S. W., Goldsmith, R. E., & Pan, B. (2008).**Electronic word-of-mouth in hospitality and tourism management. Tourism Management**, *29(3), 458-468. doi: 10.1016/j.tourman.2007.05.011*

Owaga, O.F. (2002): **Marketing Management Systems,** Pesisu Industries, Nairobi

Kotler, P, and Armstrong, G. (2005).**Principles of Marketing 11thEd**, Prentice Hall, Inc. London

Kotler, P. (2003). **Marketing Management, 11th ed.** Prentice Hall of India-Private Limited

Snopes (2006) **social media. Retrieved on October 25th, 2016 from http://www.snopes.com/media/notnews/socialmediaflagban.***asfinancial Services Marketing; Vol. 12, pp. 39-52*

Chauhan, K., and A. Pillai. 2013. **Role of Content Strategy in Social Media Brand Communities: a Case of Higher Education Institutes in India. *Journal of Product & Brand Management, Vol 1, issue 22, pp. 40–51.***

Schindler, P.S.& Bickart (2005). **Business Research methods** (8th ed) New York, NY:

creswell, J.w.,2009.**Research Design: Qualitative and Quantitative Approaches, mixed approach**

Pearson Wathieu, L., &Murre, J. (2007). **Price as a Stimulus to Think: The Case of Willful Overpricing. Marketing Science,** *26(1), 118-129.Education Inc. Available from http://www.freepdfdb.com.*

Katke K. (2007). ***The Impact of Television Advertising on Child Health & Family Spending.*** *International Journal of Marketing, 10(4), 225 – 352*

Chandon P., Laurent G. and Wan sink B. (2000). **A Benefit Congruency Framework of Sales Promotion Effectiveness .***Journal of Marketing, 64(4), 65-81.*

Laurie S. & Mortimer K. (2011).**A Communication-Based Marketing Model for Managing Relationships.***Journal of Marketing Management, 5(3), 332 - 356.*

Shimp T. A. (2003**). Advertising Promotion & Supplemental Aspects of Integrated Marketing Communications.6th edition.** USA: Thomson South-Western Inc

Lovelock, C. &Wirtz J. (2004).**Service marketing (4th edition).** UK: Pearson.

Folkes V. S. (1984**). Consumer Reactions to Product Failure: An Attributional Approach.** *Journal of Consumer Research, 10 (4), 398–409.*

Shimp, T. (2003).**Advertising, promotion, and supplemental aspects of integrated marketing communications. (6th ed.)**. USA: Thomson South-Western.

Totten, J. & Block, M. (1994).**Analyzing sales promotion text and cases: How to profit from the new power of promotion marketing. (2nd ed.).** USA: The Dartnell Corporation

Ndubisi, N., &Moi C. (2006). **Awareness and usage of promotional tools by Malaysian consumers:** the case of low involvement products. Management Research News, (29)28-40

Shrestha, A. (2015). **Effects of sales promotion on purchasing decision of customer: a case study of Baskin Robbins Ice – cream franchise Thailand.** Master thesis. Bangkok University

Fill, C. (2002). **Marketing communications: Contexts, strategies and applications. (3rd ed). Italy:** Pearson Education Limited

Gardener E, & Trivedi, M. (1998) . **A communication framework to evaluate sale promotion strategies.** *Journal of Advertizing Research*

Ferrell, O. & Hartline, M. (2008**).Marketing strategy.** OH: Thomson South Western

Dawes, J. (2004). **Price changes and defection levels in a subscription-type market: can an estimation model really predict defection levels?** *Journal of Services Marketing, 18(1), 35-44*

Diamond, W. & Johnson, R. (1990). **The framing of sales promotions: an approach to classification, in Goldberg.** *Advances in Consumer Research, 17, 494-500.*

SubbaRao, P. (1982). **Commercial banks and deposit mobilization** . *A survey'.Prujnan, Vol XI, Mo.3.*

Mehta, Suresh(2010) **Personal Selling –A Strategy for promoting Bank Marketing"State Bank of India** .Monthly Review

Yamane,Taro.(1967). **Statistics, An Introductory Analysis, 2nd edition, New York: Harper and Row.York,** *McGraw-Hill. from http:// www.abebooks.co.uk.*

Spiro, R., Rich, G., & Stanton, W. (2008),***Management of a Sales Force*** **(12th ed.).** McGraw-Hill Irwin

Greening, J. (1993),***Selling Without Confrontation*****.** The Haworth Press

Prabakaran, V. (2012**). Impact of Advertisement on Consumer Buying Behavior.***Journal of Marketing and Communication, 12 – 18.*

Adeolu *et al*.(2005).**The Influence of Advertising on Consumer Brand Preference.** *Journal of Social Sciences, 10(1), 9-16.*

Wells, W. Burnett, J. Moriarty, S. (2003). ***Advertising: Principles & Practice.*** **6th ed.** New Jersy: Pearson Education

Sandin, D. and Simolin T. (2006) ***Public Relations as Perceived and Practiced by Commercial Banks:***

Rajasekhara (2008) **Assessment of effective marketing communication mix element in Ethiopian services sector**

Subba Rao .P. (1982) ***commercial banks and deposit mobilization:*** *A survey .prujnan Vol XI,Mo.3.*

Chidambram RM.(1994) **promotional mix for banking**. *IBABulletin ,Vol.16,.No .3,24-26*

Beavers-Moss, D. (2001).**The Credibility Enhancer** .*Bank Marketing, May 2001, pp. 27*

kumar,G.(2011) **advertising and consumer buying behaviour: a study with special reference to nestle ltd.** *International journal of commerce and management, Vol.2(2011),issue 10, October*

NidhiKotwal, N. G. (2008). **Impact of T.V Advertisements on Buying Pattern of Adolescent Girls.***Kamla-Raj 2008 J. Soc. Sci., 16(1): 51-55*

Levedahl, J.W. (1988) **Coupon redeemers: Are they better shoppers?** *Journal of Consumer Affairs 22 (2): 264–283.*

Sharma, S., &Sharma., J. (2009**). Sales and Advertisement Relationship for Selected Companies Operating in India.** School of Doctoral Studies (European Union) Journal. 1(1), 83-96.

Blackwell, R.D., Miniard, P.W., & Engel, J.F. (2001**).Consumer Behavior. 9th ed.** Fort Worth, TX: Harcourt College Publishers

Cronbach, L.J. (1951). **Coefficient Alpha and the Internal Structure of Test.** Psychometrika, 16(3), 297-334.

Michael R. Solomon,H. (1994), **Consumer behavior, 2nd Ed,** Paramount publishing, Massachusetts.

William L. Wilkie, 3rd Ed. **Consumer behavior**, Von Hoffman Press, Canada

Kotler, P and Keller, K.l. (2009), **marketing management, 13th Ed**. New Jersey: Pearson Prentice Hall.

Berry, W. D. (1993). **Understanding regression assumptions.** Newbury Park, CA: Sage.

Bryman, A. and Bell, E. (2003)***. Business Research Methods,.*** New York: Oxford UniversityPress Inc.

Hair, J. (2006).***Mutivarate data analysis 5th ed.***New Jersey: Prentice-Hall.

Tabachnick, B. G., & Fidell, L. S. (2001).**Using multivariate statistics (4th ed).** New York: Harper Collins.

Flick, U. (2009). **An introduction to qualitative research (4 ed.).** Berlin, Germany:

Meweal, N. (2015)**the effect of advertisement on consumer buying behavior**

Comack, P. (1996). **Constructions of the adolescents in newspaper and policy documents:** implications for middle schooling. South Australian Education Leader, 7(6).

Jackson, S. L. (2008). **Research methods a modular approach.** Belmont CA: Thomson Higher Education.

Gupta S. (1988). **Impact of Sales Promotions on when, what, and how much to Buy.** *Journal of Marketing Research, 25 (3), 342 557*.

Macinnis and Hoyer, **(2008) consumer behavior .5th ed .*Mason ohio :Cengage learning***

APPENDIXS

APPENDIX A: THE QUESTIONNAIRE (ENGLISH VERSION)

Dear respondents,

This questionnaire is prepare for research purpose entitled "***'the impact of promotion on consumer buying behavior in Ethiopian banking industry***". You are expected to give accurate data to make proper analysis. Your participation is completely voluntary.Since the questionnaire is being used for academic purpose, the information gathered will be strictly confidential. If you have any enquiry you can reach then student researcher via the following address:

Mobile #:0925698812

E-Mail#:seifedinbediru@cbe.com.et

Part -I: TWO: General information

Direction: Please select the appropriate response category by **encircling** the number against each question.

1. **Sex:**
   a. Male ☐
   b. Female ☐
2. Age: 1/18-24 ☐ 2/ 25-3 ☐ 36-45 ☐ 46-55 ☐ greater or equal to 56 ☐

3 **Education Status:**

1, Basic Education ☐ 3, College diploma☐

2, Professional Certificate ☐ 4.above1st degree ☐

4. **Occupations**

1, Government employee ☐ 2. Private employee ☐

3. NGO employee☐ 4. Self-employee☐

5. **Monthly Incomes**

1 Less or equal to br 5000 ☐ 2 5001-10000 ☐

3 10001-25000 ☐ 4 25001-35000 ☐ 5 >35000 ☐

6. Marital status

1, Single ☐2, Married ☐ 3.Divorced ☐

7. Among the listed banks, Which Commercial bank use repeatedly?

1 corporative bank of oromia ☐ 6 oromia international bank ☐

2 Dashen bank ☐

3 Awash banks ☐

4 Lion international bank ☐

5 Nib international bank ☐

7 Abissina bank ☐

8 wegagen bank ☐

9 Berhan international bank ☐

10 united bank ☐

11 commercial bank of Ethio ☐

part II: <u>Elements of Promotion</u>

<u>Direction:</u> Please indicate your degree of agreement/disagreement with the following statements by circling the appropriate number. (1-Strongly disagree; 2-Disagree; 3-Neutral; 4-Agree; and 5-Strongly agree)

No		**SDA**	**DA**	**N**	**A**	**SA**
A	**Advertisement**					
1	The advertisement messages is simple to understand as the result of it helps me to decide to buy the product	1	2	3	4	5
2	The advertisement message is honest as a result it influences me to decide to buy the product.	1	2	3	4	5
3	The facts in the ads do convince me to different features of the product	1	2	3	4	5
4	Every time I look this advertisement it me comfort	1	2	3	4	5
5	Mostly I discuss the ad message with my friends after viewing it	1	2	3	4	5
6	The advertisement message is impressive as a result it helps me to decide to buy the product	1	2	3	4	5
B	**Personal selling**					
1	In banking services the personal selling strategies in place effective	1	2	3	4	5
2	Sales person keep track of buyers mental state while asking question	1	2	3	4	5
3	Sales person relate product or service features to consumers benefit	1	2	3	4	5
4	Sales professionals to focus on identifying and satisfying the need s and wants of their customer	1	2	3	4	5
5	The sales person provides stimuli buyers response sought continue process until purchase decision is arrived at	1	2	3	4	5

6	Sales presentation is adapt to the individual customers needs and wants	1	2	3	4	5
C	**Sales promotion**					
1	Price discount encourages me to use new banking products	1	2	3	4	5
2	I tend to use new products more often if I have the coupon offering promotion	1	2	3	4	5
3	I tend to make deposit more often when the value of sales promotion is higher	1	2	3	4	5
4	I am more likely to make more deposit , if I know that I will receive a free gift	1	2	3	4	5
5	A premium allowed me to buy new bank product earlier than planned.	1	2	3	4	5
6	I tend to make immediate decision to use new product when coupons are available at the counter					
D	**Electronic word of mouth**					
1	The bank regularly uses platform people to express their feeling and experience about the bank product or services	1	2	3	4	5
2	The number of online review/comment is large, inferring that the product is popular	1	2	3	4	5
3	Interacting with people on banks' social media page makes me interested for purchasing a new product or services	1	2	3	4	5
4	Information I get from bank's social media site is trustworthy	1	2	3	4	5
5	The person who provides online reviews / comments ,I think they have abundant knowledge toward the product	1	2	3	4	5
6	Your preferable bank works towards creating shareable content on social media	1	2	3	4	5
E	Publicity /public relation					
1	The promptly address your comments, suggestion and complaints to make corrective action	1	2	3	4	5
2	The bank , has a system of awarding for consumer to reinforce their loyalty using its services	1	2	3	4	5
3	The bank, has good relationship with its consumers based on providing update press releases	1	2	3	4	5
4	The bank has participate actively in sponsoring social support activities	1	2	3	4	
5	The bank ,works towards creating common understanding with its publics	1	2	3	4	5

6	I am aware the bank that efforts in initiating and arranging conferences, meeting and get together with its consumer to promote better relationship	1	2	3	4	5

Part -III: Consumer Behavior

AS .N	***`CONSUMER BEHAVIOUR***	1	2	3	4	5
1	If I have the opportunity, I will commit to deposit more in this bank	1	2	3	4	5
2	I act as a referee to other customers who need bank service and convince them to acquire the bank products	1	2	3	4	5
3	I would no to change this bank, even close friends suggest to switch to another bank.	1	2	3	4	5
4	I am repeat customer of the services	1	2	3	4	5
5	I always use the bank services ,even the services charge is higher	**1**	**2**	**3**	**4**	**5**
6	I recommend to my friends and relatives to use the service of the bank	***1***	***2***	***3***	**4**	**5**

INTERIVEW QUESTION FOR COMMCIAL BANK CONSUMERS

- Is Ethiopian banking industry uses effective advertisement and how do you evaluate it?
- Is Ethiopian banking industry uses personal selling techniques? To what extent they use
- What do you think about Electronic word of mouth in Ethiopian banking industry?
- To what extent does the Ethiopian banking industry actively participating in sponsoring social supporting activities?
- How do you measure consumer buying behavior in Ethiopian banking sector?

APPENDIX B: THE QUESTIONNAIRE (AMHARIC VERSION)

ወልቂጤዮኒቨርሲቲ

የምረቃ ጥናትመርሀግብር

በደንበኞችየሚሞላመጠይቅ

ይህ ጥናትለሁለተኛ ዲግሪምረቃፕሮግራምማሟያነት "በሀገራችንበባንክኢንዱስትሪውስጥየማስታወቂያ ተፅእኖከደንበኞችየመግዛትባህሪጋርያለውግንኙነት "በሚል ርዕስ ማጥናት አስፈላጊ ሆኖ ተገኝቷል፡፡ በመሆኑም የእርስዎ ምላሽ ለትምህርት ዓላማ ብቻ የሚውል ስለሚሆን

ሚስጥራዊነቱ የተጠበቀ እንደሚሆን አረጋግጥሎታለሁ፡፡ ስለሆነም ምላሽዎ ፍጹም ፍቃደኝነት እና በራስ መተማመን የተሞላ እንዲሆን እጠይቃለሁ፡፡ ማነኛውም ጥያቄ ወይም ግልጽ ያልሆነሎት ሀሳብ ቢኖር ከታች በተዘረዘሩት አድራሻዎች እንዲጠቁሙ እጋብዛለሁ፡፡

- ስልክ0925698812
- ኢ.ሜልseifedinbediru@CBE.com.et

መመሪያ

- ✓ *መጠይቁንየሚሞላሰውስምመጥቀስአያስፈልግም፡፡*
- ✓ ካልተጠቀሰ በስተቀር ከአንድበላይመልስ *መስጠትአያስፈልግም፡፡*
- ✓ ለሁሉምጥያቄዎችመልስ *መስጠቶንእርግጠኛይሁኑ፡፡*
- ✓ ምላሽዎንበተሰጠውመልስመስጫ ሳጥን ውስጥ (√) ምልክትበመጠቀምመልስመስጠትይችላሉ፡፡

1. <u>ግላዊ መረጃዎች</u>

   ፆታ 1 ወንድ ☐ 2.ሴት ☐

2. በየትኛዉ የእድሜ ክልል ውስጥ ይገኛሉ

   1/ 18-24 ☐ 2/ 25-35 ☐ 3/ 36-45 ☐ 4/ 46-55 ☐ 5/ > or = 56 ☐

3. <u>የትምህርት ደረጃዎ ምን ያህልነው፡፡</u>

   1. *መሠረታዊትምህርት* ☐
   2. 12ኛ ክፍልእናከዚያበታች ☐
   3. የሙያሰርተፍኬት ☐
   4. የኮሌጅ ዲፐሎማ ☐
   5. የመጀዲግሪእናከዚያበላይ ☐

4. <u>የስራሁኔታ</u>

   1. የመንግስትተቀጣሪ ☐
   2. የግልተቀጣሪ ☐
   3. መንግስታዊባልሆኑድርጅቶችተቀጣሪ ☐
   4. በግልስራየተሰማራ ☐

5. <u>የእርስዎወርሃዊገቢ በአማካኝ ምንያህልነው፡፡</u>

1/ ከ5000በታች ☐ 2/5001-10000☐ 3/ 10001-25000 ☐ 4/ 25001-35000 ☐ 5/ ብር 35,001.00 እና ከዚያ በላይ ☐

6. <u>የጋብቻሁኔታ</u>

1. ያገባ ☐
2. ያላገባ ☐
3. አግብቶየፋታ ☐

7. እርሶዎ በይበልጥ የሚወዱት የትኛዉ ባንክ ነዉ?

1. ኦሮሚያህብረትሥራባንክ ☐
2. ዳሸንባንክ ☐
3. አዋሽባንክ ☐
4. አንበሳኢንተርናሽናልባንክ ☐
5. ንብኢንተርናሽናልባንክ ☐
6. ኦሮሚያኢንተርናሽናልባንክ ☐
7. አቢሲኒያባንክ ☐
8. ወጋገንባንክ ☐
9. ብርሃን ኢንተርናሽናልባንክ ☐
10. ሕብረትባንክ ☐
11. የኢትዮጵያንግድባንክ ☐

ክፍልሁለት

የማስተዋወቂያ ሥልቶች

መመሪያ፡ከዚህ በታች የቀረቡት ነጥቦች የእርሶዎን የመስማማት እና ያለመስማማት ደረጃን የሚለኩ ናቸው፡፡ በመሆኑም በቀረበው ሀሳብ የሚስማሙ ከሆነ (5)በጣምእስማማለሁ (4) በመጠኑ እስማማለሁ (3) እርግጠኛ አይደለሁም ወይም በቀረበው ሃሳብ የማይስማሙ ከሆነ (2)በመጠኑ አልስማማም (1) በፍፁም አልስማማም ብለው መልስ መስጠት ይችላሉ፡፡

No		1	2	3	4	5
A	**ማሰታወቂያ**					

1	የማስታወቂያውንመልዕክትበቀላሉመረዳትስለቻልኩግዢውንእንደፅምተፅዕኖአሳዴሮብኛሌ፡፡	1	2	3	4	5
2	የማስታወቂያ መልዕክቶች ሊታመኑ የሚችሉ ከሆኑ አገልግሎቱን እንዲጠቀሙ ያደርጋል፡፡	1	2	3	4	5
3	ማስታወቂያዎቹ እውነታን የያዙ መሆናቸው አገልግሎቱን እንዲጠቀሙ ያሳምኖታል፡፡	1	2	3	4	5
4	ማስታወቂያ በሚሰሙበት ወቅት ደስ ታ ይሰማዎታል፡፡	1	2	3	4	5
5	ባንኩ ሲያስተዋውቅ ስለማስታወቂያው መልዕክት ይዘት ከጓደኞቾ ጋር ይወያያሉ፡፡	1	2	3	4	5
6	የማስታወቂያው መልዕክት ማራኪ መሆን ባንኩን እንዲመርጡ አድርጎዎታል፡፡	1	2	3	4	5
B	ግላዊሽያጭ					
1	በእርስዎ አመለካከት የባንኩ ሰራተኞች የባንኩን አገልግሎት ለመስጠት የሚያደርጉት ጥረትበቂነው፡፡	1	2	3	4	5
2	የሽያጭ ሰራተኞች የእርስዎን ጥያቄ በትክክል በመስማት እንደ ፍላጎቶ የመመለስ አቅም አላቸው፡፡	1	2	3	4	5
3	የሽያጭ ሰራተኞች የባንኩን አገልግሎት ከእርስዎ ፍላጎት ጋር የማስተሳሰር አቅም አላቸው፡፡	1	2	3	4	5
4	ባንኩ የእርስዎን ፍላጎት በትክክል በመለየት እርስዎን ለማርካት ትኩረትሰጥቶይሰራል፡፡	1	2	3	4	5
5	የባንኩን አገልግሎት ለመጠቀም ፍላጎት ካደረቦት ጀምሮ አገልግሎቱ እስኪጠቀሙ ድረስ ድጋፍ አልተለዮትም፡፡	1	2	3	4	5
6	የባንኩ ሽያጭ የሚቀርበው ከእርስዎ ፍላጎትጋርተስማሚ በሆነ መንገድ ነዉ	1	2	3	4	5
C	የሽያጭማስታወቂያ					
1	ባንኩየሚሰጠው የማበረታቻ ቅናሽ የበለጠ እንዲቆጥቡ ያደርግዎታል፡፡	1	2	3	4	5
2	ባንኩ የሚሰጠው የቁጠባማበረታቻኩፖንየባንኩንአገልግሎቶችይበልጥ እንዲጠቀሙ ይረዳዎታል፡፡	1	2	3	4	5
3	ባንኩ የሚሰጠው የማበረታቻ ቅናሽ ዋጋሲጨምርአገልግሎቱንበብዛት ይጠቀማሉ፡፡	1	2	3	4	5
4	አዳዲስ አገልግሎቶች እንዲጠቀሙ ለማበረታታት ነፃስጦታ የሚሰጥ ከሆነ አገልግሎቱን እንዲጠቀሙ ያነሳሳዎታል፡፡	1	2	3	4	5

5	ነፃ ስጦታ በማዘጋጀቱ አዲስ የባንኩ አገልግሎት ከእቅድዎ በፊት እንዲጠቀሙ ያደርግዎታል፡፡	1	2	3	4	5
6	ባንኩ የሚሰጠው የማበረታቻ ሽልማት ከፍተኛ መሆን ነባር የባንኩን አገልግሎቶች እንደ አዲስ እንዲጠቀሙ ያነሳሳዎታል፡፡	1	2	3	4	5
D	የህዝብግንኙነት					
1	ባንኩ የእርስዎን ቅሬታ ተቀብሎ ያስተናግዳል፡፡	1	2	3	4	5
2	ባንክ የሚሰጠው አገልግሎት ደንበኞቹ እንዲጠቀሙ እንዲሁም በደንበኝነታቸው ጸንተው እንዲዘልቁ የሽልማት ፕሮግራሞችን ያዘጋጃል፡፡	1	2	3	4	5
3	ባንክ ከደንበኞቹ ጋር ጥሩ የሆነ ግንኙነት አለው፡፡	1	2	3	4	5
4	ባንኩ ለህብረተሰቡ በሚያደርገው የበጎ አድራጎት ስራዎች ምክንያት የበለጠ እንዲወዱት ያደርጎታል፡፡	1	2	3	4	
5	ባንኩ እንደ አጠቃላይ ከህብረተሰቡ ጋር መልካም ግንኙነት በመፍጠሩ እንዲኮሩበት ያደርጎታል፡፡	1	2	3	4	5
6	ባንኩ ከደንበኞቹ ጋር ስብሰባዎችን፣ ኮንፈራንሶችን፣ የትውውቅ መድረኮች ወዘተ በማዘጋጀት ጥሩ ሆነ ግንኙነትን ለመፍጠር ሚደርጋቸውን ጥረቶች እወደዋለውኝ፡፡	1	2	3	4	5
E	**በኤሌክትሮኒክየተደገፈማስታወቂያ**					
1	ባንኩ የሚጠቀመው ድረ-ገፅ ሰዎች ስለባንኩ አገልግሎቶች በሰፊው እንዲወያዩበት የሚያስችል ሆኖ ዲዛይን በመደረጉ ይወዱታል፡፡	1	2	3	4	5
2	በባንኩ ማህበራዊ ድረ-ገጽወይም ሚዲያ ላይ ያለ አስተያየት ከፍተኛ ከሆነ ይህ የሚያመለክተው የባንኩ ምርት ታዋቂመሆኑን ነው፡፡	1	2	3	4	5
3	በባንኩ የማህበራዊ የትስስር ገፆች ና የባንኩ ድረ-ገጽ ላይ የባንኩን አዳዲስ አገልግሎቶችን በሚመለከት የሚሰጡ የተጠቃሚዎች አስተያየት በጎ ከሆነ አገልግሎቱን ለመጠቀምያነሳሳኛል፡	1	2	3	4	5
4	በባንኩ ማህበራዊ ድረገጽ የሚለቀቁ ወይም የሚለጸፉ መረጃዎች ታማኝነት ያላቸው ናቸው፡፡	1	2	3	4	5
5	በባንኩ ማህበራዊድረ- ገጽ ላይ አስተያየት የሚሰጡ ግለሰቦች ስለ ባንኩ ምርት ከበቂ በላይ እውቀት አላቸው፡፡	1	2	3	4	5
6	በባንኩ በማህበራዊ ድረ-ገጽ ላይ ሼር ሊደረጉ የሚችሉ መረጃዎችን ለመፍጠር ጠንክሮ ይሰራል፡፡	1	2	3	4	5
F	የመግዛትባህሪ					

1	እድሉን ካገኘሁ በዚህ ባንክ ገንዘቤን ማስቀመጥ እፈልጋለሁ፡፡	1	2	3	4	5
2	እርስዎ የሚመርጡት ባንክ፡ ለሌሎች የባንክ አገልግሎት ለሚፈልጉ ሌሎች ደንበኞች እንዲጠቀሙበት ምክርዎትን ይለግሳሉ፡፡	1	2	3	4	5
3	እርስዎ ከሚወዱት ባንክ ውጪ ወደ ሌሎች ባንኮች ሂዶ የባንክ አገልግሎት ለመጠቀም ያሎት ፍላጎት አነስተኛ ነው፡፡	1	2	3	4	5
4	እርስዎ የሚመርጡትን ባንክ አገልግሎት ያለ ማቋረጥ ደጋግመው የመጠቀም ልማድ አሎት፡፡	1	2	3	4	5
5	እርስዎ የሚመርጡት ባንክ የአገልግሎት ዋጋ ከፍተኛ ቢሆንም ባንክ የመቀየር ፍላጎትዎ አነስተኛ ነው፡፡	1	2	3	4	5
6	ለጓደኞቼእና ለዘመዶቼ ስለ ባንክ አገልግሎት እመሰክራለሁ፡፡	1	2	3	4	5

ANNEX

Table 4. 15 Casewise Diagnositics

Case Number	Std. Residual	BEHAVE	Predicted Value	Residual
37	-3.106	2.83	3.8143	-.98093
176	-3.120	3.17	4.1522	-.98553

213	3.416	5.00	3.9209	1.07905

a. Dependent Vairable : SOBEHAVE

Table 4. 16 Resideuals Statitics

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3.2578	4.8757	4.1039	.26287	398
Std. Predicted Value	-3.218	2.936	.000	1.000	398
Standard Error of Predicted Value	.018	.074	.037	.010	398
Adjusted Predicted Value	3.2242	4.8725	4.1037	.26325	398
Residual	-.98553	1.07905	.00000	.31386	398
Std. Residual	-3.120	3.416	.000	.994	398
Stud. Residual	-3.165	3.443	.000	1.003	398
Deleted Residual	-1.01875	1.09570	.00019	.31994	398
Stud. Deleted Residual	-3.202	3.491	.000	1.007	398
Mahal. Distance	.239	20.890	4.987	3.231	398
Cook's Distance	.000	.064	.003	.007	398
Centered Leverage Value	.001	.053	.013	.008	398

a. Dependent Variable: BEHAVE

Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions					
				(Constant)	AD	PS	SPRO	EWOM	PUBLIC

1	1	5.958	1.000	.00	.00	.00	.00	.00	.00
	2	.015	19.774	.00	.76	.02	.00	.01	.12
	3	.010	24.656	.00	.01	.86	.01	.11	.07
	4	.007	29.208	.00	.20	.00	.61	.03	.39
	5	.005	34.210	.03	.01	.03	.37	.67	.36
	6	.005	35.741	.96	.02	.09	.01	.19	.06

a. Dependent Variable: BEHAVE

T-Test:1.1 Group Statistics

	which commercial bank do you use repeatedly?	N	Mean	Std. Deviation	Std. Error Mean
BEHAVE	Private Commercial Banks	267	4.0531	.41584	.02545
	Public commercial Bank (CBE)	131	4.2074	.37672	.03291

T-Test:1.2 Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	T	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
BEHAVE	Equal variances assumed	2.191	.140	-3.586	396	.000	-.15432	.04303	-.23892	-.06972
	Equal variances not assumed			-3.709	282.546	.000	-.15432	.04161	-.23622	-.07242

T-Test:2.1 Group Statistics

	sex of respondent	N	Mean	Std. Deviation	Std. Error Mean
BEHAVE	Male	211	4.1122	.42108	.02899
	Female	187	4.0945	.39673	.02901

T-Test:2.2 Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	T	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
BEHAVE	Equal variances assumed	.628	.428	.430	396	.668	.01769	.04116	-.06323	.09861
	Equal variances not assumed			.431	394.506	.666	.01769	.04101	-.06294	.09832

ANOVA 1.1 descriptive/Age group

BEHAVE

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
between 18-24 years	125	4.1333	.41747	.03734	4.0594	4.2072	2.83	5.00

between 25-35 years	159	4.0860	.43850	.03478	4.0173	4.1546	2.83	5.00
between 36-45 years	66	4.1414	.34745	.04277	4.0560	4.2268	3.33	5.00
between 46-55 years	33	4.0303	.37374	.06506	3.8978	4.1628	3.33	5.00
greater or equal to 56 years	14	4.0238	.35720	.09547	3.8176	4.2301	3.33	4.50
Total	397	4.1033	.40975	.02056	4.0628	4.1437	2.83	5.00

ANOVA 1.2 **Test of Homogeneity of Variances**

BEHAVE

Levene Statistic	df1	df2	Sig.
1.950	4	392	.101

Table labeled as Test of homogeneity table levene statistics result shows there is no violation of assumptions but the result is insignificant

ANOVA 1.3 **ANOVA**

BEHAVE

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.521	4	.130	.774	.543
Within Groups	65.967	392	.168		
Total	66.488	396			

ANOVA table also confirms there is no relationship between groups

ANOVA 1.4 **Robust Tests of Equality of Means**

BEHAVE

	Statistic[a]	df1	df2	Sig.
Welch	.885	4	71.640	.477
Brown-Forsythe	.888	4	169.192	.472

a. Asymptotically F distributed.

ANOVA 1.5 **Multiple Comparisons/** Post Hoc Tests

Dependent Variable: BEHAVE

Tukey HSD

(I) Age of respondent	(J) Age of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
between 18-24 years	between 25-35 years	.04738	.04904	.870	-.0870	.1818
	between 36-45 years	-.00808	.06242	1.000	-.1791	.1630
	between 46-55 years	.10303	.08029	.702	-.1170	.3231
	greater or equal to 56 years	.10952	.11561	.878	-.2073	.4264
between 25-35 years	between 18-24 years	-.04738	.04904	.870	-.1818	.0870
	between 36-45 years	-.05546	.06007	.888	-.2201	.1092
	between 46-55 years	.05565	.07847	.954	-.1594	.2707
	greater or equal to 56 years	.06214	.11436	.983	-.2513	.3756
between 36-45 years	between 18-24 years	.00808	.06242	1.000	-.1630	.1791
	between 25-35 years	.05546	.06007	.888	-.1092	.2201
	between 46-55 years	.11111	.08746	.710	-.1286	.3508
	greater or equal to 56 years	.11760	.12071	.867	-.2132	.4484
between 46-55 years	between 18-24 years	-.10303	.08029	.702	-.3231	.1170
	between 25-35 years	-.05565	.07847	.954	-.2707	.1594
	between 36-45 years	-.11111	.08746	.710	-.3508	.1286

	greater or equal to 56 years	.00649	.13084	1.000	-.3521	.3651
	between 18-24 years	-.10952	.11561	.878	-.4264	.2073
greater or equal to 56 years	between 25-35 years	-.06214	.11436	.983	-.3756	.2513
	between 36-45 years	-.11760	.12071	.867	-.4484	.2132
	between 46-55 years	-.00649	.13084	1.000	-.3651	.3521

Homogeneous Subsets

ANOVA 1.6 Tukey HSD

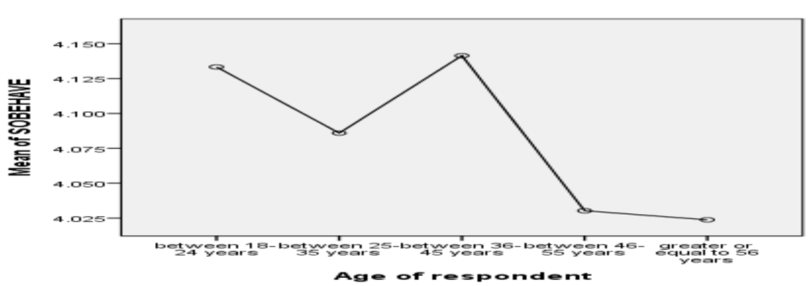
Age of respondent	N	Subset for alpha = 0.05
		1
greater or equal to 56 years	14	4.0238
between 46-55 years	33	4.0303
between 25-35 years	159	4.0860
between 18-24 years	125	4.1333
between 36-45 years	66	4.1414
Sig.		.721

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 38.118.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

ANOVA 1.1 Plots



ANOVA 2.1 Descriptive/education

BEHAVE

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum
					Lower Bound	Upper Bound	
Basic education	94	4.0160	.40462	.04173	3.9331	4.0988	2.83
professional certificate	100	4.0567	.41386	.04139	3.9745	4.1388	2.83
college diploma	43	4.1473	.43826	.06683	4.0124	4.2822	3.00
first degree	107	4.1277	.41118	.03975	4.0489	4.2065	3.00
greater or equal to MA/Msc	54	4.2623	.33428	.04549	4.1711	4.3536	3.67
Total	398	4.1039	.40940	.02052	4.0635	4.1442	2.83

ANOVA 2.2 **Test of Homogeneity of Variances**

BEHAVE

Levene Statistic	df1	df2	Sig.
.356	4	393	.840

ANOVA 2.3 ANOVA

BEHAVE

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	2.447	4	.612	3.752	.005
Within Groups	64.093	393	.163		
Total	66.541	397			

ANOVA 2.4 **Robust Tests of Equality of Means**

BEHAVE

	Statistic[a]	df1	df2	Sig.

Welch	4.553	4	161.371	.002
Brown-Forsythe	3.796	4	307.243	.005

a. Asymptotically F distributed.

ANOVA 2.5 **Multiple Comparisons/** Post Hoc Tests

Dependent Variable: BEHAVE

Tukey HSD

(I) educational level of respondent	(J) educational level of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Basic education	professional certificate	-.04071	.05802	.956	-.1997	.1183
	college diploma	-.13133	.07435	.395	-.3351	.0724
	first degree	-.11177	.05709	.289	-.2682	.0447
	greater or equal to MA/Msc	-.24639*	.06896	.004	-.4354	-.0574
professional certificate	Basic education	.04071	.05802	.956	-.1183	.1997
	college diploma	-.09062	.07365	.734	-.2924	.1112
	first degree	-.07106	.05617	.713	-.2250	.0829
	greater or equal to MA/Msc	-.20568*	.06820	.023	-.3926	-.0188
college diploma	Basic education	.13133	.07435	.395	-.0724	.3351
	professional certificate	.09062	.07365	.734	-.1112	.2924
	first degree	.01956	.07292	.999	-.1803	.2194
	greater or equal to MA/Msc	-.11506	.08254	.632	-.3413	.1111
first degree	Basic education	.11177	.05709	.289	-.0447	.2682

	professional certificate	.07106	.05617	.713	-.0829	.2250
	college diploma	-.01956	.07292	.999	-.2194	.1803
	greater or equal to MA/Msc	-.13462	.06741	.269	-.3194	.0501
greater or equal to MA/Msc	Basic education	.24639	.06896	.004	.0574	.4354
	professional certificate	.20568	.06820	.023	.0188	.3926
	college diploma	.11506*	.08254	.632	-.1111	.3413
	first degree	.13462	.06741	.269	-.0501	.3194

*. The mean difference is significant at the 0.05 level.

ANOVA 2.6 Tukey HSD/ Homogeneous Subsets

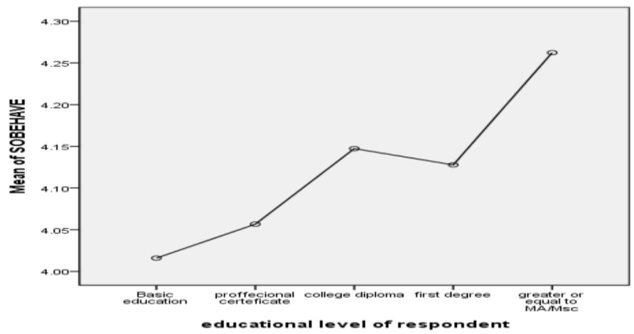
educational level of respondent	N	Subset for alpha = 0.05	
		1	2
Basic education	94	4.0160	
professional certificate	100	4.0567	
first degree	107	4.1277	4.1277
college diploma	43	4.1473	4.1473
greater or equal to MA/Msc	54		4.2623
Sig.		.309	.284

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 69.678.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

ANOVA 2.2 **Plots**



ANOVA 3.1 **Descriptive /Income group**

BEHAVE

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Less or equal to Br. 5000.00	174	4.0575	.41203	.03124	3.9958	4.1191	2.83	5.00
Between Br. 5001.00-10000.00	137	4.1533	.41670	.03560	4.0829	4.2237	3.17	5.00
Between Br. 10001.00-25000.00	47	4.1596	.35941	.05243	4.0540	4.2651	3.33	5.00
Between Br. 25001.00-35000.00	25	4.0600	.45359	.09072	3.8728	4.2472	3.33	4.67
Greater or Equal to Br. 35000.00	12	4.0833	.38599	.11143	3.8381	4.3286	3.33	4.67
Total	395	4.1038	.41056	.02066	4.0632	4.1444	2.83	5.00

ANOVA 3.2 **Test of Homogeneity of Variances**

BEHAVE

Levene Statistic	df1	df2	Sig.
.839	4	390	.501

ANOVA 3.3 ANOVA

BEHAVE

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	.908	4	.227	1.352	.250
Within Groups	65.503	390	.168		
Total	66.411	394			

ANOVA 3.4 **Robust Tests of Equality of Means**

BEHAVE

	Statistic[a]	df1	df2	Sig.
Welch	1.332	4	55.890	.269
Brown-Forsythe	1.377	4	112.259	.246

a. Asymptotically F distributed.

ANOVA 3.5 **Multiple Comparisons/** Post Hoc Tests

Dependent Variable: SOBEHAVE

Tukey HSD

(I) Monthly income of respondent	(J) Monthly income of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval

					Lower Bound	Upper Bound
Less or equal to Br. 5000.00	Between Br. 5001.00-10000.00	-.09581	.04681	.246	-.2241	.0325
	Between Br. 10001.00-25000.00	-.10210	.06737	.553	-.2867	.0825
	Between Br. 25001.00-35000.00	-.00253	.08766	1.000	-.2428	.2377
	Greater or Equal to Br. 35000.00	-.02586	.12232	1.000	-.3611	.3094
Between Br. 5001.00-10000.00	Less or equal to Br. 5000.00	.09581	.04681	.246	-.0325	.2241
	Between Br. 10001.00-25000.00	-.00629	.06928	1.000	-.1962	.1836
	Between Br. 25001.00-35000.00	.09328	.08913	.833	-.1510	.3376
	Greater or Equal to Br. 35000.00	.06995	.12338	.980	-.2682	.4081
Between Br. 10001.00-25000.00	Less or equal to Br. 5000.00	.10210	.06737	.553	-.0825	.2867
	Between Br. 5001.00-10000.00	.00629	.06928	1.000	-.1836	.1962
	Between Br. 25001.00-35000.00	.09957	.10145	.864	-.1785	.3776
	Greater or Equal to Br. 35000.00	.07624	.13255	.979	-.2870	.4395
Between Br. 25001.00-35000.00	Less or equal to Br. 5000.00	.00253	.08766	1.000	-.2377	.2428
	Between Br. 5001.00-10000.00	-.09328	.08913	.833	-.3376	.1510
	Between Br. 10001.00-25000.00	-.09957	.10145	.864	-.3776	.1785

	Greater or Equal to Br. 35000.00	-.02333	.14393	1.000	-.4178	.3711
Greater or Equal to Br. 35000.00	Less or equal to Br. 5000.00	.02586	.12232	1.000	-.3094	.3611
	Between Br. 5001.00-10000.00	-.06995	.12338	.980	-.4081	.2682
	Between Br. 10001.00-25000.00	-.07624	.13255	.979	-.4395	.2870
	Between Br. 25001.00-35000.00	.02333	.14393	1.000	-.3711	.4178

ANOVA 3.6 Tukey HSD/Homogeneous Subsets

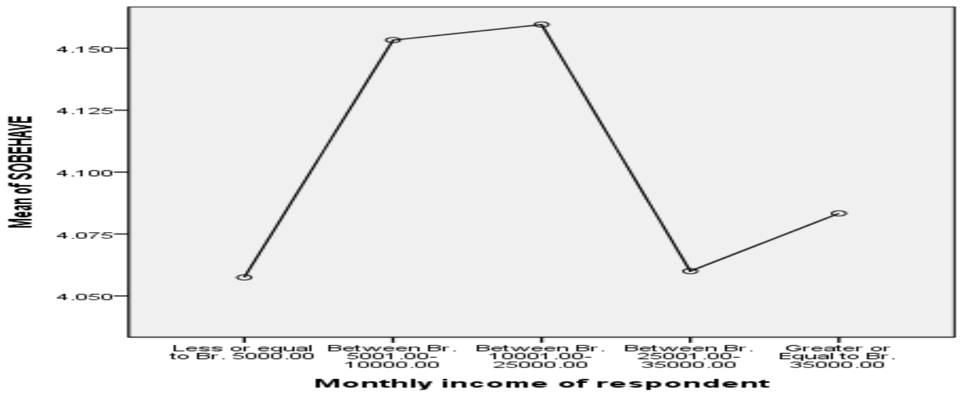
Monthly income of respondent	N	Subset for alpha = 0.05
		1
Less or equal to Br. 5000.00	174	4.0575
Between Br. 25001.00-35000.00	25	4.0600
Greater or Equal to Br. 35000.00	12	4.0833
Between Br. 5001.00-10000.00	137	4.1533
Between Br. 10001.00-25000.00	47	4.1596
Sig.		.859

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 31.715.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

ANOVA 3.3 **Plots**


Mean of SOBEHAVE
4.150
4.125
4.100
4.075
4.050
Less or equal to Br. 5000.00
Between Br. 5001.00-10000.00
Between Br. 10001.00-25000.00
Between Br. 25001.00-35000.00
Greater or Equal to Br. 35000.00
Monthly income of respondent