



THE EFFECTS OF PROMOTIONAL MIX ELEMENT ON CONSUMER
BUYING BEHAVIOR IN CASE OF SELECTED MICROFINANCE
INSTITUTION IN BUTAJIRA TOWN

MBA THESIS

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HAWASSA UNIVERSITY, HAWASSA, ETHIOPIA
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This is to certify that the thesis entitled “**The effects of promotional mix element on consumer buying behavior in case of selected microfinance institution in Butajira town**” submitted in partial fulfillment of the requirements for the degree of Master of Business Administration in Marketing Management, the Graduate Program of the School of Management and Accounting, and has been carried out by **Yeshiwas Hailu, Id. No.0022/14**, under our supervision. Therefore we recommend that the student has fulfilled the requirements and hence hereby can submit the thesis to the school of management and accounting.

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DECLARATION

Declaration of the Final Thesis

I hereby declare that all the corrections and recommendation suggested by the Board of Examiners are incorporated into the final Thesis entitled “**The effects of promotional mix element on consumer buying behavior in case of selected microfinance institution in Butajira town**”, by **Yeshiwas, Hailu**.

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LIST OF ACRONYMS

CBB	Consumer Buying Behavior
CSA	Central Statistics Agency
CE	Central Ethiopia
MF	Micro -Finance
SPSS	Statistical Package for Social Sciences

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ABSTRACT

In the contemporary competitive marketing landscape, promotional mix methods are essential for attracting and retaining consumers, with a focus on brand recognition, product loyalty, and corporate image within firms. The study aims to analyze the impact of advertising, sales promotion, personal selling, and public relations on consumer buying behavior in the studied region. The study used both descriptive, explanatory, and a cross-sectional research designs. The study employed both qualitative and quantitative approaches. Primary data was collected from sample respondents, while secondary data was collected from published and unpublished sources. The target population was customers of microfinance institutions. The study used a non-probability sampling technique. The study used a self-administered questionnaire to collect data on consumer buying behavior. The questionnaire was designed with close-ended questions and a five-point Likert scale. The data was analyzed using descriptive and inferential analysis. The Cronbach alpha coefficient was computed to check the reliability of the questionnaire. The study adhered to ethical considerations, including the right to participate, confidentiality of responses, and an open-minded approach. The study found that advertising is the most decisive promotional mix element affecting consumer buying behavior in the micro-finance sector. Other factors like personal selling, sales promotion, and public relations also had positive effects. The research indicates that positive consumer attitudes towards various promotion tools, such as advertising, sales promotion, personal selling, and public relations, significantly influence consumer buying behavior. This understanding can help marketers develop effective promotional strategies and services. The study suggests that micro-finance institutions should enhance their advertising efforts and promote promotion to motivate consumers effectively.

Keywords: Consumer buying behavior, Advertisement, Sales promotion, Personal selling, Public relation.

CHAPTER ONE

INTRODUCTION

1.1. Background of the Study

Promotion involves coordinating various marketing activities such as media advertising, direct mail, personal selling, sales promotion, public relations, packaging, store displays, website design, and personnel to create a unified, customer-focused message. Promotions significantly impact a company's market share and sustainability. The promotional mix is a marketing effort that informs or persuades consumers about the merit of a product, influencing them to start or continue purchasing the firm's goods and services. This comprehensive marketing communications program consists of advertising, personal selling, sales promotion, public relations, and direct marketing (Kotler 2015).

Microfinance has its roots in the 1950s, with its institutionalized form dating back to Muhammad Yunus, founder of Bangladesh's Grameen Bank. Yunus began experiments in 1976 to lend to poor households, focusing on women, and found that the poor were creditworthy and could be extended to them through group lending methodology (Bajde et al., 2022).

Adopting a good and effective promotional strategy is very important for any business without a best promotional strategy; a business will not be able to get the ideal customers for its services and goods. The main theme of a promotional strategy should be to introduce the benefits of good and service and how they can meet consumer's needs. It can help an organization to develop a profitable and long-term relation with customers. This is very essential to have a perfect and flexible promotional strategy within a business organization that can react to changes in customer perception (Drucker, 2012).

It also helps to identify an entire new market that can be successfully targeted. The results which we get by the sales promotion is the use of high amount of reserve, inviting a lot of new customers and additional increase in sales. 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 V. & Leone 2011).

In the 1990s, microfinance services were introduced in Ethiopia, with the first service introduced in 1994 by the Relief Society of Tigray (REST). The Ethiopian microfinance sector is one of the

fastest-growing in the world, with 43 microfinance institutions as of the end of the fourth quarter of 2021/22. Microfinance institutions rely on an effective promotional mix, including advertising, personal selling, public relations, and sales promotion, to reach and engage their target audience. Advertising creates awareness, personal selling allows for tailored communication and relationship building, and public relations efforts establish credibility and trust within the community. These elements form a cohesive promotional strategy essential for microfinance institutions to effectively connect with clients, foster trust, and drive adoption of their services, ultimately contributing to socio-economic development (Ayele, 2015).

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. 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. The most widely used are print medium (newspapers, magazines and brochures), outdoor medium (billboards and events) and broadcast medium (television, radio and internet Sharma, S., &Sharma. J. (2009).

1.2. Statement of the Problem

To survive in the competitive marketing environment, both small and large organizations need to adopt promotional mix strategies in order to attract and retain customer, hence long term relationships and growth in terms of productivity (Abayne et al., 2018). Thus in today's competitive scenario the goal of the organizations are brand awareness, product loyalty and corporate image. Promotional mix is one of the tools used by micro finance institution to influence the awareness, buying behavior and loyalty of consumers. 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. It has to coordinate all seller initiated efforts to set up channels of information and persuade the consumer to buy their goods and services (Abdeta, & Zewdie, 2021).

In order to outweigh the competitive arena, the microfinance had to devise several methods. One of the methods is creating promotional mix strategies that help sit out stand its competitors (Marquis & Raynard, 2015). Today's customers seek value from companies that provide leading

edge products, hassle free transactions at competitive prices and customer intimacy. Promotion practices have changed dramatically to improve transactions and increase customer intimacy by emphasizing long term relationships and increasing self-regulation (De Waal, 2016).

There are lot of competition created by liberalization of the financial services sector, technological changes, and globalization. Financial institutions spend large sum of money to compete for outwit their competitors through various promotional means. However, there is scarcity of literature on the relative influence of each of the promotional mix elements on the sales volumes of the financial institutions. Many financial institutions have failed to look closer to the effect of each promotional mix element and change their promotional strategy based on their results(Maina & Afande, 2015).

In fact when you run a business, everything might not be easily accomplished. Marketing success is the lifeblood of any business company. Everyone knows that a promotion influences the company's ability to generate profits or to stay in business. Having goods or services of superior quality does not necessarily mean increases in sales or brand awareness. Some companies do not survive due to poor promotion strategies (Saidali *et al.*, 2019).

Similarly, the microfinance institution might face with some problems while practicing/implementing the promotion mix elements. Adopt single promotional mix element. As per the knowledge of the study, this study didn't find any previous research regarding the effect of promotion mix elements in microfinance sector in general and their effect on consumers buying decisions (Demissie & Singh, 2023)..

Hence, this study address a great importance for the following points: promotion is a basic marketing element, which is responsible for communicating with consumers, under a certain conditions the success and effectiveness depend heavily on the rational choice of the appropriate promotional mix elements, and for this reason, promotional mix elements has a significance importance in effecting consumers buying decision(Khanfar, 2016).

The importance of using marketing communications increases with the amount of competition and its intensity, so it is very important to choose the promotion communication tools, which has the ability to reach the prospective consumers and persuading them to take the buying decisions. Additionally the study identify methodological gap on previous studies. The identified model is not fit with variable measurement (Frimpong *et al.*, 2023).

Therefore, to fill the identified this study gaps, this study conducted and tested consumer buying behavior in microfinance institution by considering the dimensions of promotional mix elements that is most appropriate for the institutions. The study would intend to examine the effect of promotional mix element on consumer buying behavior in micro finance institution in case of Butajira town. According to previous studies, shows the connection between marketing promotional mix elements and consumer buying behavior in different manufacturing and service sector by only.

1.3. Research Question

This study answered the following four research questions;

- How does advertisement affect consumers buying behavior in selected microfinance institution in Butajira town?
- How does sales promotion affect consumers buying behavior in selected micro finance institutions in Butajira town?
- How does personal selling affect consumers buying behavior in selected micro finance institution in Butajira town?
- How does public relation affect consumers buying behavior in selected microfinance institution in Butajira town?

1.4. Objective of the Study

1.4.1. General Objective of the Study

1.4.2. Specific Objectives of this Study

The general objective of this study is the effect of promotional mix element on consumer buying behavior (in case of selected microfinance institution in butajira town of central regional state of Ethiopia.

- To evaluate the effect of advertising on consumers buying behavior in the study area.
- To investigate the effect of sales promotion on consumer buying behavior in the study area.
- To examine the effect of personal selling on consumers buying behavior in the study area.
- To examines the effect of public relation on consumer buying behavior in the study area.

1.5. Hypotheses of the Study

The Study has formulated the following hypotheses from variables extracted from literature as promotional mix elements:

H1: Advertisement has not statistically significant effect on consumer buying behavior in study area.

H2: Sales promotion has not statistically significant effect on consumer buying behavior in study area..

H3: Personal selling has not statistically significant effect on consumer buying behavior in study area.

H4: Public relation has not statistically significant effect on consumer buying behavior in study area.

1.6. Significant of the study

The finding of this study will be vital to various stakeholders. This study describes the effect of promotion variables that influence the buying decision of microfinance consumers. How these Variables affect the decision making of consumers. It could help marketing department to better reposition its promotion strategy, to capture the target market .The study is predictable to improve promotional strategies of the investigated organization by providing practical information about core promotional issues.

The results of this study would give to improve understanding about microfinance institution 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 microfinance liquidity useful for; microfinance: customers; investor; government; regulators, policy makers, managers and business people in making policies and decisions. It provides as a base for future researchers in the field i.e. graduate candidates review as a literatures of this finding. It is important to do this paper as partial fulfillment for obtaining MBA in marketing management and to have good knowledge about the study area for the study.

1.7. Scope of the Study

In businesses, all the promotional mixes have their own role and hence, the present study would include the promotional mix's such as Advertisement, Sales promotion, Personal selling, and Public relation. Conceptually, the study would examine and address the effect of promotional mix elements in selected microfinance institution on consumer buying behavior.

Geographically, the study would be conducted at Butajira town; the researcher select 387 customers through judgmental sampling not use censes to conduct the research.

Methodologically the study employed depends on the nature of the data, descriptive and inferential statistical tools with quantitative and qualitative research approach were used by the study. In descriptive statistical the study used mean, and standard deviation The time scope of the study, as per the schedule set by the university and was completed in November 2024 G.C. The time horizon of the research was 2022-2024.

1.8. Limitations of the Study

The study to achieve the objective at hand basically relied only on assessing the promotional practices of the microfinance institution. But, by taking this concept of promotional mix, it is not possible to identify the effect of promotion mix on overall organization performance. Moreover, the study is restricted on the samples that were drawn only from Butajira town; this may limit the study ability to draw conclusions about promotional practices of all microfinance institution of the country; thus, conducting the study on national level is appropriate to reach at more accurate conclusion on the issue.

1.9. Organization of the Study

The chapters of this study are organized as follows: Chapter I: Introduction: - This chapter is deals with introductory part. Chapter II: Review of Literature: - This chapter deals with the review of literature. It includes the theoretical literature and empirical studies. Chapter III: Research Methodology. Chapter IV: Data Analysis and interpretation: - This chapter tends to analyze the collected data in order to arrive at finding which in turn be inferred or generalized to the entire population Chapter V: Summary, Conclusions and Recommendations: - This chapter would presented summary of the findings of the study, conclusion and important recommendation.

1.10. Definitions of Operational Terms

- **Advertisement** - is defined as any paid form of non-personal communication about an organization, product, service, or idea by an identified sponsor (Peterson, 1995;188).
- **Sales promotion** - defined as those marketing activities that provide extra value or incentives to the sales force, the distributors, or the ultimate consumer and can stimulate immediate sales (Ville, 2012;246).
- **Personal selling** - is a two way communication tools between a representative of an

organization and an individual or group, with the intention to form, persuade or remind them, or sometimes serve them to take appropriate actions (Aaker,2005).

- **Public relation** - as a communications tool that can take over many of the functions of conventional advertising and marketing. Publicity is “any form of non-paid commercially significant news or editorial comment about ideas, products and institutions”. (George & Michael,2003)
- **Consumer buying behavior** - is the study of the ways of buying and disposing of goods, services, ideas or experiences by the individuals, groups and organizations in order to satisfy their needs and wants (Armstrong, 2009).

CHAPTER TWO

REVIEW OF LITERATURE

2.1. Concept and definition of Promotional Mix Elements

According to Beimnet, (2017) promotion is one of the marketing mix. The promotion can be defined as a marketing activity involves the persuasion contacting process through which the sender define of a commodity, or service, or an idea, or a place, or a person, or a pattern of behavior for the purpose of influencing the members of a particular audience minds, to appeal to their response behavioral about what promotes. Promotion has an important role in forming of loyalty and psychological connection degree between the consumer and the product, the ad campaign, and the formulation of a sentence that create loyalty to the product play a major role in the success of achieving the objectives of the promotion policy (Mualla, 2006). It could be argued that the target of the promotion policy is mainly to develop of the market share of the Company, and to present to consumer adequate definition of the product, as well as to clarify how it is used.

There are several promotional goals and the most three main objectives the company seeks to achieve through the promotion. That the appropriate mental image for the company when the company marketed its products, seek to form a consumer mental image about the company by defining itself and its goals in the early stages of the company's entry to the market (kahaf, 2001).

1. Defining of the company's product, in general, the main task of the promotion is to define the product, specifications, price, places of distribution, how to use it, and places of service centers and maintenance, besides, trying to convince consumers of its benefits (Ajan ,2015).
2. The development of the company's market share: promotion is considered one of the main tools the company
3. Elise upon to develop its market share, where consumers could be convinced with the available features in the company's product, thus the consumers demand on the company's product will be increased. In addition to, some consumers turning into buying the company's product instead of buying competing products, which means an increasing in the company's market share (Fattah 1988) .Elements, 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 consumers satisfaction of their wishes and needs comparing with the competitors commodities (Mahmud et al., 2014).

Promotion is one of the key factors in the marketing mix and has a key role in market success. It 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, 2011). The channels to be used are; advertising, direct marketing, public relations and publicity, personal selling, sponsorship and sales promotion (Chaharsoughi& Hamdard, 2011).

Ross (2001) defined promotion mix as “total marketing communication program of a particular product”. Adebisi (2006) defined promotion mix as “any marketing effort whose function is to inform present or potential consumers about the benefits of product possess for the purpose of inducing a consumer to either start buying or continue to buy the company product or service.” Promotion mix refers to describe the set of tools that an organization can be adopted to communicate in effective way the benefits of its products to its consumers. In order to ensure that organizations promotion strategies are well accepted and received by its consumers, the organization should have a strong way of communication because good communication skills and effective promotion is a tool for every organization to compete in the industry. Nor Amira and Mohd Ali, (2013). Promotion mix is a term used to describe the set of tools that a business can use to communicate effectively the benefits of its products or services to its customers (Mahsa et al,2015).

2.2. Theoretical Review of the Study

A specific combination of promotional methods used for one product or a family of products may include print or broadcast advertising, direct marketing, personal selling, point of sale displays, and/or merchandising. 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 consumers satisfaction of their wishes and needs comparing with the competitors commodities, and so, the concept of promotion extends to all personal, and non-personal contact, such as advertising, public relations, exhibitions, sales promotion, packaging, branding, samples and gifts.

The primary purpose of the promotion is to contact the consumer and influence it, and the good effective promotion requires of both understanding and knowledge of the persuasion process and how it is affected by various environmental variables, the targeted Consumers must be able to understand all the information he receive, and then the desired information must be formulated in the light of environmental considerations associated with consumer culture before delivered (Familmaleki *et al.* , 2015).

According to Brassington and Pettitt, (2000), promotion strategy is the direct way in which an organization communicates the product or service to its intention customers. In addition according to Swastha and Irawan (2008), promotional mix is information flows or one way persuasion which directing someone, people, or organization to make a demand. The promotion mix includes the tools like Advertising, Public Relations, Sales Promotion, Direct marketing and Personal Selling (Mahsa, 2015). According to Belch et al. (2004) there are five major promotional elements in marketing communications mix. These promotion mixes are presented and discussed as follows.

2.2.1. Advertising and Consumer Buying Behavior

Kotler& Keller, (2006) defined advertising as any paid form of non-personal form of marketing communication about an organization, product, service or an idea by an identified sponsor. The non- personal component of advertising involves using mass media such as (TV, Radios, newspapers, magazines, etc.).Which is non-personal and do not have an immediate feedback as personal selling does and is implemented by a specific advertiser for a fee paid to influence consumer behavior. According to Wang, (2009) advertising is one of the most primary communication links with customers, hence customers' desired image and language along with culture, economy and commercial changes must be kept in mind, and hence advertising helps in building brand awareness and image by repetitive exposure to intended message.

Advertising strategy as any paid form of non-personal communication directed towards target audiences and transmitted through various mass media in order to promote and present a product, services or idea. It provides opportunities for dramatizing the company and its products through artful use of print, sound and color. Brassington and Pettit (2000).

The key difference between advertising and other promotional tools is that it is impersonal and communicates with large numbers of people through paid media channels. In recent yearss the role of advertising in the microfinance institution in both personal and corporate markets has

expanded dramatically and the financial services industry is now one of advertising revenue. In developing advertising strategy the bank must first ensure that it conforms to overall marketing strategy (Owaga, 2002).

According to Jakstiene, et al. (2008) advertisements shape the behaviors of the people through cognition, which is the perception of a person towards the information communicated through advertisements. These cognitions are observed by the individual through his senses, perception, attention, memory, reasoning, language, etc. best way of attracting the customers is to understand the psychological cognitive aspects of the consumers. Sharma and Sharma (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.

Advertising plays a significant role in the development of competitive advantage. In consumer markets advertising is the dominant form of communication for many organizations Wright, (1997). It is a good marketing communication tool to inform and persuade people whatever product, service or idea is being promoted. It can be used to strengthen the corporate image and its products and so reinforce buyer loyalty. Advertising in the business to business market is more about to inform and remind and to provide relevant facts upon which decisions can be made. Regardless of the target audience, all advertising requires a message and a carrier to deliver the message to the receiver De Pelsmacker,(2001)

2.2.2. Sales promotion and Consumer Buying Behavior

Cuizon, (2009) stated that sales promotion method used by the seller are not only effective in succeed in achieving short-term sales but are also more cost effective than advertisement. Nema, (2012) classify sales promotions as Consumer Sales promotion and Trade Sales promotion. According to their study, consumer sales promotions indicate to any short term promotion methods destined by retailers to boost customer immediate response to the products. Chandon, Laurent, and Wansink (2000) indicated that sales promotion may be gorgeous for well promotion prone consumers for reasons beyond price savings. Many consumers change brands so that they could receive greater deals that replicate and build up their smart buyer self-perception, and these consumers are favorably promotion prone, these consumers make an attempt to try a new product or service that have been promoted.

Discount play an important role in today's markets and its application among retailers has been increasing during the last years and many empirical evidences confirm the use of temporary decrease of price to increase short term sales. The reduce in product prices play key parts in persuading customer's product test behavior and through this new customer can be paying attention (Blackwell, Miniard& Engel, 2001). Coupon has direct influence on increase of the sale through which consumer's tendency toward the product increases (Meng,2009).

According to (Kotler., 2000)Sales promotion consists of a diverse collection of incentive tools, mostly short term, that are designed to stimulate trial or quicker or greater purchase of particular goods or services by consumers or the trade. Sales promotion includes tools for consumer promotion, trade promotion, and business- and sales force promotion. In using sales promotion, as in using advertising, a company must set its objectives, select the tools, develop the program, pre-test the program, implement and control it, and evaluate the results.

Sales promotion comprises various marketing techniques that are often used tactically to provide added value to an offering, with the aim of accelerating sales and gathering marketing information. Like advertising, sales promotion is a non- personal form of communication, but it has a greater capability to be targeted at smaller audiences. It is controllable, and although it has to be paid for, the associated costs can be much lower than those of advertising. As a generalization, the credibility of sales promotion is not very high, as the sponsor is or should be easily identifiable. However, the ability to add value and to bring forward future sales is strong and complements a macroeconomic need that focuses on short-term financial performance. (Jamieson, 2006).

Promotional vehicle has traditionally been labeled the 'poor relation' of advertising. Advertising assumed significance because there was greater scope for advertising agencies to differentiate brands through creative campaigns, which also helped to enhance their organization's profile. However, a number of pressures have fuelled the recent growth in emphasis on sales promotions. (Velichko et al., 2017).

The basic benefits offered by the product or service, to encourage purchase or sales of that product or service. Whereas advertising offers reasons to buy a product or service, sales promotion offers reasons that would achieve immediate sales. Sales promotion is generally broken into two major categories: consumer-oriented and trade oriented activities. Consumer-

oriented sales promotion is targeted to the ultimate user of a product or service and includes couponing, sampling, premiums, rebates, contests, sweepstakes, and various point-of-purchase materials. These promotional tools encourage consumers to make an immediate purchase and thus can stimulate short term sales. Trade oriented sales promotion is targeted toward marketing intermediaries such as wholesalers, distributors, and retailers.

Promotional and merchandising allowances, price deals, sales contests, and trade shows are some of the promotional tools used to encourage the trade to stock and promote a company's products (George & Michael, 2003). According to Brassington & Pettit (2000) sales promotion is tactical marketing techniques with mostly short-term incentives, which are to add value to the product or service, in order to achieve specific sales or marketing objectives.

2.2.3. Personal selling and Consumer Buying Behavior

According to De Pelsmacker, (2001) personal selling can be defined as, face-to-face communications tool used to inform and maintain to establish a long-term relationship with prospective customers. Kotler (2003) noted that personal selling is a useful tool to communicate with present and prospective buyers. Personal selling involves two ways flow of communication between a buyer and seller designed to influence consumers buying decisions. Furthermore according to Fill, (2011). The main feature of personal selling is the effect it has, it mean that a salespeople is more likely to break through, get consumers attention and even be remembered later on. The salespeople have the chance of adjust the message to the type of customer dealing with. Since the communication is two-way there is less danger of misunderstandings because salespeople can get feedback immediately and in the spot. Wang, (2009) noted that the crucial role of salespeople are to engage and gather information related to a potential customer, adapt a sales strategy based on that information, carry a message that implement organization strategy evaluate the effect of these messages and make adjustments upon this evaluation.

Personal selling is a form of person-to-person communication in which a seller attempts to assist and/or persuade prospective buyers to purchase the company's product or service or to act on an idea. Unlike advertising, personal selling involves direct contact between buyer and seller, either face-to-face or through some form of telecommunications such as telephone Sales. This interaction gives the marketer communication flexibility; the seller can see or hear the potential buyer's reactions and modify the message accordingly. The personal, individualized communication in personal selling allows the seller to tailor the message to the customer's

specific needs or situation.

Negussie, (2018). Personal selling also involves more immediate and precise feedback because the Impact of the sales presentation can generally be assessed from the customer's reactions. If the feedback is unfavorable, the salesperson can modify the message. Personal selling efforts can also be targeted to specific markets and customer types that are the best prospects for the company's product or service. George & Michael, (2003). Further chunawalla (2016) states that Personalselling is an oral presentation made to prospective customers so as to generate sales. It is just a conversation with apurpose.

According to Kotler, (2003) Personal selling is oral presentation in a conversation with one or more prospective purchasers for the purpose of making sales and building customer relationships. Jamieson (2006) argue that, Personal Selling Personal selling is traditionally perceived as an interpersonal communication tool that involves face-to-face activities undertaken by individuals, often representing an organization, in order to inform, persuade or remind an individual or group to take appropriate action, as required by the sponsor's representative. A salesperson engages in communication on a one-to-one basis where instantaneous feedback is possible. The costs associated with interpersonal communication are normally very large.

George & Michael, (2003) states that personal selling, a form of person-to-person communication in which a seller attempts to assist and/or persuade prospective buyers to purchase the company's product or service or to act on an idea. Unlike advertising, personal selling involves direct contact between buyer and seller, either face-to-face or through some form of telecommunications such as telephone sales. This interaction gives the marketer communication flexibility; the seller can see or hear the potential buyer's reactions and modify the message accordingly. The personal, individualized communication in personal selling allows the seller to tailor the message to the customer's specific needs or situation. Personal selling also involves more immediate and precise feedback because the impact to the sales presentation can generally be assessed from the customer's reactions. If the feedback is unfavorable, the salesperson can modify the message. Personal selling efforts can also be targeted to specific markets customer.

2.2.4. Public relations or Publicity and Consumer Buying Behavior

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). Traditionally, publicity and public relations have been considered more supportive than primary to the marketing and promotional process. However, many firms have begun making PR an integral part of their predetermined marketing and promotional strategies. PR firms are increasingly touting public relations as a communications tool that can take over many of the functions of conventional advertising and marketing (George & Michael, 2003).

According to (Chunawalla, 2016) Publicity and Public Relations stimulate demand in a non-personal way. Public relations maintain effective relations of the organization with different publics like employees, customers, shareholders, suppliers, dealers, government, media and so on. Public relations put commercially significant news in media or get a favorable coverage on radio, television or stage. As media costs of this promotion are not paid for by the sponsor, it is called publicity. Publicity is “any form of non-paid commercially significant news or editorial comment about ideas, products and institutions”.

An advantage of publicity over other forms of promotion is its credibility. Consumers generally tend to be less skeptical toward favorable information about a product or service when it comes from a source they perceive as unbiased. For example, the success (or failure) of a new movie is often determined by the reviews it receives from film critics, who are viewed by many moviegoers as objective evaluators. Another advantage of publicity is its low cost, since the company is not paying foretime or space in a mass medium such as TV, radio, or newspapers. While an organization may incur some costs in developing publicity items or maintaining a staff to do so, these expenses will be far less than those for the other promotional programs. Publicity is not always under the control of an organization and is sometimes unfavorable. Negative stories about a company and/or its products can be very damaging. (George, 2003).

According to Brassington and Pettit (2000) the essence of public relations (PR) is to look after the nature and quality of the relationship between the organization and its different publics, and to create a mutual understanding. Public relations cover a range of activities, for example the creation and maintenance of corporate identity and image; charitable involvement, such as sponsorship, and community initiatives; media relation for the spreading of good news as well as for crisis management, such as damage limitation. Moreover, an organization can attend trade exhibitions to create stronger relationships with key suppliers and customers as well as enhancing the organizations presence and reputation within the market.

2.2.5. Consumer Purchase Decision

Consumer buying decision process is a series of stages made by customers when and after buying a product, Pride & Ferrell (2012) noted that to understand customers purchasing decision, the marketer must understand the consumption process and the utility of products in customers' perceptions. The consumer buying decisions goes through common five steps as follows: The first stage in the purchasing decision is need/ problem recognition, it's a crucial and important stage because if the need not recognizes then the purchase process will not happen. Marketers usually use different tools such as advertising, sales people, and packaging to stimulate needs or wants.

According to Blythe (2008). information search The second stage of consumer buying decision process ,it can be classified as internal and external sources ,internal search refers to the buyer search the information from their memory and is determined by consumer existing knowledge about the products, external search is applied when the internal search is not sufficient , such as friends, relatives, different media, sales people, website, packaging label, and exhibit, the nature of information needed by buyer are related to the quality of product, its certain characteristics, price ,and methods of payment etc. The third stages evaluation of alternatives where the buyer will establish a set of criteria in the evaluation process; this criterion is differing from buyer to another buyer depending on demographic and psychological variables as well their purchasing power. The forth step is purchase decision which is a result of 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 (2009). The fifth stages after purchase behavior buyers compare purchased 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. Buyer's satisfaction will affect the decision process for a similar purchase from the same company in the future Foxall(2005).

2.2.5.1. Problem Recognition

A decision-making process starts with the recognition of need. We must admit that the most important step in the purchasing decision is need approval. Without this step, a purchase cannot take place. The first step in the consumer buyer process is the recognition that they have an unmet need. The need recognition may be internal, such as hunger, thirst, or fatigue. External stimuli can be an advertisement that can get you to thinking about buying a new product Kotler& Armstrong, (2004). For firms, it is then imperative to understand customer needs and then transform these needs into wants for a specific product. The idea is to build on the basic need and convince customers to need and purchase your product or service because these product or service will fulfill customers' needs better than any competing product of other company (Ferrell & Hartline,2008).

2.2.5.2. Information Gathering

The next step of decision making process is information searching in different source. After they realize they have a need for a product, consumers begin to either actively or passively search for information. Passive information searches include paying more attention when promotion is going on about a product the customer is interested. On the other hand active information searches involve the customer actively searching information about a product, on the Internet and other information channels speaking about the product. Consumer can search information from internal and external sources. Internal search refers to the searching information from their memory and is determined by consumer existing personal knowledge experiences about the products and also from friends or family. These sources are more trusted than other source of information. On the other hand External search refers to searching of information from multiple sources. These sources include friends, relatives, different media, sales people, website,

Exhibition, advertisements, salespeople, and displays. External search is applied when the internal search is not sufficient for the consumers to get full information about product.

2.2.5.3. Evaluation of Alternatives

The third stages of purchases decision process is evaluation of alternatives. After information is collected, the consumer will be able to evaluate the different Alternatives. The evaluation of alternatives will vary among customers or purchases (Wright, 2006). Buyer or customers may make little or no evaluation and make their purchasing decision based on impulse and intuition; on the other hand other consumer will establish a set of criteria in the evaluation process to select one among the other. This criterion of evaluation is differing from consumer to consumer depending on demographic and psychological variables as well their purchasing power. During the evaluation of alternatives, buyers will decide which one they want to fill their need more than other. Typically, the evaluation stage of consumer purchasing is the most difficult to understand, measure, or influence as this step is done internal to the customer (Ferrell & Hartline, 2008). Though marketers find it more difficult to influence customers during the evaluation stage, it is still important to understand the customer's choice criteria and the importance they place on differing product attributes, and attempt to improve the customer's image about a product.

2.2.5.4. Purchasing Decision

The forth step is consumer purchase decision which is a result of evaluation process and actual purchase the most preferred brand. To choose among available alternatives the appropriate item that satisfies buyer's needs and desires attitudes of others or beliefs about product created by marketers are important. Purchase decision may be affected by two factors: negative feedback from other customers and the level of motivation to refuse or accept the feedback (kotler, 2009).

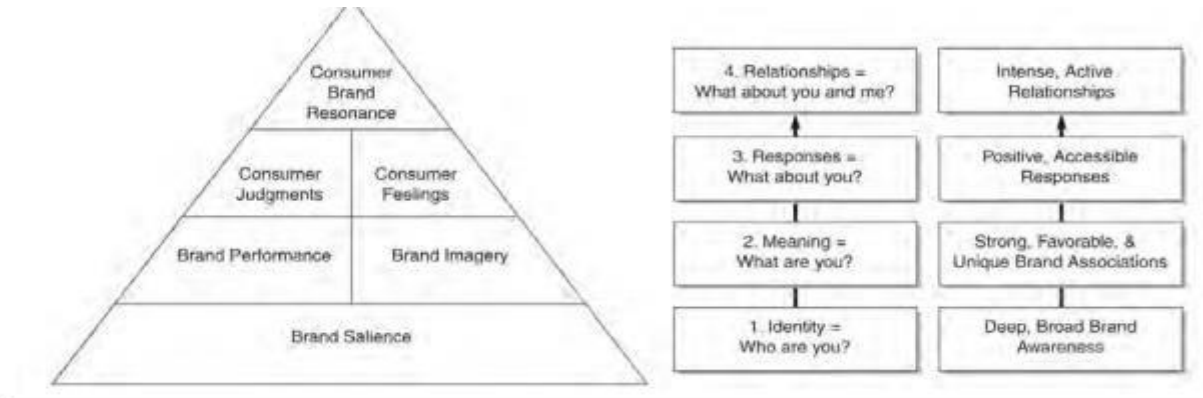
2.2.5.5. Post – Purchase Evaluation

Decision making process continues after purchase and it is fifth stages and called post purchase decision. After purchase decision buyers compare and contrast purchased products or service with their previous expectations and are either satisfied or dissatisfied. If the product or service correspond and comes according to their expectations, they will be satisfied, and if the product or Service they purchase not correspond they dissatisfied. Consumers' satisfaction will affect the decision process for a similar purchase from the same company in the future (Foxall,2005).

When the product meets expectation of buyers“ consumer will make similar purchase from the same company in the future which leads to brand loyalty.

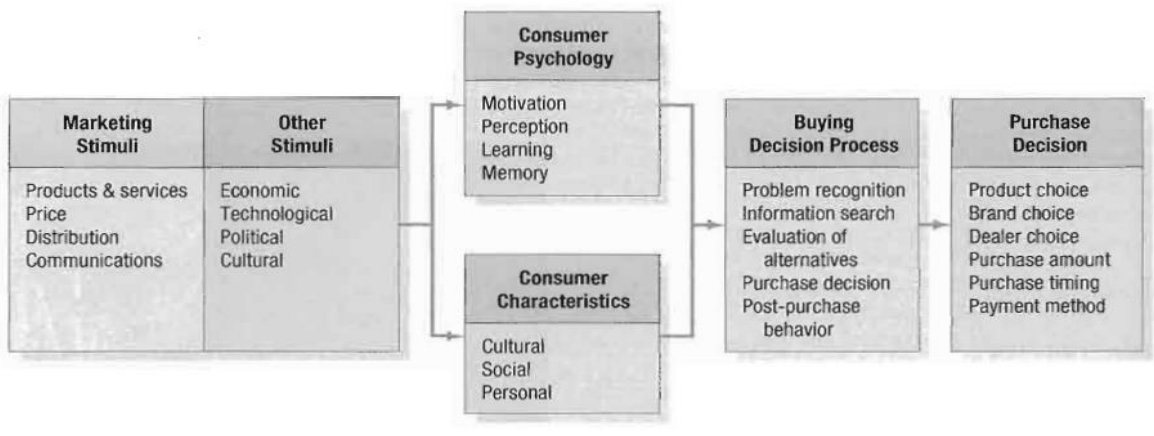
2.2.6. Theoretical Model on consumer Buying Behavior

Figure 2. 1. CBBE-Model - Keller, 2009



CBBE is defined as the differential effect of brand knowledge on consumer response to the brand (Keller, 1993, p.1). CBBE is the variation in outcome when marketing products and services are under a brand name versus without the brand name, and would thus be the value that a brand name possesses. Hence, brand positioning is about creating brand name value. The main aspect in creating brand name value is brand knowledge, which can be conceptualized as a brand node in memory to which associations are linked (Keller, 1993). Brand knowledge is not facts about the brand, but all the thoughts, feelings, perceptions, images, experiences et cetera that links to the brand node in the minds of the consumers in the form of associations (Keller,2009).

Figure 2. 2. Model of Buying Behavior Kotler (2000)



2.3. Empirical Review

According to Abayne et al., (2018), in their study, they found that the four independent variables that have been used (advertising, internet marketing, 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.

Mahmud I.et.al (2014) examines the impact of promotional mix elements on consumers purchasing decisions in Amman, Jordan on Jordanian shareholders ceramic and glass Production Company. They found that the degree of promotional mix elements practice in Jordanian shareholding ceramic and glass production companies was high for advertising, personal selling, and sales promotion, while it was moderate too low for publicity, and public relations. Advertising, Personal Selling, and sales promotion practiced by Jordanian shareholding ceramic and glass production companies has significant effect on consumers purchasing decision. On the other hand Publicity and public relations has no significant effect on consumers purchasing decision.

According to Negesse (2018), found that promotion can be a powerful derives to persuade consumers and lead into increase of sales and profits and make most of those who don't have the experience of the product try it at least once. One of the main aims of implementing the promotional plans is to increase sales and profits, so by prioritizing the promotional tools from the most effective one to the least effective one, a proper procedure for good utilization of each one of these tools was highlighted. Compared to other research works conducted in this regard, the present research resulted in different findings.

Ajan (2015) also conducted research on effect of sales promotion on consumer purchasing decision of Baskin Robbins Ice –Cream franchise Thailand. The research found that Sales promotion plays a vital role in marketing in any business nowadays. This situation is becoming more apparent in Thailand after the political and economic crisis in 2014. As such, the result of this research proves that sales promotion tools such as price discounts, coupons, sampling and point of sale display play a key role in influencing the consumer's purchase decision.

Isaac (2015) examines the influence of brand image and promotion mix on consumer purchasing decision conducted on beverage consumers in Lagos state, Nigeria. From this study, the findings have shown that promotional mix exert great influence on consumer buying decision thereby affirming that promotional mix are veritable marketing communication tools for influencing

consumer buying decisions on sustainable bases.

Mahsa F et al., (2015) was also one of the works conducted on impact of promotion elements on customer purchase decision. This study was conducted in Iran in Islamic Azad University Hamadan branch by social humanity and management faculty. This work stated that today's marketing is not based on producing facilities but rather on providing appropriate information channels for the consumers. In other words modern marketing is more than just producing good products, suitable pricing and easy access to them.

The study was conducted by (Shahriar&Tahmores, 2012) found Sales promotion has become a vital tool for marketing and its importance has been increasing significantly over the years. One of the purposes of a sales promotion is to elicit a direct impact on the purchase behavior of the company's customers. In addition they found sales promotions have positive effect as a tool on customers' attention to purchase.

According to Christina et al., (2014) found that the promotional mix and price has significant influence towards consumer buying decision in fast food industry.

Other recent study on this area was the work of Dong-Jenn& Lee, (2015). They study in store promotion mix and the effect on female consumer buying decision in relation to cosmetics products in Taiwan. The study was conducted to ascertain the relationship between the females' in-store purchasing decision process and the promotional mix. They conclude that customers have the possibility to buy products because of the promotional strategy with or without buying intention at the beginning.

2.4. 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.

Independent Variables

Dependent Variable

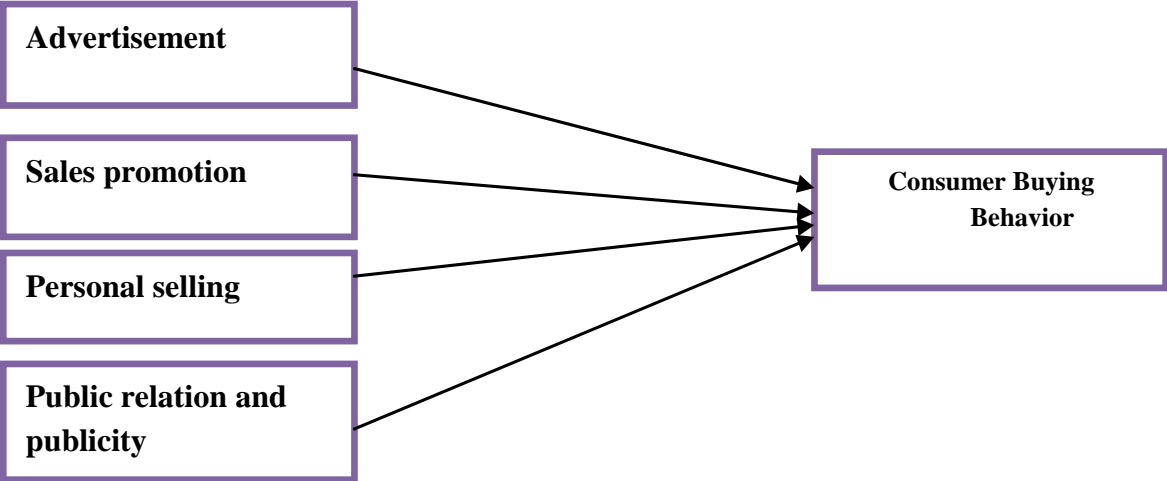


Figure 2. 3: Conceptual frame framework
Source :(Abayne et al., 2018)

CHAPTER THREE

RESEARCH METHODOLOGY

3.1. Description of the Study Area

The study was conducted in Butajira town which is located in the Central Ethiopia Region and Gurage Zone. Astronomically the town is located north of the equator at latitude of $8^{\circ} 07' N$ and longitude of $38^{\circ} 22' E$. In terms of relative location, the town is bounded up on the south silti zone, on the west by the wolkite, on the north by sodo wereda, and on the East by eastern meskan woredas. Butajira has 4 major gates which connect the town easily to major towns of Ethiopia. To illustrate, the main routes which connect the town of Butajira to other main towns of Ethiopia, Butajira to Addis Ababa, Butajira to Ziway then Adama and Hawassa, from Butajira to Hossana and Arba Minch and Butajira to wolkite and Jimma town. It has grown into an important urban center in the Central Ethiopia Region. The city has two sub-cities namely Erinzaf sub-city and Eresha sub-city, five kebeles with 59 villages with total area of 1854.226 hectare (BCAMO, 2023). According to CSA (2007) the total population of Butajira city administration is 33,406, but today the total population increased to 78,029 based on the town statistics.

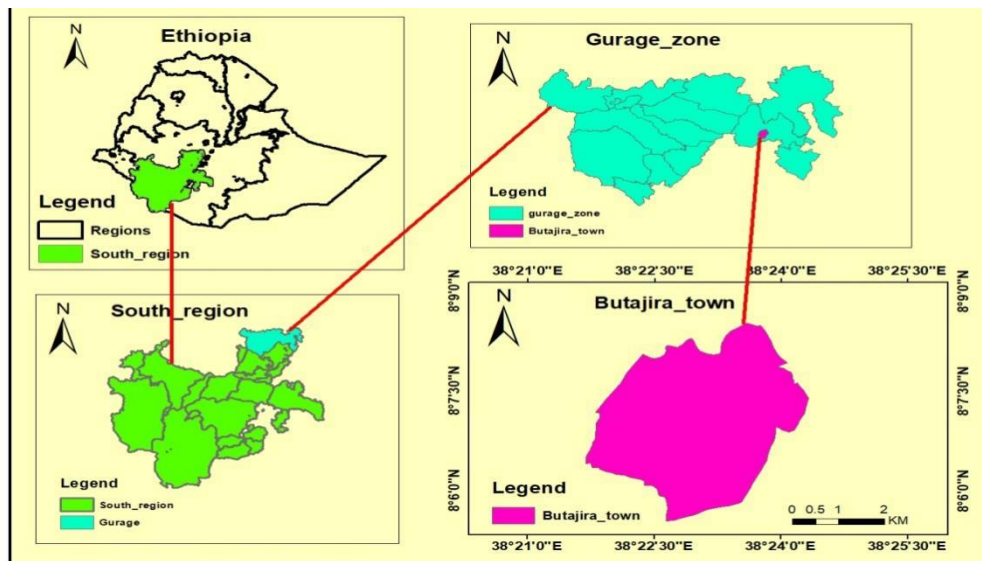


Figure 3.1 Location map of the study area

Source: land administration and management office of Butajira town, 2023.

3.2. Research Design

The study design both descriptive and explanatory research design. Descriptive was used in order to describe, compare, contrast, and interpret the promotional mix element in the study area. On the other hand explanatory type of research used because it aimed at examining the relationship between consumer buying behavior as a dependent variable and promotional mix dimension as independent variables. The independent variables were advertisement, sales promotion, personal selling, and public relation.

The finding of this study would explain the relation of each independent variable with the dependent variable that makes the research type causal. However, it has also some features of descriptive research in the sense that it views how customers express their point of view regarding the dimensions of promotional mix provided by the microfinance institution.

Due to the nature of the study type it would be survey methods. Survey method is an effective means of providing answer to who, when, where, what, and why. Survey research can be conducted using cross sectional research design. Researcher seeks information to solve the research problem. It is defined as a study conducted at single point in time and thus provides a snapshot of the subject or topic being studied at particular time (Clow & James 2014). Therefore this study would be cross sectional type of study.

3.3. Research Approach

This study can be using both qualitative and quantitative research approach. Quantitative research approach which generate numerical data and use statistics to improve numerical data while qualitative design is involve human events such as human interactions, social organizations, Quantitative design is helpful to assess the magnitude of something while qualitative design is suitable to describe, interpret, verify and evaluate a given phenomenon (Leedy and Ormord, 2005).

The study used both qualitative and quantitative approach. Qualitative approach was describing the quantitative result, on the other hand quantitative approach used to quantify the magnitude of the effect of each independent variable on dependent variable.

Through using quantitative approach, the study tried to quantify the correlation type and the degree of strength between the independent variables advertisement, sales promotion, personal selling and public relation and its dependent variable consumer buying behavior. Generally quantitative approach used to quantify the descriptive and inferential statistics value.

3.4. Sources of Data

This study employed both primary and secondary data. The primary data were collected afresh and for the first time, and thus happen to be original in character. Therefore, the data was collected from sample respondents. While secondary data were collected both published and unpublished sources such as books, articles, government reports.

3.4.1. Target Population of the Study

The population is the entire group of individual object or event having common observable characteristics. Population is defined as the complete set of units of analysis that are under investigation.

The targeted population of this study was the total customers of microfinance institution in Butajira town. Inclusion criteria of the population were customers of the microfinance institution, who were currently customers and conveniently access in selected microfinance institution. On the other hand the exclusion criteria of the population were eligible participants who are not rational and conscious during the data collection moment, and those who are getting busy during the data collection moment.

3.5. Sampling Procedure

Sampling is the selection of a fraction from the total number of units of interest for the ultimate purpose of being able to draw general conclusions about the entire body of unit (Kothari, 2004). Several decisions are made in organizing a sample such as identifying target population, selecting sampling technique and determining the sample size.

3.5.1. Sampling Technique

There are two main sampling techniques, probability and non- probability sampling (Zikmund, 2003). The study used non-probability sampling techniques; among the non-probability sampling techniques the study use judgmental or purposive sampling. In this approach the study has complete freedom in choosing study sample according to study desire. Judgmental sampling techniques was used because it usually the study would gain the chance to selects the sample item feels sufficiently qualified respondent. In addition to this its advantage are convenient to use and less time-consuming.

3.5.2. Sample Size

Once the target population is identified, the next step is to decide how many of this target population will be enough to answer the study questions adequately. It is known that for the conclusion to be free of bias, samples should be representative enough to the general population size. An appropriate formula has to be taken to minimize the risk of bias. The population of the study mekilet Micro-finance consumers 2986 and vision Micro-finance consumers 2426 and agar Micro-finance consumers 6882 which found in Butajira town are currently total number of N= 12294 customers .In order to determine sample size; the researcher use formula for calculating the required sample size in three Micro-finance institution sample. The formula was developed by Taro Yamane (1967).

It is calculated as follows $12294 / 1 + 12294 (0.0025) = 387.4391$

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

Where;

n = sample size

N = population size

e = sample error at 5%

z = the confidence level at 95%

Therefore, using the formula the researcher used a sample of 387 customers from the known number of target population.

Table 1: Allocating sample size for each branch

Selected micro finance in Butajira town	Target population in each branch	Questionnaires distribute to each branch	Percentage (%)
Agar Micro Finance	6882	217	56%
Meklit Micro Finance	2986	94	24.3%
Vision Micro finance	2426	76	19.7%
Total	12294	387	100%

Source: Own survey 2024

Therefore, using the formula the researcher used a sample of 387 customers from the known number of target population. The study Collected the information when the user come to use microfinance institutions.

3.6. Methods of Data Collection

The data collection instrument from the primary source the researcher used self-administered questionnaire. Questionnaire is chosen as a means of data collection for the customer because it is effective to collect data about facts, activities, opinions, expectations, attitudes and perceptions of the target population towards dependent and independent variables (Siniscalco and Auriat, n.d:7). The questionnaires are comprised of close-ended questions which are developed in accordance the qualitative data needs to address the study questions. The close-ended questions are easy to manage, respond and code, and also the characteristics the study is more related to close ended questioner. The questionnaire is designed based on the conceptual framework completed by the researcher.

The study used a five point Likert scale. Starts from (5) strongly agree to (1) strongly disagree. The questioners have been before duplication and distribution to assure reliability and validity. The validity checked by, principal advisor, & co advisor. The reliability test would be conduct by Alpha (Cronbach) model. This is a model shows internal consistency between variables, after checking the questions; the researcher was collected the data by distributing the questionnaires to the respondents.

3.7. Method of Data Analyses

The study used statistical package for social sciences (SPSS) software to analyze answers of respondents for each question. The obtained answers from questionnaires were transfer to the excel sheet then analyze the data. The study used both descriptive and inferential analysis. For descriptive analysis, mean and standard deviation were used on the other hand inferential analysis correlation and regression result. The regression result is analyzed by (general ordinary logit model). Logit regression is a nonlinear regression model when a dependent variable has more than two categories and the values of each category have a meaningful sequential order where a value is indeed higher than the previous one, and then you can use ordinal logit. It is used to predict the dependent variable with ordered multiple categories. In other word it is used to facilitate the interaction of independent.

According to (Alemu. et al., 2020), in ordinal logistic regression we consider the C-1 cumulative probabilities: For total number of the dependent variables category (C). Let us assume that the dependent variable is ordered as strongly agree, agree, neutral, disagree and strongly disagree; five categories and j therefore would be 5-1=4 Sample participant In this particular study the model can be written as: Ordered rate of responses for level of consumer buying behavior (strongly agree, agree, neutral, disagree and strongly disagree). = constant term; -intercept

= coefficient of parameters

- 1= Advertisement
- 2= Sales promotion
- 3= Personal selling
- 4= Public relation

Table 2: Ordinary Log it Regression vs. Liner Regression Assumption

Ordinary Log it Regression Assumption	Liner Regression Assumption
Collinearity diagnostics	Normality
Model fitting information	Multi-collinearity
Goodness of –Fit	Homoscedasticity
Isn't Linear	Linearity
Pseudo R- Square	Adjusted R-square

3.8. Validity and Reliability

3.8.1. Validity

Kothari (2004) says validity is the most critical criterion and indicates the degree to which an instrument measures what it is supposed to measure. It also determines whether the researcher truly measures what is intended to measure or how truthful the research results. Advisor's recommendation and opinions of other experts from the area of interest would be considered during the design of the research tool before it would use in the survey.

3.8.2. Reliability

It is another important test of sound measurement. A measuring instrument is reliable if it provides consistent results (Kothari 2004). Before distributing the questionnaire to all respondents, 20 questionnaires would be translated to Amharic for pilot test to make sure the Questions are clear and reliable. The reliability test value of Cronbach alpha result would be above (0.7).

Table 3: Reliability statistics

No	Dimension	Cronbach's Alpha	N of Items
1.	Advertisement	0.807	8
2.	Sales promotion	0.961	8
3.	Personal selling	0.742	7
4.	Public relation	0.818	6
5.	Consumer Buying behavior	0.748	6

Source: Own survey 2024

The Cronbach alpha coefficient was computed to check the reliability of the questionnaire. Reliability is an indicator of a measure's internal consistency and represents measure's homogeneity between items. According to Nunnally (1978), has suggested 0.60 as the acceptable level for reliability measure. The result of Cronbach's alpha in each dimension indicates that no values of coefficient α were less than 0.6 as reported, thus indicating an acceptable level of reliability. The Cronbach alpha coefficients of promotion dimensions range from (0.742 to 0.961).

3.10. Ethical Consideration

The study would consider the following ethical issues.

The respondent has the right to participate or not, the researcher would inform to respondents the purpose of the questioner and the study considers for the confidentiality of the response. Respondent are 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 harm as a result of their participation or non-participation. The confidentiality of respondents was protected and respondents' identities are not disclosed. Finally the study would do in an open mind manner and attitudes are express as they are.

CHAPTER FOUR

DATA ANALYSES AND INTERPRETATION

In this chapter data analysis and interpretation were presented. The analyses and the interpretation were carried out based on the data collected through self-administered questionnaire from customers was conducted. The data was analyzed by descriptive statistics (mean and standard deviation), and by inferential statistics (correlation analysis & generalized ordered logit regression model). The chapter lays the foundation on which the conclusions and recommendations of the study may be derived.

4.1. Response Rate

Table4.1. Response Rate of Questionnaires Administered

Questionnaires	Number	Percentage
Returned	354	91.47%
Unreturned	33	8.53%
Total	387	100 %

Source: Own survey 2024

Out of the total 387 set of questionnaires 354 questionnaires were returned, yielding 91.47 % response rate. While 33 of the respondents do not respond and never returned the questionnaires and constituted 8.53 % non-response rate.

4.2. Descriptive Statistics

This part of the study primarily describes demographic characteristics of respondents, descriptive statistics of dependent and independent variable. The dependent variable of this study was consumer buying behavior and independent variable are advertisement, sales promotion, personal selling and public relation. The total number of observation for each dependent and independent variable was three hundred fifty-four (354). The descriptive statistics include mean and standard deviation for the study variable.

4.2.1. Demographic Information of the Respondents

Table 4. 2. Demographic Characteristics of the Respondent

Socio-demographic characteristics

	Alternative	Frequency	Percentage
Gender	a. Male	246	69.49 %
	b. Female	108	30.51 %
	Total	354	100%
Age	a. 25– 35 years	154	43.50 %
	b. 36 – 45 year’s	119	33.62 %
	c. 46 – 55 years	64	18.07 %
	d. Above 56 years	17	4.80 %
	Total	354	100%
Level of education	a. Primary education Completed	46	12.99 %
	b. Secondary education Completed	54	15.25 %
	c. Diploma	108	30.51%
	d. Degree	138	38.98 %
	e. MA/MSc	8	2.27 %
	Total	354	100%
Monthly income	a. below 2500birr	16	4.51 %
	b. 2501-5000 birr	38	10.72 %
	c. 5001-7500 birr	124	35.03 %
	d. 7501-10000 birr	137	38.70 %
	e. above 10001 birr	39	11.06 %
	Total	354	100%

Source: Own survey 2024

The data collected indicates that, gender of the respondents“ showed (69.49%), are male and (30.51%) are female. The age category of the sample respondents showed that 43.50%, 33.62%, 18.07 % and 4.80% are between the ages of 25-35, 36-45, 46-55, and above 56 respectively. This implies that most of the customers are at the middle and young age. The educational level of respondents, 12.99%, 15.25%, 30.51%, 38.98%, 2.27% have primary education completed, secondary education completed, diploma, certificate, degree, and MA/MSc respectively. Most of the customers are achieve above secondary education completed. This implies that the customer of the microfinance institution have different educational background. The income level of customers, have, 4.51%, 10.72%, 35.03%, 38.70% and 11.06% with a range of, below 2500birr, 2501-5000 birr, 5001-7500 birr, 7501-10000 birr, and above 10001 birr respectively .This implies that majority of the customer’s monthly income is above 5000 birr.

4.3. Analysis and Interpretation of Mean Range

Table 4. 3. Likert Scale Range Values for Analysis of Mean Score

N	Mean range	Response option
<u>0</u> 1	1.00-1.80	Strongly Disagree
2	1.81-2.60	Disagree
3	2.61-3.40	Neutral
4	3.41-4.20	Agree
5	4.21-5.0	Strongly Agree

Source: Aychlu, M. (2019).

Thus the mean of each item ranging from 1- 5 falls within the following interval: (Aychlu et.al. 2019) states those likert scale responses have to be putted on interval of mean, based on the following formula. Maximum value minus the minimum value and divided to the number of scale in the likert range. Based on the above formula the mean range was =0.80

4.4. The Effect of Advertising on Consumers Buying Behavior

Table 4. 4. Customer Response on Advertisement

Advertisement items	N	Mean	Std. Deviation
The advertisement messages is simple to understand as the result of it helps me to decide to buy the product	354	3.74	.821
The advertisement message is honest as a result it influences Me to decide to buy the product.	354	3.86	1.049
The facts in the ads do convince me to different features of the Service	354	3.90	1.011
Every time I look this advertisement it me comfort	354	3.72	1.028
Mostly I discuss the ad message with my friends after viewing It	354	3.84	.957
Repeat advertising messages affect consumer behavior. This Repetition serves as persuade to the consumer.	354	3.74	.819
This micro-finance advertisement reminds me to come choose this micro-finance institution	354	3.86	1.050
Television advertisement can be useful channel for promoting this micro-finance service	354	3.72	1.028
Valid N (listwise)	354		

Source: Own survey 2024

As clearly displayed on table 4.4, the respondent's series of eight questions were asked on advertisement dimension, in the first item they were asked, "The advertisement messages is simple to understand as the result of it helps me to decide to buy the product", the result of study showed 3.74, .821, mean and standard deviation value respectively. In the second item they were asked, "The advertisement message is honest as a result it influences me to decide to buy the product." the result of study showed 3.86, 1.049, mean and standard deviation value respectively. In third item they were asked, "The facts in the ads do convince me to different features of the service." the result of study showed 3.90, 1.011, mean and standard deviation value respectively. In the fourth item they were asked, "Every time i look this advertisement it me comfort." the result of study showed 3.72, 1.028, mean and standard deviation value respectively. In item five they were asked, "Mostly I discuss the ad message with my friends after viewing it." the result of

Study showed 3.84, .957, mean and standard deviation value respectively. In item six they were asked, “Repeat advertising messages affect consumer behavior. This repetition serves as persuade to the consumer.” the result of study showed 3.74, .8.19, mean and standard deviation value respectively. In item seven they were asked, “This microfinance institution advertisement reminds me to come choose this institution.” the result of study showed 3.86, 1.050, mean and standard deviation value respectively. In last item they were asked, “Television advertisement can be useful channel for promoting this micro-finance service.” the result of study showed 3.72, 1.028, mean and standard deviation value respectively.

4.5. The Effect of Sales promotion on Consumers Buying Behavior

Table 4. 5. Customer Response on Sales Promotion

Sales Promotion items	N	Mean	Std. Deviation
Sales promotion encourages me to use new products	354	3.26	1.237
I tend to make deposit and use new products more often If I have the coupon offering promotion	354	3.32	1.212
Displays and promotion offer inform in micro-finance attractive to Me	354	3.25	1.234
I tend to make deposit more often when the value of sales promotion is higher	354	3.29	1.213
Attractive and clear sales promotion influence the amount of deposit and use new products	354	3.23	1.245
I often use service micro-finance products display in the counter	354	3.17	1.237
Buy one get one free influences my purchase to the Product	354	3.39	1.195
The discounts or a special offer makes me to come to this micro-finance more frequently	354	3.24	1.234
Valid N (list wise)	354		

Source: Own survey 2024

As clearly portrayed on the above table 4.5, the respondents were asked series of eight questions on sales promotion dimension. In the first item they were asked, “Sales promotion encourages me to use new products”, the result of study showed, 3.26, 1.237 mean and standard deviation value respectively. In the second item they were asked, “I tend to make deposit and use new products more often if I have the coupon offering promotion”, the result of study showed, 3.32, 1.212, mean and standard deviation value respectively. In the third item they were asked, “Displays and promotion offer inform in micro-finance attractive to me”, the result of study showed, 3.25, 1.234 mean and standard deviation value respectively. In the fourth item they were asked, “I tend to make deposit more often when the value of sales promotion is higher”, the result of study showed, 3.29, 1.213 mean and standard deviation value respectively. In the fifth item they were asked, “Attractive and clear sales promotion influence the amount of deposit and use new products”, the result of study showed, 3.23, 1.245 mean and standard deviation value respectively. In the sixth item they were asked, “I often use micro-finance products display in the counter” the result of study showed, 3.17, 1.195 mean and standard deviation value respectively. In the seventh item they were asked, “Buy one get one free influences my purchase to the product” the result of study showed, 3.39, 1.195 mean and standard deviation value respectively. In the last item they were asked, “The discounts or a special offer makes me to come to this micro-finance more frequently” the result of study showed 3.24, 1.234 mean and standard deviation value respectively.

4.6. The Effect of Personal Selling on Consumers Buying Behavior

Table 4. 6. Customer Response on Personal Selling

Personal Selling items	N	Mean	Std. Deviation
In micro-finance services the personal selling strategies in place	354	3.59	1.053
Effective			
Sales person keep tract of buyers mental state while asking Question	354	3.69	1.043
Sales person relate product or service features to consumers Benefit	354	3.70	1.078
Sales professionals to focus on identifying and satisfying the need s and wants of their customer	354	3.80	1.054
The sales person provides stimuli buyers response sought continue process until purchase decision is arrived at	354	3.77	1.142
Sales presentation is adapt to the individual customers“ needs and more focus on problem solving	354	3.86	1.079
Employee of the micro-finance suggestive selling technique to sell	354	3.69	1.069
services of the micro-finance attract me			
Valid N (listwise)	354		

Source: Own survey 2024

As clearly depicted on table 4.6, above the respondents were asked succession of seven questions on personal selling dimension. In the first item they were asked, “In micro-finance services the personal selling strategies in place effective”, the result of study showed, 3.59, 1.053 mean and standard deviation value respectively. In the second item they were asked, “Sales person keep tract of buyers mental state we asking question”, the result of study showed, 3.69, 1.043 mean and standard deviation value respectively.

In the third item they were asked, “Sales person relate product or service features to consumers benefit”, the result of study showed, 3.70, 1.078 mean and standard deviation value respectively. In the fourth item they were asked, “Sales professionals to focus on identifying and satisfying the need s and wants of their customer”, the result of study showed, 3.80, 1.054 mean and standard deviation value respectively. In the fifth item they were asked, “The sales person provides

stimuli buyers response sought continue process until purchase decision is arrived at”, the result of study showed, 3.77, 1.142 mean and standard deviation value respectively.

In the sixth item they were asked, “Sales presentation is adapt to the individual customers” needs and more focus on problem solving”, the result of study showed, 3.86, 1.079 mean and standard deviation value respectively. In the last item they were asked, “Employee of the micro-finance suggestive selling technique to sell services of the micro-finance attracts me”, the result of study showed, 3.69, 1.069 mean and standard deviation value respectively.

4.7. The Effect of Public Relation on Consumers Buying Behavior

Table 4. 7. Customer Response on Public Relation

Publicity and Public Relation items	N	Mean	Std. Deviation
The micro-finance mode of publicity have result to optimistic brand name to the product	354	3.56	1.217
Well known micro-finance service deliver it changes publicity Activities	354	3.51	1.217
Effective use of communication improve the company publicity activities	354	3.53	1.237
I believe in public relation because it helps me to get information and fact	354	3.51	1.217
The publicity activities improve the company product and Services	354	3.45	1.096
The public relation message is attract public attention grabbing as a result it influences me to decide to buy the product.	354	3.38	1.124
Valid N (listwise)	354		

Source: Own survey 2024

As shown in the tables 4.7 above, the respondents were asked series of six questions on image publicity and public relation. In the first item they were asked, “The micro-finance modes of publicity have result to optimistic brand name to the product”, the result of study showed 3.56, 1.217 mean and standard deviation value respectively. In the second item they were asked, “Well known micro-finance service deliver it changes publicity activities”, the result of study showed

3.51, 1.217 mean and standard deviation value respectively.

In the third item they were asked, “Effective use of communication improves the company publicity activities”, the result of study showed 3.53, 1.237 mean and standard deviation value respectively. In the fourth item they were asked, “I believe in public relation because it helps me to get information and fact”, the result of study showed 3.51, 1.217 mean and standard deviation value respectively. In the fifth item they were asked, “The publicity activities improve the company product and services”, the result of study showed 3.45, 1.096 mean and standard deviation value respectively. In the last item they were asked, “The public relation message is attract public attention grabbing as a result it influences me to decide to buy the product.” the result of study showed 3.38, 1.124 mean and standard deviation value respectively.

4.8. Consumers Buying Behavior on Promotional mix Element

Table 4. 8. Consumers Buying Behavior on Promotional mix Element

Consumer buying behavior items	N	Mean	Std. Deviation
The promotion message is memorable as result it influence to decide to buy the product	354	3.92	.946
The advertisement message is creative as a result it influence to decide to buy the product	354	3.83	.949
I testify to my friends and relatives about the incentives	354	3.61	1.070
I am repeat customer of the services	354	3.56	1.245
I act as a referee to other customers who need micro-finance service and convince them to acquire the micro-finance products	354	3.71	1.021
If I have the opportunity, I will commit to deposit more in This micro-finance institution.	354	3.84	.955
Valid N (list wise)	354		

Source: Own survey 2024

As clearly depicted on table 4.8 above consumer buying behavior on promotional mix element in micro-finance institution they respondent were asked succession of six questions, in the first item they were asked, “The promotion message is memorable as result it influence to decide to buy the product”, the result of study showed 3.92,.946, mean and standard deviation value respectively. In the second item they were asked, “The advertisement message is creative as a result it influences to

decide to buy the product”, the result of study showed 3.83, .949 mean and standard deviation value respectively.

In the third item they were asked, “I testify to my friends and relatives about the incentives”, the result of study showed 3.61, 1.070 mean and standard deviation value respectively. In the fourth item they were asked, “I am repeat customer of the services”, the result of study showed 3.56, 1.245 mean and standard deviation value respectively.

In the fifth item they were asked, “I act as a referee to other customers who need micro-finance service and convince them to acquire the micro-finance products”, the result of study showed 3.71, 1.021 mean and standard deviation value respectively. In the last item they were asked, “If I have the opportunity, I will commit to deposit more in this micro-finance institution...” the result of study showed 3.84.955 mean and standard deviation value respectively. Most of the respondents were agreed on the statements on consumer buying behavior, because the mean value were above 3.59, Therefore on averaged most of the respondents were consume the micro-finance service through promotion.

4.9. Grand mean of variables

Table 4.9. Grand mean of variables

Descriptive Statistics			
	N	Mean	Std. Deviation
Adve	354	3.7994	.63559
Salesp	354	3.2694	1.08648
Personals	354	3.7348	.69326
Pubic	354	3.4901	.85784
Cbb	354	3.7382	.70492
Valid N (listwise)	354		

Source own survey 2024

As shown in the table 4.9. The respondent’s responses were summarized the mean value as follows in all identified variable.

4.10. Correlation Analyses

Table 4.10. Correlation between variables

			Correlations				
			cbb	adv	slp	prs	pur
Spearman's rho	cbb	Correlation Coefficient	1.000	.688**	.030	.521**	.131*
		Sig. (2-tailed)	.	.000	.578	.000	.014
		N	354	354	354	354	354
	adv	Correlation Coefficient	.688**	1.000	.029	.555**	.142**
		Sig. (2-tailed)	.000	.	.580	.000	.007
		N	354	354	354	354	354
	slp	Correlation Coefficient	.030	.029	1.000	-.021	-.378**
		Sig. (2-tailed)	.578	.580	.	.689	.000
		N	354	354	354	354	354
	prs	Correlation Coefficient	.521**	.555**	-.021	1.000	.188**
		Sig. (2-tailed)	.000	.000	.689	.	.000
		N	354	354	354	354	354
	pur	Correlation Coefficient	.131*	.142**	-.378**	.188**	1.000
		Sig. (2-tailed)	.014	.007	.000	.000	.
		N	354	354	354	354	354

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

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

Source own survey 2024

The correlation analyses shows relationship between dependent variable (consumer buying behavior) and the independent variables (promotional mix element) along with the causal effect was analyzed. A correlation coefficient is a very useful means to summarize the relationship between two variables with a single number that falls between -1 and +1 (Field, 2005). As per the guide line suggested by Field (2005), the strength of relationship .1-.29 shows weak relationship; .3-.49 is moderate; >.5 shows strong relationship between the two variables.

The correlation matrix shows Spearman's rho correlation between variables, the variables were positively related with dependent variable. The entire promotional mix have positive relationship and significant at 0.01 and 0.05 level. Advertisement and personal selling has strong relationship with consumer buying behavior in the micro-finance institution the result showed .688, .521, respectively, on the other hand, public relation have positive and moderate relationship with consumer behavior the result showed. Sales promotion has positive and weak relationship with consumer buying behavior the result showed .030.

4.11. Regression Assumption and Result

This part of the study primarily describes assumptions of general ordinary logit model i.e. collinearity diagnostics" and the general ordered logistic regression analysis. The general ordered regression analysis the researcher can deal on model fitting information (omnibus test), goodness-of-fit, pseudo R-square, and test of parallel lines, parameter estimates and odd ratio.

4.12. Multi- Collinearity of the Variables

Table 4.11. Collinearity diagnostics

Model		Collinearity Statistics ^a	
		Tolerance	VIF
1	adv	.663	1.508
	slp	.911	1.098
	prs	.659	1.519
	pur	.883	1.132

a. Dependent Variable: cbb

Source own survey 2024

According to Field (2005) if there is perfect collinearity between predictors, it becomes impossible to obtain unique estimates of the regression coefficients, because there are an infinite number of combinations of coefficients that would work equally well. Multi-collinearity can be controlled by two ways: tolerance values and values of variance inflation factor (VIF). According to table 4.11, the present study reveals that the value of tolerance is greater than 0.1 and the value of VIF is less than 10, this indicates the fitness of the model. Based on this the collinearity statistics analysis shows VIF value ranges from 1.098 to 1.519 and a tolerance value ranges within the value of 0.659 to 0.911. Therefore, according to this values both VIF and tolerance value indicate that this analysis have not Multi collinearity problem.

4.13. Omnibus Test/ Model Fitting Information

Table 4.12. Model fitting information

Model Fitting Information				
Model	-2 Log Likelihood	Chi-Square	df	Sig.
Intercept Only	1896.036			
Final	1646.069	249.967	4	.000

Link function: Logit.

Source own survey 2024

The model fitting information basically tells us that the model gives better predictions than if we just guessed based on the marginal probabilities for the outcome categories Field (2005). The significant chi-square statistic indicates that the model gives a significant improvement over the baseline intercept-only model. The -2LL of the model with only intercept of dependent variables is 1896.036 while the -2LL model intercept of independent variables/consumer buying behavior are 1626.069 the difference (Chi-square statistics) is $1896.036 - 1626.069 = 249.967$. At least one variable is statistically significant the value shows .000, it is less than (p 0.05). Therefore, the model able to predict the probability of the outcome of categories.

4.14. Goodness of-Fit

Table 4.13. Goodness of –Fit

Goodness-of-Fit			
	Chi-Square	df	Sig.
Pearson	11318.111	7702	.000
Deviance	1433.582	7702	1.000

Link function: Logit.

Source own survey 2024

The goodness of fit is not statistically significant but, the model fit the data because the deviance significance value is > 0.05 . The deviance chi-square value was insignificant which indicated that the data and the model predictions were different in Pearson’s and Deviance’s chi-square. Pearson’s coefficient of determination is widely used in statistics to assess the degree of relationship between linearly related variables. Deviance is a likelihood-ratio test that is used in full maximum likelihood scenarios. The deviance can be regarded as a measure of lack of fit between model and data the value of significance is low. The large value for significant shows we have a good model. The fit is said to be good if P-value is greater than 0.05.

Observed from the following table, P-values of Pearson is < 0.05 and the deviance value are > 0.05 .

4.15. Pseudo R-Square

Table 4.14. Pseudo R- Square

Pseudo R-Square	
Cox and Snell	.725
Nagelkerke	.729
McFadden	.239

Link function: Logit.

Source own survey 2024

Pseudo R-Square result shows the total effect of independent variable on the dependent variable. Nagekerke result showed like adjusted adjusted R-square in multiple liner regression. In this case the Nagekerke value has .729 (72.9%). Therefore, 72.9% of consumer buys microfinance institution products are as a result of promotional mix element (advertisement, sales promotion, personal selling and Publicity & public relation.)

4.16. Discussion of Generalized ordinary Regression Result

Ordinal log it regression results can be interpreted by using the coefficient of the parameters and by using their odd ratios (exponential value of the coefficients of the parameters). If respective β coefficient value is positive the probability of being at or below the level of consumer buying behavior is decreased by the value of β , the reverse is true if β value is negative. Their complements are defined by using the exponential value of β . Exponential value of β indicate the level of increment of consumer buying behavior beyond/below the level. Therefore all the variables incorporated under this study as a factor for consumer buying behavior were interpreted by taking into account the above way of ordinal logit regression results interpretation.

Table 4.16. Test of Parallel Lines

Parameter Estimates											
Parameter	B	Std. Error	95% Wald Confidence Interval		Hypothesis Test			Exp(B)	95% Wald Confidence Interval for Exp(B)		
			Lower	Upper	Wald Chi-Square	df	Sig.		Lower	Upper	
Threshold	[Cbb=1.00]	4.900	1.3009	2.350	7.450	14.186	1	.000	134.264	10.486	1719.122
	[Cbb=1.17]	6.021	1.0148	4.032	8.010	35.199	1	.000	411.856	56.357	3009.863
	[Cbb=1.33]	6.844	.9388	5.004	8.684	53.139	1	.000	937.916	148.950	5905.914
	[Cbb=1.50]	7.047	.9295	5.225	8.869	57.479	1	.000	1149.804	185.949	7109.762
	[Cbb=1.83]	7.370	.9171	5.573	9.168	64.586	1	.000	1587.979	263.160	9582.309
	[Cbb=2.00]	7.506	.9133	5.716	9.296	67.549	1	.000	1818.790	303.677	10893.142
	[Cbb=2.17]	7.629	.9105	5.844	9.413	70.209	1	.000	2056.833	345.303	12251.720
	[Cbb=2.33]	7.949	.9066	6.172	9.726	76.862	1	.000	2831.503	478.946	16739.689
	[Cbb=2.50]	8.332	.9122	6.544	10.120	83.436	1	.000	4155.292	695.271	24834.140
	[Cbb=2.67]	8.593	.9199	6.790	10.396	87.257	1	.000	5392.010	888.694	32715.172
	[Cbb=2.83]	9.631	.9495	7.770	11.492	102.869	1	.000	15223.815	2367.415	97897.721
	[Cbb=3.00]	10.265	.9672	8.370	12.161	112.642	1	.000	28718.136	4313.860	191181.764
	[Cbb=3.17]	10.938	.9861	9.005	12.871	123.039	1	.000	56281.545	8146.948	388809.695
	[Cbb=3.33]	11.577	1.0067	9.604	13.550	132.253	1	.000	106612.700	14822.493	766825.647
	[Cbb=3.50]	11.971	1.0188	9.974	13.967	138.067	1	.000	158058.262	21460.584	1164106.917
	[Cbb=3.67]	12.419	1.0320	10.396	14.441	144.822	1	.000	247401.243	32734.010	1869840.404
	[Cbb=3.83]	13.068	1.0509	11.008	15.128	154.636	1	.000	473636.744	60383.597	3715110.978
	[Cbb=4.00]	13.983	1.0749	11.877	16.090	169.242	1	.000	1182638.288	143854.672	9722543.570
	[Cbb=4.17]	14.634	1.0905	12.496	16.771	180.070	1	.000	2266090.651	267321.457	19209706.95
	[Cbb=4.33]	15.482	1.1113	13.304	17.661	194.095	1	.000	5295798.245	599777.019	46759842.64
	[Cbb=4.50]	16.266	1.1303	14.050	18.481	207.094	1	.000	11591343.45	1264813.274	106228520.7
	[Cbb=4.67]	17.044	1.1531	14.784	19.304	218.481	1	.000	25232383.70	2633072.724	241798557.7
	[Cbb=4.83]	17.221	1.1601	14.948	19.495	220.351	1	.000	30139047.89	3101842.948	292845970.2
Adve		2.413	.2242	1.974	2.852	115.832	1	.000	11.168	7.197	17.331
Salesp		.107	.0883	-.066	.280	1.462	1	.227	1.113	.936	1.323
Personals		.666	.1776	.318	1.014	14.067	1	.000	1.947	1.374	2.757
Pubic		.200	.1177	-.030	.431	2.897	1	.089	1.222	.970	1.539
(Scale)		1 ^a									

Dependent Variable: Cbb
 Model: (Threshold), Adve, Salesp, Personals, Pubic
 a. Fixed at the displayed value.

Source own survey 2024

➤ **Advertisement and Consumer Buying Behavior**

In this study advertisement has been used as a predictor variable for the outcome variables of consumer buying behavior, both measured by a five likert type questioners. As shown from the table the estimated ordinal logit regression coefficient, $\beta = 2.413$, $p < 0.05$ ($p=0.000$), it indicated that the predictor variable, advertisement, has a significant effect on consumer buying behavior.

Beta ratio = 2.413 indicated that the odds of being at or below a particular consumer buying behavior base level relative to beyond that level decreased by a factor of 2.413 with one-unit increase in the advertisement. In other words, a higher level of advertisement was related to the likelihood of being in a higher consumer buying behavior level.

To estimate the probability of being beyond a category of consumer buying behavior, which is the complement of the probability of being beyond a category, it is only necessary to exponentiate. $=2.413$; this results in odd ratio = 11.168, indicating that the odds of being beyond

a consumer buying behavior level was 11.168 times greater with one-unit increase in advertisement other variables being held constant.

➤ **Sales Promotion and Consumer Buying Behavior**

In this study sales promotion has been used as a predictor variable for the outcome variables of consumer buying behavior, both measured by a five likert type questioners. As shown from the table the estimated ordinal logit regression coefficient, $\beta = 0.107$, $p < 0.05$ ($p=0.227$), it indicated that the predictor variable, sales promotion, has insignificant effect on consumer buying behavior.

Beta ratio = 0.107 indicated that the odds of being at or below a particular consumer buying behavior base level relative to beyond that level decreased by a factor of 0.107 with one-unit increase in the sales promotion. In other words, a higher level of sales promotion was related to the likelihood of being in a higher consumer buying behavior level.

To estimate the probability of being beyond a category of consumer buying behavior, which is the complement of the probability of being beyond a category, it is only necessary to exponentiate. = 0.107; this results in odd ratio = 1.113, indicating that the odds of being beyond a consumer buying behavior level was 1.113 times greater with one-unit increase in sales promotion other variables being held constant.

➤ **Personal Selling and Consumer Buying Behavior**

In this study personal selling has been used as a predictor variable for the outcome variables of consumer buying behavior, both measured by a five likert type questioners. As shown from the table the estimated ordinal logit regression coefficient, $\beta = .666$, $p < 0.05$ ($p=0.000$), it indicated that the predictor variable, personal selling, has a significant effect on consumer buying behavior.

Beta ratio = 0.666 indicated that the odds of being at or below a particular consumer buying behavior base level relative to beyond that level decreased by a factor of 0.666 with one-unit increase in the personal selling. In other words, a higher level of personal selling was related to the likelihood of being in a higher consumer buying behavior level.

To estimate the probability of being beyond a category of consumer buying behavior, which is the complement of the probability of being beyond a category, it is only necessary to

exponentiate. = 0.666; this results in odd ratio =1.947, indicating that the odds of being beyond a consumer buying behavior level was 1.947 time greater with one-unit increase in personal selling other variables being held constant.

➤ **Publicity & Public Relation and Consumer Buying Behavior**

In this study public relation has been used as a predictor variable for the outcome variables of consumer buying behavior, both measured by a five likert type questioners. As shown from the table the estimated ordinal logit regression coefficient, $\beta = 0.200$, $p < 0.05$ ($p=0.089$), it indicated that the predictor variable, public relation, has insignificant effect on consumer buying behavior. Beta ratio = 0.200 indicated that the odds of being at or below a particular consumer buying behavior base level relative to beyond that level decreased by a factor of 0.200 with one-unit increase in the sales public relation. In other words, a higher level of sales public relation was related to the likelihood of being in a higher consumer buying behavior level.

To estimate the probability of being beyond a category of consumer buying behavior, which is the complement of the probability of being beyond a category, it is only necessary to exponentiate. = 0.200; this results in odd ratio =1.222, indicating that the odds of being beyond a consumer buying behavior level was 1.222 time greater with one-unit increase in public relation other variables being held constant.

4.17. Implications of the Study

The implication of this study is concerned one can really get best of it, because it really spelled out the hard core reality that how consumer buying behavior is depend on and to build long term relationship with customer for sustainability of the business, one should never forget to practice promotional mix dimensions, it is really major weapon to make the microfinance institution service success full. This study suggests that they should develop promotional dimension to build long term relationship with the target customer. In a way that will be an innovative and exclusive thing in the market because these days the consumers are really conservative about the advertisement, sales promotion, personal selling and publicity & public relation.

4.18. Hypotheses Assessment Summary

Table 4.17. Hypothesis Assessment Summary

Hypothesis	Sig. Value	Empirical Conclusion
Advertisement has a positive and significant effect on Consumer buying behavior.	0.000	Accepted
Sales promotion has a positive and significant effect on Consumer buying behavior.	0.227	Rejected
Personal selling has a positive and significant effect on Consumer buying behavior.	0.000	Accepted
Public relation has a positive and significant effect on Consumer buying behavior.	0.089	Rejected

Source own survey 2024

As clearly displayed on table 4.17, hypotheses result shows that all the independent variables have positive relationship, in addition to that advertisement and personal selling have significant relationship; on the other hand the remaining two variables have insignificant relationship.

CHAPTER FIVE

Summary of Findings, Conclusion and Recommendation

In this chapter summary of findings, conclusion, recommendations and limitation of the study were presented. The purpose of the study is to investigate the effect of promotional mix element on consumer buying behavior.

5.1 Summary of the Major Finding

The researcher four selected dimensions of promotion were presented i.e. advertisement, sales promotion, personal selling and public relation. Two independent variables have a significant effect on consumer buying behavior. Let us summarize the findings in detail.

The descriptive analysis of independent variables average mean range value of advertisement, personal selling and public relation were s almost categorized under agree mean range.

Based on assessment of the respondents advertisement has shown significant importance with consumer buying behavior. Correlation value of advertisement was 0.688; it shows strong relation with consumer buying behavior in micro-finance institution, and the regression coefficient table show that the variable beta value of 2.413, it indicates that direct relationship with consumer buying behavior and exponentiate value of 11.168 values with a significance level of .000 level.

The study has shown that the variable sales promotion has a positive and insignificant relation with consumer buying behavior. Correlation value of sales promotion was 0.030; it shows moderate relation with consumer buying behavior in micro-finance institution , and the regression coefficient table show that the variable beta value of 0.017, it indicates that direct relationship with consumer buying behavior and exponentiate value of 1.113 values with a significance level of 0.227.

The result study of personal selling has a significant relationship with consumer buying behavior. The correlation analysis result show strong and positive relation with a value of 0.521 with consumer buying behavior. Regression analysis also reveals that the coefficient value of personal selling show 0.666 and exponentiate value of 1.947 with significance level of .000.

The test result study of public relation has a positive but insignificant relationship with consumer buying behavior. The correlation analysis shows weak and positive relationship, the value showed 0.131 with consumer buying behavior. Regression analyses also indicate that the coefficient value of public relation shows 0.200 and exponentiate value of 1.222 with significance level of 0.089.

The model fitting information is statistically significant the value show .000 it is less than ($p < 0.05$). Therefore tells us that the model gives better predictions than if we just guessed based on the marginal probabilities for the outcome categories The goodness of fit test the model fit the data because the deviance significance value is > 0.05 , therefore the model fit the data but, not statistically significant.

Pseudo R-Square result shows the total effect of independent variable on the dependent variable. Nagekerke result showed like R square in multiple liner regression in this case the R square value has .729 (72.9%). Therefore, 72.9% of consumer buying behavior in the selected micro-finance institution is happen as a result of promotional mix element.

5.2 Conclusion

The main purpose of the study was to investigate the effect of promotional mix element on consumer buying behavior. The study was conducted on selected micro-finance institution in Butajira town. In order to meet this general objective, Non-probability method were used, among the non- probability sampling deliberate/purposive or judgment sampling approach was used. Questionnaires were prepared on the dependent variable (consumer buying behavior) and on the dimension of promotion i.e. advertisement, sales promotion, personal selling and public relation, then the questionnaire were distributed at micro-finance institution Butajira customers.

The finding from the descriptive statistics shows that advertisement has the highest mean value which is 3.799 and remaining variables personal selling, sales promotion and public relation shows (3.73, 3.27 and 3.49) mean value respectively. Correlation analysis was conducted to analyze if there is relation between variables used, the correlation matrix show that all coefficient of correlation were positive and significant. The independent variables advertisement, sales promotion, personal selling and public relation coefficients shows (0.688, 0.030, 0.521 and 0.131) respectively. Further regression analysis also conducted to verify if the independent variables effect on consumer buying behavior. For this

Reason, the effect of independent variables; advertisement, sales promotion, personal selling and public relation on consumer buying behavior was conducted. All the independent variables have positive effect on consumer buying behavior.

Advertising was found to be the most decisive promotional mix element that affects consumer buying behavior. The next element that was found to have an alarming effect on consumer buying behavior is personal selling then sales promotion and finally public relation. This revealed that micro-finance institution should focus on advertising which means more budget allocation towards this promotional mix element. Another implication that can be gathered from the study is that of awareness towards promotion. It is found that almost half of the respondents were not fully confident about their awareness towards promotion. Promotion being a companywide process everyone is expected to take part in the process of promoting their respective company. This can only be done when everyone is aware and able promote the company. Therefore the point of this discussion lies on the idea that more training and focus should be centered on developing a good awareness towards promotion in micro-finance sector. The study was conducted on the bases of proofing that promotional mix elements have an influence on consumer buying behavior of micro-finance sector. The findings presented above clearly that promotional mix elements have an effect on micro-finance sector consumer buying behavior.

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

5.3 Recommendations

- The main objective of this study is to investigate the effects of promotional mix element on consumer buying behavior.
- From the results of this study, it has been observed that consumers responded positively to the various promotional tools offered by the micro-finance institution.
- 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 effect of promotion.
- It is essential for Ethiopian micro-finance institution to pay more attention in increasing their promotional activities practice, and reinforce their accomplishments in promotional mix elements advertising, Personal Selling, Public relation and Sales Promotion that effecting consumers purchasing decision making.
- From the findings and conclusions of this study, the micro-finance institution should take into consideration the important determinant of consumer buying behavior dimension to prevent existing consumers from going to competitors good & service and to attract new customer to the industry unless the industry will not able to increase their profitability from time to time. As a result the company should have to at least keep it up. According to my findings today the selected micro-finance institution not practices the entire promotional mix element equally as much as possible the industry should practice accordingly, to attract and build long term relationship with the all target customer of the world.
- Ethiopian micro-finance institution should work hard to achieve promotional activities integration in the practice, because such integration will lead to increased demand for their good and service, 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.
- Ethiopian micro-finance institution 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 micro-finance institution 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 micro-finance institution 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 micro-finance 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 micro-finance institution has to be active on sponsoring social supporting activities in a way that will bring benefits both for the whole community and the institution itself. The micro-finance sector public relation office need to work more on improving their efforts on finding the ways how the micro-finance institution effectively and actively participate on sponsoring several social supporting activities as per the requirements of its publics as a whole.
- It also helps the micro-finance 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 micro-finance institution 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 and public relation should be practiced to attract more consumers and to retain existing consumers.

5.4 Further researcher

The study focuses on the effect of promotional mix element on consumer buying behavior in case of selected micro-finance institution only by using a „sample size.

Finally, other studies 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. Further studies can be carried out on the effects of promotional mix element on selected micro finance institution.

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APPENDICES

Appendix 1: Questionnaire (English)

College of Business & Economics Department of Management

A Questionnaire to be filled by the customer

Dear respondents,

This questionnaire is prepared for research purpose entitled “*the effect of promotion on customer buying behavior in case of selected micro finance institution in Butajira town*”. 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 #0916763478

Email address: Yeshiwas Hailu516@gmail.com

Thank you for your assistance

Direction: Please select the appropriate response category by put a sign (✓) the number against each question

1. **Sex:** 1. Male 2. Female
2. **Age:** 1. 25–35 years 2. 36–45 years 3. 46–55 years
4. above 56 years
3. **Education Status:** 1. Primary education completed 2. Secondary education completed 3. Diploma 4. 1st Degree 5. MA/MSc
4. **Monthly Income:** 1. below 2500 birr 2. 2501–5000 birr 3. 5001–7500 birr
4. 7501–10000 birr 4. Above 10001 birr

Direction: Please indicate your degree of agreement/disagreement with the following statements by tick (✓) in the box

Where; (1-Strongly disagree; 2-Disagree; 3-Neutral; 4-Agree; and 5-Strongly agree)

No	Promotional mix items	SA(5)	A(4)	N(3)	D(2)	SD(1)
I.	Advertisements					
1.	The advertisement messages is simple to understand as the result of it helps me to decide to buy the product					
2.	The advertisement message is honest as a result it Influences me to decide to buy the product.					
3.	The facts in the ads do convince me to different features of the product					
4.	Every time I look this advertisement it me Comfort					
5.	Mostly I discuss the ads message with my friends after viewing it					
6.	Repeat advertising messages affect consumer Behavior. This repetition serves as a reminder to the consumer.					
7.	This microfinance advertisement reminds me to come choose this microfinance institution					
8.	Television advertisement can be useful channel for promoting this microfinance institution					
II.	Sales Promotion					
1.	Sales promotion encourages me to use new Products					
2.	I tend to make deposit and use new products more often if I have the coupon offering promotion					
3.	I tend to make deposit more often when the value of sales promotion is higher					
4.	Displays and promotion offer inform in banks attractive me					
5.	Attractive and clear sales promotion influence the amount of deposit and use new products					
6.	I often use microfinance service display in the counter					
7.	Buy one get one free influences my purchase to the product					
8.	The discounts or a special offer makes me to come to this microfinance more frequently					
III.	Personal Selling					
1.	In microfinance institution services the personal selling strategies in place effective					
2.	Sales person keep tract of buyers mental state while asking question					

3.	Sales person relate product or service features to Consumers benefit					
4.	Sales professionals to focus on identifying and satisfying the needs and wants of their customer					
5.	The sales person provides stimuli buyers response sought continue process until purchase decision is arrived at					
6.	Sales presentation is adapt to the individual customers" needs and more focus on problem Solving					
7.	Employee of the micro-finance institutions suggestive selling technique to sell services of the micro-finance institutions attract me					
IV. Public relation						
1.	The micro-finance institution mode of publicity have result to optimistic brand name to the product					
2.	Well known microfinance service deliver it changes publicity activities					
3.	Effective use of communication improve the company publicity activities					
4.	I believe in public relation because it helps meto get information and fact					
5.	The publicity activities improve the company product and services					
6.	The public relation message is attract public attention grabbing as a result it influences me to Decide to buy the product.					
V. Consumer Buying Behavior						
1.	The promotion message is memorable as result it influence to decide to buy the product					
2.	The advertisement message is creative as a result it influence to decide to buy the product					
3.	I testify to my friends and relatives about the Incentives					
4.	I am repeat customer of the services					
5.	I act as a referee to other customers who need micro-finance service and convince them to acquire the micro-finance products					
6.	If I have the opportunity, I will commit to deposit More in thismicro-finance institution.					

3. ትምህርት ደረጃ::

1. የመጀመሪያ ደረጃ ያለው ተምህርት 2. ሁለተኛ ደረጃ ያለው ተምህርት
 3. ዲፕሎማ እና ዲግሪ
 5. ሁለተኛ ደረጃ

4. የ እርስዎ ወርሃዊ ገቢ ምን ያህል ነው::

1. ከ2500 ብር ከዚያ በታች 3. ከ5001-7500 ብር
 2. ከ2501-5000 ብር 4. ከ7501-10000 ብር 5. 10001 እና በላይ

ክፍል ሁለት: የማስተዋወቂያ መንገድ ማረጋገጫ ሰነድ

መመሪያ ከዚህ በታች የቀረቡትን ሰነዶች የእርስዎን የመስማማት/አስመስማማት ድርጅቱን የሚሰኩና ቸው በመሆኑም በቀረቡበት ሰነድ ላይ የሚሰጠው ከሆነ በጣም እስማማሁ

- (5) በጣም እስማማሁ (4) እስማማሁ (3) እርግጠኛ አይደለም (2) አስመስማማኩም (1) በፍጹም አስመስማማኩም ብሎ ወመልስ

ስመስጠት ይችላሉ::

ተ.ቁ	መስኪያዎች	5:በ.እ	4:እ	3:ሃ.የሰ	2:አ	1:ፍ.አ
I	ማስታወቂያ					
1.	እኔ የመረጥኩት ማደክሮ ፋይናንስ ከሌሎች ጋር ሲነፃፀር የማስታወቂያ መልእክቶች በቀላል ስመረዳት አደስኝ ገርም					
2.	የማስታወቂያ መልእክቶች ሲታዩ የሚሰጡ በመሆናቸው አገልግሎቱን ስመጠቀም እምነት አሳድሮብኛል::					
3.	ማስታወቂያዎቼ እውነተኛ የሆኑ መሆናቸውን አገልግሎቱን እንደጠቀም አሳምኛለሁ::					
4.	ማስታወቂያ በምስማማት ጊዜ ደስታ ይሰማኛል::					
5.	በማስታወቂያው መልዕክት ይዘት ከግድግዳ ጋር እውያደ በታሰቡ::					
6.	የማስታወቂያው መልዕክት እስከ ደረሰበት ጊዜ ድረስ ለጊዜው እንደፈጸም ተፅዕኖ አሳዳሪ ብኛ					
7.	የማደክሮ ፋይናንስ የማስታወቂያዎችን እንዲህ ማደክሮ ፋይናንስ እንደመርጥኩ አስታውሻለሁ					
8.	በቲቪ ማስታወቂያ በመስራት ማደክሮ ፋይናንስ አገልግሎት ማስታወቂያ ወቅት ይቻላል::					
II	ጊዜ ያደረግኩት					
1.	በማደክሮ ፋይናንስ በሚሰጡ የማበረታቻ ቅናሾች የበሰጠ እንደቆየኩ አስታውሻለሁ					

	ቶ*85ኛል					
2.	በማይክሮ ፋይናንስ የሚሰጠው የቀጠባ ማበረታቻ ኩፍን የማይክሮ ፋይናንስ አገልግሎቶች ይበልጥ እንደጠቀም ረድቶኛል					

3.	በማይክሮ ፋይናንስ የሚሰጡ የማበረታቻ ቅናሽ ዋጋ ሲጨምር አገልግሎቱን በብዛት እጠቀማለሁ					
4.	አልፎ አልፎ የማይክሮ ፋይናንስ ምርቶች ማሳያዎች በሂሳብ ማሻን እጠቀማለሁ።					
5.	ማራኪ እና ግልፅ የማሳያ ነጥብ የተቀማጭ መጠን ሳይተፅፅኛይ ኖራታል። እንዲሁም አዲስ የማይክሮ ፋይናንስ ምርቶች እንደንጠቀም ያደርገኛል ።					
6.	በማይክሮ ፋይናንስ የሚሰጡ የማበረታቻ ኩፍኖች ስለሆነ በአጭር ጊዜ ውስጥ አዳዲስ የማይክሮ ፋይናንስ ምርቶች እንዲጠቀሙ ያደርጋል					
7.	ተጨማሪ ጥቅማ ጥቅሞች የበለጠ የማይክሮ ፋይናንስ አገልግሎት እንደጠቀም ይረዳኛል።					
8.	ማይክሮ ፋይናንስ ሚዲያዎች ውቅናሽ የማይክሮ ፋይናንስ አገልግሎት ሁሉ እንደጠቀም አደርገኛል።					
III	ግላዊ ስያሜ					
1.	በእኔ መሰከት የማይክሮ ፋይናንስ ሰራተኞች ምርትና አገልግሎት ስመስጠት የሚያደርገው ጥረት በቀነሰው።					
2.	የማይክሮ ፋይናንስ ስያሜ ሰራተኞች የደንበኞችን ጥያቄ በትክክል በመስማት እንደፍላጎት የመመስሰት ስሜት አላቸው።					
3.	የማይክሮ ፋይናንስ ስያሜ ሰራተኞች ምርትና አገልግሎትን ከደንበኛው ፍላጎት ጋር የማስተሳሰር ስሜት አላቸው።					
4.	የማይክሮ ፋይናንስ የግልፍ ላጎት በትክክል በመሰየት እርካታ ይገኝ ፍላጎት ላይ ለሌሎች ስሜት አላቸው።					
5.	የማይክሮ ፋይናንስ ስያሜ ሰራተኞች ምርትና አገልግሎታቸውን ስለጠቀም ፍላጎት ካሳፈሩ በኋላ ምርትና አገልግሎቱ እስከ ጠቀም ድረስ ድጋፍ ቸው አልተሰጠም					
6.	የማይክሮ ፋይናንስ ስያሜ የሚቀርበው ከደንበኞች ፍላጎት ጋር የተስማማ እና ግርፈ ሺቢያ መንገድ ነው።					

7.	አገልግሎት ሰጪ ሰራተኞች ደንበኛ ስም ላይ ተጠቃሚዎችን ለማወቅ ደጋጊ መረጃ ለማግኘት ማለት።					
IV	የህዝብ ግንኙነት					
1.	የማይክሮፌድናን ስጦታ የሚሰጠው የሥራ ስልጠና በህዝቡ ዘንድ ትልቅ የምርት ተቀባይነት እንዲኖረው እድረ ገጽ ለማዘጋጀት ይረዳል።					
2.	ታዋቂ የማይክሮፌድናን አገልግሎት አሰጣጥ የሚሰጠው የሥራ ስልጠና እንቅስቃሴ ይበልጥ ወደ ታላቅ ገቢዎች ይሰጣል።					
3.	ተደማጭነት ያለው መልስ አገልግሎት የደረጃ ትንተና የሚሰጠው የሥራ ስልጠና እንቅስቃሴ የተሻለ እንዲሆን ይረዳል።					
4.	በህዝብ ግንኙነት አምና ስራ ምክንያት ምረጃ እና እውነተኛ ማግኘት ስራ ማቻል					
5.	የማይክሮፌድናን ስጦታ የሚሰጠው መልስ አገልግሎት የማይክሮፌድናን ስም ለማዘጋጀት እና አገልግሎት የተሻለ እድረ ገጽ ለማዘጋጀት ይረዳል።					
6.	የህዝብ ግንኙነት መልስ አገልግሎት ከራሱ የሚሰጠው ሆኖ ማግኘት ይቻላል።					
V	የደንበኛው የመግዛት ባህሪ					
1.	እድራ ምንገን ህዝብ የማይክሮፌድናን ስም ለማዘጋጀት ይረዳል።					
2.	የሚሰጠው የሥራ ስልጠና መልስ አገልግሎት ሲሰጥ የማይክሮፌድናን ስም ለማዘጋጀት ይረዳል።					
3.	የሚሰጠው የሥራ ስልጠና መልስ አገልግሎት በፈጠራ አሰጣጥ የታደገ ስም ለማዘጋጀት ይረዳል።					
4.	የማይክሮፌድናን አገልግሎት በተደጋጋሚ ጊዜ የምጠቅም ደንበኛነት					
5.	ይህንን አገልግሎት ለማግኘት ለሌሎች ደንበኞች የማይክሮፌድናን ስም ለማዘጋጀት እና ስም ለማዘጋጀት ይረዳል።					
6.	ስንደኛ ሆኖ እንደ ስም ለማዘጋጀት ይረዳል።					

ስለትብብርም እና መሰጠት !!

Appendix 2: SPSS Result

Advertisement

Reliability Statistics

Cronbach's Alpha	N of Items
.807	8

Descriptive Statistics

	N	Mean	Std. Deviation
The advertisement messages is simple to understand as the result of it helps me to decide to buy the product	354	3.74	.821
The advertisement message is honest as a result it influences me to decide to buy the product.	354	3.86	1.049
The facts in the ads do convince me to different features of the service	354	3.90	1.011
Every time I look this advertisement it me comfort	354	3.72	1.028
Mostly I discuss the ad message with my friends after viewing it	354	3.84	.957
Repeat advertising messages affect consumer behavior. this repetition serves as persuade to the consumer.	354	3.74	.819
This MF advertisement reminds me to come choose this MF	354	3.86	1.050
Television advertisement can be useful channel for promoting this MF service	354	3.72	1.028
Valid N (listwise)	354		

Sales promotion

Reliability Statistics

Cronbach's Alpha	N of Items
.961	8

Descriptive Statistics

	N	Mean	Std. Deviation
Sales promotion encourages me to use new products	354	3.26	1.237
I tend to make deposit and use new products more often if I have the coupon offering promotion	354	3.32	1.212
Displays and promotion offer inform in MF attractive me	354	3.25	1.234
I tend to make deposit more often when the value of sales promotion is higher	354	3.29	1.213
Attractive and clear sales promotion influence the amount of deposit and use new products	354	3.23	1.245
I often use MF products display in the counter	354	3.17	1.237
Buy one get one free influences my purchase to the product	354	3.39	1.195
The discounts or a special offer makes me to come to this MF more frequently	354	3.24	1.234
Valid N (listwise)	354		

Personal Selling

Reliability Statistics

Cronbach's Alpha	N of Items
.742	7

Descriptive Statistics

	N	Mean	Std. Deviation
In MF services the personal selling strategies in place effective	354	3.59	1.053
Sales person keep tract of buyers mental state while asking question	354	3.69	1.043
Sales person relate product or service features to consumers benefit	354	3.70	1.078
Sales professionals to focus on identifying and satisfying the needs and wants of their customer	354	3.80	1.054
The sales person provides stimuli buyers response sought continue process until purchase decision is arrived at	354	3.77	1.142
Sales presentation is adapt to the individual customers' needs and more focus on problem solving	354	3.86	1.079
Employee of the MF suggestive selling technique to sell services of the MF attract me	354	3.69	1.069
Valid N (listwise)	354		

Public Relation

Reliability Statistics

Cronbach's Alpha	N of Items
.818	6

Descriptive Statistics

	N	Mean	Std. Deviation
The MF mode of publicity have result to optimistic brand name to the product	354	3.56	1.217
Well knownmicrofinance service deliver it changes publicity activities	354	3.51	1.217
Effective use of communication improve the company publicity activities	354	3.53	1.237
I believe in public relation because it helps me to get information and fact	354	3.51	1.217
The publicity activities improve the company product and services	354	3.45	1.096
The public relation message is attract public attention grabbing as a result it influences me to decide to buy the product.	354	3.38	1.124
Valid N (listwise)	354		

Consumer buying behavior

Reliability Statistics

Cronbach's Alpha	N of Items
.748	6

Descriptive Statistics

	N	Mean	Std. Deviation
The promotion message is memorable as result it influence to decide to buy the product	354	3.92	.946
The advertisement message is creative as a result it influence to decide to buy the product	354	3.83	.949
I testify to my friends and relatives about the incentives	354	3.61	1.070
I am repeat customer of the services	354	3.56	1.245
I act as a referee to other customers who need microfinance service and convince them to acquire themicrofinace product	354	3.71	1.021
If I have the opportunity, I will commit to deposit more in thismicrofinance	354	3.84	.955
Valid N (listwise)	354		

Descriptive Statistics

	N	Mean	Std. Deviation
Adve	354	3.7994	.63559
Salesp	354	3.2694	1.08648
Personals	354	3.7348	.69326
Pubic	354	3.4901	.85784
Cbb	354	3.7382	.70492
Valid N (listwise)	354		

Coefficients^a

Model	Collinearity Statistics	
	Tolerance	VIF
1 adv	.663	1.508
slp	.911	1.098
prs	.659	1.519
pur	.883	1.132

a. Dependent Variable: cbb

Correlations

			cbb	adv	slp	prs	pur
Spearman's rho	cbb	Correlation Coefficient	1.000	.688**	.030	.521**	.131*
		Sig. (2-tailed)	.	.000	.578	.000	.014
		N	354	354	354	354	354
	adv	Correlation Coefficient	.688**	1.000	.029	.555**	.142**
		Sig. (2-tailed)	.000	.	.580	.000	.007
		N	354	354	354	354	354
	slp	Correlation Coefficient	.030	.029	1.000	-.021	-.378**
		Sig. (2-tailed)	.578	.580	.	.689	.000
		N	354	354	354	354	354
	prs	Correlation Coefficient	.521**	.555**	-.021	1.000	.188**
		Sig. (2-tailed)	.000	.000	.689	.	.000
		N	354	354	354	354	354
	pur	Correlation Coefficient	.131*	.142**	-.378**	.188**	1.000
		Sig. (2-tailed)	.014	.007	.000	.000	.
		N	354	354	354	354	354

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

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

Model Fitting Information

Model	-2 Log Likelihood	Chi-Square	df	Sig.
Intercept Only	1896.036			
Final	1646.069	249.967	4	.000

Link function: Logit.

Goodness-of-Fit

	Chi-Square	df	Sig.
Pearson	11318.111	7702	.000
Deviance	1433.582	7702	1.000

Link function: Logit.

Pseudo R-Square

Cox and Snell	.725
Nagelkerke	.729
McFadden	.239

Link function: Logit.

Test of Parallel Lines^a

Model	-2 Log Likelihood	Chi-Square	df	Sig.
Null Hypothesis	623.286			
General	509.994 ^b	113.293 ^c	36	.000

The null hypothesis states that the location parameters (slope coefficients) are the same across response categories.

- a. Link function: Logit.
- b. The log-likelihood value cannot be further increased after maximum number of step-halving.
- c. The Chi-Square statistic is computed based on the log-likelihood value of the last iteration of the general model. Validity of the test is uncertain.

Parameter Estimates

Parameter	B	Std. Error	95% Wald Confidence Interval		Hypothesis Test			Exp(B)	95% Wald Confidence Interval for Exp(B)		
			Lower	Upper	Wald Chi-Square	df	Sig.		Lower	Upper	
Threshold	[Cbb=1.00]	4.900	1.3009	2.350	7.450	14.186	1	.000	134.264	10.486	1719.122
	[Cbb=1.17]	6.021	1.0148	4.032	8.010	35.199	1	.000	411.856	56.357	3009.863
	[Cbb=1.33]	6.844	.9388	5.004	8.684	53.139	1	.000	937.916	148.950	5905.914
	[Cbb=1.50]	7.047	.9295	5.225	8.869	57.479	1	.000	1149.804	185.949	7109.762
	[Cbb=1.83]	7.370	.9171	5.573	9.168	64.586	1	.000	1587.979	263.160	9582.309
	[Cbb=2.00]	7.506	.9133	5.716	9.296	67.549	1	.000	1818.790	303.677	10893.142
	[Cbb=2.17]	7.629	.9105	5.844	9.413	70.209	1	.000	2056.833	345.303	12251.720
	[Cbb=2.33]	7.949	.9066	6.172	9.726	76.862	1	.000	2831.503	478.946	16739.689
	[Cbb=2.50]	8.332	.9122	6.544	10.120	83.436	1	.000	4155.292	695.271	24834.140
	[Cbb=2.67]	8.593	.9199	6.790	10.396	87.257	1	.000	5392.010	888.694	32715.172
	[Cbb=2.83]	9.631	.9495	7.770	11.492	102.869	1	.000	15223.815	2367.415	97897.721
	[Cbb=3.00]	10.265	.9672	8.370	12.161	112.642	1	.000	28718.136	4313.860	191181.764
	[Cbb=3.17]	10.938	.9861	9.005	12.871	123.039	1	.000	56281.545	8146.948	388809.695
	[Cbb=3.33]	11.577	1.0067	9.604	13.550	132.253	1	.000	106612.700	14822.493	766825.647
	[Cbb=3.50]	11.971	1.0188	9.974	13.967	138.067	1	.000	158058.262	21460.584	1164106.917
	[Cbb=3.67]	12.419	1.0320	10.396	14.441	144.822	1	.000	247401.243	32734.010	1869840.404
	[Cbb=3.83]	13.068	1.0509	11.008	15.128	154.636	1	.000	473636.744	60383.597	3715110.978
	[Cbb=4.00]	13.983	1.0749	11.877	16.090	169.242	1	.000	1182638.288	143854.672	9722543.570
	[Cbb=4.17]	14.634	1.0905	12.496	16.771	180.070	1	.000	2266090.651	267321.457	19209706.95
	[Cbb=4.33]	15.482	1.1113	13.304	17.661	194.095	1	.000	5295798.245	599777.019	46759842.64
	[Cbb=4.50]	16.266	1.1303	14.050	18.481	207.094	1	.000	11591343.45	1264813.274	106228520.7
	[Cbb=4.67]	17.044	1.1531	14.784	19.304	218.481	1	.000	25232383.70	2633072.724	241798557.7
	[Cbb=4.83]	17.221	1.1601	14.948	19.495	220.351	1	.000	30139047.89	3101842.948	292845970.2
Adve		2.413	.2242	1.974	2.852	115.832	1	.000	11.168	7.197	17.331
Salesp		.107	.0883	-.066	.280	1.462	1	.227	1.113	.936	1.323
Personals		.666	.1776	.318	1.014	14.067	1	.000	1.947	1.374	2.757
Pubic		.200	.1177	-.030	.431	2.897	1	.089	1.222	.970	1.539
(Scale)		1 ^a									

Dependent Variable: Cbb

Model: (Threshold), Adve, Salesp, Personals, Pubic

- a. Fixed at the displayed value.