Assessment On The Influence Of Promotional Mix Elements On Customer Satisfaction In The Case Of Dashen Bank In Hawassa City Of Ethiopia

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ABSTRACT
The aim of this study was to assess the influence of promotional mix elements on customer satisfaction in the selected private bank in Hawassa city. Banking sector in general and Dashen bank in particular in Ethiopia has given little attention to different types of promotional mix elements. Even though many researchers conduct a research in different marketing areas in different service sector including banking industry such as service quality and customer satisfaction, they did not conduct a research on Promotional mix elements and its impact on customer satisfaction in Dashen bank. Promotional mix elements consist of five major modes of communication: advertising, sales promotion, public and publicity, personal selling and direct marketing. The target population was 51,090 Dashen bank customers who are using the bank’s current and saving account users. The participants of the study include 397 customers of the bank who were selected from the three banks by stratified sampling techniques and out of 397 questionnaires distributed, 337 were returned with complete answer. More over 5 bank officials from the three branches were selected using purposive sampling techniques. Data was collected using questionnaires and interview designed by the investigator. The interpretation of quantitative data was made using frequency, percentage, mean, standard deviation one sample t-test, correlation Logistic regression, and the data obtained from interview were analyzed qualitatively. The result indicated that the bank practiced mostly Advertising, through Television and radio. However, the rest promotional mix elements were given less attention. The study also disclosed evaluation and customers feedback response contribution was not efficiently utilized. Customers were dissatisfied with sales promotion, personal selling, public relation and direct marketing. The banks’ promotional system is highly centralized at the head office. Consequently, the regional bank officials were unable to design and disseminate the information about the area banks’ service through promotion as per the local community context. Findings revealed that the management of the bank believed that delivering service quality should attract and retain customers rather than doing promotion. The managers also focused on only public relations and they should also give less attention to the other promotional mix elements. The head office officials should give more attention to customers’ feedback response to evaluate its status; The head office managers also should give the mandate for regional bank officials to design and exercise the promotion strategy.

Keywords: promotional mix elements, Customer satisfaction, current Account, saving account,

Introduction
1. Background of the study
Today, banking industry face their toughest competition than ever. Moving from a product and service sales philosophy to a marketing philosophy. However, it gives the industry a better chance of outperforming competition, and the cornerstone of a well-conceived marketing orientation is strong customer relationships. Marketers must connect with customers-informing, engaging, and may be even energizing them in the process. In banking industry, promotion becomes increasingly essential in today’s competitive market. There is currently growing interest in applying marketing techniques and tools in financial services (Median, 1996). In spite of major changes on the market of financial institutions, there are indications that banks have not yet successfully adopt the marketing philosophy
or with the growing importance of the financial sector, pressures are mounting for more effective marketing management of the financial services. Since the banking industry is one of the financial sectors, it becomes mandatory for the banks to think seriously about how they can compete effectively with other financial institutions. Though to be competent, the Banking industry must apply one of the marketing strategies. This strategy is marketing mix elements (the 4ps). These four Ps are product, price, place (distribution), and promotion and promotion is among them, Belch and Belch (2003). According to Czinkota & Ronkainen (2004) Promotion is defined as the direct way an organization tries to reach its target customers. This is performed through the five elements of the promotional mix including advertising, sales promotion, personal selling, public relations, direct marketing and Word of Mouth(WOM). Belch and Belch (2003) stated that Promotion is the coordination of all seller initiated efforts to set up channels of information and persuasion in order to sell goods and services or promote an idea. In banking, Promotional mix elements perform two different functions i.e. attract the depositors on one hand and attract the borrowers and users of the day toddy services at the counter. Kola and Akinle (2010) in their study of Nigeria service sector, creating effective communication with customers is the most important aspect in service marketing. For instance, they were investigated the effectiveness of advertising and personal selling practices of Nigerian service sector in communicating with its customers with the aim of finding solutions to improve the existing communication and customer satisfaction.

2 Statement of the Problem
Banking sector in general and Dashen bank in particular in Ethiopia has given little attention to different types of promotional mix elements. Even though many researchers conduct a research in different marketing areas in different service sector including banking industry such as service quality and customer satisfaction, they did not conduct a research on Promotional mix elements and its impact on customer satisfaction in Dashen bank. So, the researcher interested to conduct a research on this title in the selected bank.
Each bank thrives to attract and retain its customers to enhance its performance. This was achieved through effective promotional mix elements by communicating the banks’ service with its unique features and competitive advantage against their opponent to influence the target customers and at the same time to satisfy them. So customer satisfaction plays a vital role in banking industry for long life and profitability. Maintaining customer relationship in business is supreme importance, because Customers are becoming harder to please, they are smarter, more price conscious, more demanding, less forgiving, and they are approached by many more competitors with equal or better offers. The challenge, according to Molina, (2007) is not necessary to produce satisfied customers, the challenge is not to produce /create delighted and loyal customers, rather the bank telling about the quality of its service, loan system, better interest paying system, lower interest charge from the loan and the like, where compared to its competitors there by increases the level of profitability which ultimately leads to the safe existence of the bank in this business environment.
However, there is an indication that shows us seasonality in the market share which can contribute for the less satisfaction of the customers. This in turn may lead to customers unsatisfied; this resulted from the gap between customers’ expectation from the banks’ service and the actual performance they received from the banks service delivery with respect to their promotional mix activity.
Thus, the bank’s marketing manager tried to meet customer’s expectation and the bank’s performance as the information they communicated through their promotional mix elements. Hence, the main purpose of the study was to investigate the extent to which promotional mix activities influence on customer satisfaction in the study area. and tried to identify the banks’ promotional activities that contributed to enhance or reduce the level of customer satisfaction.

3. Research Objectives and major Research questions
General objective of the research
The general objective of this research paper was to assess the influence of promotional mix elements on customer satisfaction in the selected private bank, a case of Dashen bank in Hawassa city.
Specific objectives of the research.
- To identify the impact of promotional mix elements on customer satisfaction.
- To analyze the extent to which promotional mix influence customer satisfaction.
- To identify the extent to which promotional mix elements are integrated with customer feedback response.
- To identify the existing challenges which are encountered in the practice of promotional activities in Dashen Bank in the study area?

4. Significance of the Study
- In this dynamic and competitive business environment, it is a vital task for marketers to satisfy the existing customer as the same time attracting prospective customers. Therefore, identifying the influence of promotional mix elements on customer satisfaction by undertaking a survey and sound recommendations have played its own role to improve the quality of service by propagating the information through effective promotional mix elements to enhance customer satisfaction tailoring with their expectations.

Even though there are some studies that deal with promotional mix activities with regard to other marketing performance in Ethiopian banking industry, there is lack of previously well documented studies on promotion and its subsequent influence on customer satisfaction. The effort of the researcher different from the prior studies in that, the researcher measured customer satisfaction through the elements of promotional mix elements. Since there is lack of research studies concerning the impact of promotional mix elements practiced in the study that fulfill customers’ expectation and resulted in customer satisfaction, this research study intended to fill the gap related to promotional mix and customer satisfaction described the various factors of promotion through its Commonly known five elements. Specifically this study served as a preliminary work or a stepping stone to lay the foundation for further research and it is a pave that revealed the relationship between promotional mix and customer satisfaction. Moreover, the researcher recommended the bank which promotional elements are effective to enhance their profit by satisfying their existing customers and attracting potential customers.

5. Scope of the study
Although the selected problem existed in all private and public banks of Ethiopia, it was delimited to conduct the study on one bank because there were large numbers of customers that are using this bank and it is former and long experience among private banks in the country next to commercial bank of Ethiopia. It is also related to other factors that affect customer satisfaction. However, it was very difficult to include all these factors that directly related to this study. Therefore, to make the study effective and manageable, the researcher concentrated only on the promotional activities of the selected bank. And the researcher delimited its respondents to current account users and saving account users of the selected bank.

The researcher needed one year period of time to finalize the research that was from June, 2014 to May, 2015 at the selected bank by using Likert five scale method (form 1= Strongly disagree to 5= Strongly agree and from Highly dissatisfied to highly satisfied). Therefore, the main focus of this study was assessing the influence of promotional mix elements on customer satisfaction in three branches of Dashen bank in Hawassa city.

6. Limitation of the study
The major points that were taken as constraints to the researcher were considered as shortage of money, sufficient reference materials mainly empirical studies of this topic in Ethiopian context, unwillingness of customers to respond and the other main constraint limited the researcher in Hawassa city was shortage of time to accomplish the study at the desired time frame.
7. Review of related literature

**Definition and Concepts of promotion and customer Satisfaction**

**Definition and Concepts of promotion**

According to Goldsmith (1969) financial development is the outcome of continuous proliferation and diversification of financial institutions as well as financial instruments. Kotler and Armstrong (2006) defined that Promotion means activities that communicate the merits of the product and persuade the target customers to buy the company’s product or services in the face of its competitors. But to sell this wide range of products & services, a bank needs to employ different promotions to attract potential customers and retain the existing customers to make them purchase decisions from the banks. Marketers use abundant tools to elicit responses from target markets. These tools are known as the marketing mix. It is defined as the set of tools that a firm uses to pursue its marketing objectives in the target market (Kotler, 2000). Marketing mix decision must be made with the objective of influencing the trade channels as well as the ultimate consumer. and in return the sales. Mc Carthy, (1996) defined promotion is one of the marketing mix elements among other 4ps like Product, Price, and Place.

Even though the product is available or where it can be purchased, customers will not usually know what the product/service does or how it is performing than other products/service they are currently using. Consequently, a business promote its product / service in order to convince prospects to choose the company’s products or services instead of competitors that has similar characteristics. According to Czinkota & Ronkainen (2004) Promotion is the direct way an organization attempts to reach its publics and is performed through the five elements of promotional mix elements including (advertising, sales promotion, personal selling, public relations, and direct marketing). Therefore, promotion is compulsory for the success of companies in serving customers. Consumers also benefit from promotion because it is through this process that they should decide which product or service will satisfy their needs.

**Definition and Concepts of customer satisfaction**

Customer satisfaction is known to be one of the most important and serious issues towards success in today’s competitive business environment, as it affects company’s market shares and customer retention (Ooi, 2011). According to Ducker (1954), “the principal purpose of a business is to create satisfied customers”. Anderson, Fornell, and Rust (1994) noted that increasing customer satisfaction has been found to lead to higher future profitability. Reichheld 1996). Hansemark and Albinson (2004) defined satisfaction is an overall customer attitude towards a service provider, or an emotional reaction of the difference between what customers expect and what they receive in reality, regarding the fulfillment of some needs, goals or desire”. Accordingly “Customer satisfaction is a collective outcome of perception, evaluation and psychological reactions to the consumption experience with a product/service” (Yi,1990). Zaier (2000) also believed that “Customer satisfaction leads to repeat purchases, loyalty and to retain customers. Molina et al., (2007) stated that “customer satisfaction is crucial in the banking sector because of the special nature of the financial services which are characterized by intensive contacts with customers who have different needs and require tailored solutions”

**Promotional mix**

Pheng, low Sui and Tan Martin C.S.(1995).in defining promotion mix states that promotion involves any ways of providing information and persuasion and reminding consumers of marketing mix of products, goods or services. In other words, promotion consists of providing direct or indirect ways of communication with people, groups or organizations in order to inform and persuade them on the way to purchase products and services (Rezvani, 2008)

Promotions encompasses the five elements of promotional mix- advertising, personal selling, sales promotion, publicity and public relations and direct marketing, which are available to marketing managers who are trying to persuade the behavior and attitudes of existing and potential customers towards the company’s product and services. Palmer, (2000:414) explained that these five elements, in addition to attracting a prospective customers, they can also be used to retain the existing customers
and satisfy them on the purchase decision that they have made. These promotional mix elements are not mutually exclusive i.e. they are interdependent each other to achieve the intended objective of the organization. For example, Advertising will not succeed unless good personnel selling and sales promotion support it.

Figure 1: Conceptual Frame works on Factors of promotional mix

8. METHODOLOGY OF THE STUDY
Research Design
Approaches and Orientations of the Study
The main objective of this research was assessing the influence of promotional mix elements on customer satisfaction, those customers who are using the services who have an account (Current and saving account) in Dashen Bank in Hawassa City. The researcher measured the dependent variable by using Likert scale 1-5, from (1=Highly unsatisfied/dissatisfied and 5=Highly satisfied /Satisfied). Moreover, by using mixed method, it is easy to quantify numerical data quantitatively and to draw conclusions qualitatively by assessing the attitudes, perceptions, feelings, and aspirations of target population. The researcher came up with global measures (capturing the satisfaction at multiple levels in organization) and viewed the overall satisfaction is a function of satisfaction with multiple experiences or encounters with the service providers.

Creswell (1994) strengthens this idea in this sense that different questions yield different types of information and different research problems lead to different research designs and methods, which in turn results in the collection of different types of data and different interpretations. Therefore, the researcher chosen more quantitative and some qualitative data to answer the research questions adequately and achieved the intended objectives of the research.

On the other hand the researcher reviewed the independent variables (promotional mix) that were utilized by different studies and literature (advertising, personal selling, sales promotion, publicity and public relations and Direct marketing, word of Mouth and recent element that is events and experiences.)
Experiences). In this paper the researcher included these variables in the study and measured them in a Likert scale of 1-5 that is ranging from 1= strongly Disagree to 5= strongly Agree.

**Sampling Technique and Sample Size**

A two-stage stratified proportionate sampling technique was employed based on the judgment of the researcher, the availability of the units, personal experience and convenience in carrying out the survey (Dawson, 2007). The researcher preferred stratified sampling technique because in this procedure the resulting sample represented the entire population proportionately from the three branches of the selected bank. The sample size for the effective conduction of the research work expected to be the three branches of the selected bank in Hawassa City. The total population of the three branches is 51,090 customers since October, 2014/2007 which is taken from the branches list assessed by the researcher. Accordingly, the total sample size for the study taken as 397 customers and expected to represent the total population of the three branches. To determine the total sample size, the researcher used the following sample size determination formula to decide the sample size for population of the three branches. The formula was developed by Taro Yamane (1967). It is calculated as follows:

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

Where \( n \) is the sample size,
\( N \) is the population size, and
\( e \) is the level of precision or sampling error = (0.05)

\[ n = \frac{51090}{1 + 51090(0.05)^2} = 397 \]

Since the number of customers in each branch may not be equal, the researcher adapted proportionate stratified sampling procedure to select the sample respondents in each branch. The researcher have two levels of strata. The 1st strata was used proportionately to divide the sample to the three branches and the 2nd was within each branch the researcher took proportionately business customers (current account users) and ordinary savers (saving account users). Following the determination of samples to the three branches and the customers within each branch proportionately in the strata, the researcher also used systematic random sampling techniques to select samples from the two groups of customers to meet the objectives of the study.

From each branch for 20 working days for four weeks, the trained moderator has been able to administer the visitors and come to knew the daily visitors of each branch with close follow up of the researcher. So that the three Branches were considered as first level strata namely, Hawassa Area Dashen Bank (Piazza), Alamura area Dashen Bank (in front of bus station) and Tabor area Dashen bank (Atote) Branches are selected.

Depending on the daily average number of customer visiting each branch, the total sample size was estimated 397 divided proportionately to their size that is 271 from Hawassa Area Dashen Bank , 116 from Alamura area Dashen Bank and 10 from Tabor area Dashen bank and the customers were expected to answer the main research questions. The other 5 respondents were the banks ‘officials of the three branches taken purposely as a source of information and expected to answer the research questions together with the secondary data for this study that I have got from the bank. Hence, the total sample size was expected 397 and the number of samples for each branch was calculated by the following self developed formula:

\[ n1 = \frac{nN1}{N} \]
Where: 

- \( n \) = total number of sample
- \( N \) = total number of population
- \( N_1 \) = total number of population in each branch
- \( n_1 \) = number of samples in each branch

It is shown in the table below.

**Table 1. Sampling Design**

<table>
<thead>
<tr>
<th>S.N</th>
<th>Name of the Bank</th>
<th>No of customers in each branch</th>
<th>Sample taken from each branch by 1st stage strata proportionately ( n_1 = \frac{nN_1}{N} )</th>
<th>Percentage taken from each bank(%) ( \frac{N_1*100}{N} )</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Hawassa area</td>
<td>34854</td>
<td>271</td>
<td>68</td>
</tr>
<tr>
<td>2</td>
<td>Alamura area</td>
<td>14936</td>
<td>116</td>
<td>29</td>
</tr>
<tr>
<td>3</td>
<td>Tabor area</td>
<td>1300</td>
<td>10</td>
<td>3</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>51090</td>
<td>397</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Developed for this research

By the second level strata, the researcher calculated the samples to take from the two groups of customers in each branch, developed in the following formula:

\[
n_{11} = \frac{n_1 N_{11}}{N_1}
\]

Where: 

- \( n_{11} \) = sample size taken from different levels of customers from the three branches
- \( n_1 \) = sample size of each bank
- \( N_1 \) = population size of each bank
- \( N_{11} \) = population size of different level of customers in each bank

**Table 2 - 2nd level strata**

<table>
<thead>
<tr>
<th>S.N</th>
<th>Name of the Bank</th>
<th>Number of Business customers (current account users)</th>
<th>Sample proportionately taken</th>
<th>Number of saving account users</th>
<th>Sample proportionately taken</th>
<th>Total sample customers will be taken from each branch</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Hawassa area</td>
<td>1589</td>
<td>12</td>
<td>33,265</td>
<td>259</td>
<td>271</td>
</tr>
<tr>
<td>2</td>
<td>Alamura area</td>
<td>917</td>
<td>7</td>
<td>14019</td>
<td>109</td>
<td>116</td>
</tr>
<tr>
<td>3</td>
<td>Tabor area</td>
<td>285</td>
<td>2</td>
<td>1015</td>
<td>8</td>
<td>10</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>2791</td>
<td>21</td>
<td>48299</td>
<td>376</td>
<td>397</td>
</tr>
</tbody>
</table>

Source: developed for this research
Table 3.

<table>
<thead>
<tr>
<th>S.N</th>
<th>Names of the Bank</th>
<th>The banks officials interviewed</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Hawassa area Dashen Bank</td>
<td>2</td>
</tr>
<tr>
<td>2</td>
<td>Alamura area Dashen Bank</td>
<td>2</td>
</tr>
<tr>
<td>3</td>
<td>Tabor area Dashen Bank</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>5</td>
</tr>
</tbody>
</table>

After the sample has been taken from the two groups of customers in each of the three branches proportionately, then the researcher used systematic random sampling techniques to select samples from the two groups of customers. To utilize the systematic sampling technique, the searcher applied the following formula.

\[
K = \frac{N}{n}
\]

Where:
- \( n \) is the sample size,
- \( N \) is the population size, and
- \( K \) is the \( n^{th} \) term from a list

So, \( K = \frac{51090}{397} = 129 \)

This means the researcher has been used a table of random numbers that was randomly selected a starting point. This was executed through trained peoples who sit down in each of the three branches and ask every \( n^{th} \) customer to fill the questionnaire who were visited each branch.

The starting point is a number selected randomly that falls within the researchers’ sampling interval, in this study, it was a randomly selected number between 1 and 129.

The quantitative and qualitative methodological approaches together employed to fulfill the data requirements of the study to meet the study objectives. Moreover, the method of triangulation was applied in order to check the consistency and reliability of the data that was collected from various sources and methods.

9. Discussion and results

The types of promotional mix elements are practiced.

One major purpose of this study was to assess what types of promotional mix elements are practiced. Both questionnaire and interview were used to collect data. There were fourteen items included in the questionnaire. One of these items were used to identify through different types of promotional mix practices in the study area (item number 1) and the next three items( item number 2, 3, 4 ) were used to assess the types of the current promotional mix with respect to advertizing promotional elements. Items number 5 – 14, were used to identify the types of promotional mix with respect to Sales promotion, Sales person, Public relation, and Direct marketing promotional elements respectively. Respondents were also asked to indicate the extent of their agreement to statements related to adequacy of the type of promotional mix elements. Responses ranged from strongly disagree to strongly agree.

In addition to the findings presented above, the study also used Interview to supplement the Questionnaire data. Specifically, five bank officials were contacted to seek information about the types of promotional mix practices and extent of current promotional mix delivery practices. The interview was conducted face-to-face and respondents were asked to express their opinion. The results obtained from the questionnaire are presented in the following table.
Table 4. Rating the types of promotional mix elements are practiced.

<table>
<thead>
<tr>
<th>Promotional Mix (Response items)</th>
<th>N</th>
<th>Mean</th>
<th>Std. D</th>
<th>t</th>
<th>df</th>
<th>Sig.</th>
<th>95% Confidence Lower</th>
<th>95% Confidence Upper</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. I heard or seen about the bank through different promotional mix elements</td>
<td>337</td>
<td>4.26</td>
<td>.705</td>
<td>6.799</td>
<td>336</td>
<td>.000</td>
<td>.19</td>
<td>.34</td>
</tr>
<tr>
<td>2. I heard or seen about the bank's service through Television</td>
<td>337</td>
<td>4.35</td>
<td>.770</td>
<td>8.424</td>
<td>336</td>
<td>.000</td>
<td>.27</td>
<td>.44</td>
</tr>
<tr>
<td>3. I heard or seen about the bank's service through radio.</td>
<td>337</td>
<td>3.15</td>
<td>1.296</td>
<td>2.19</td>
<td>336</td>
<td>.020</td>
<td>.02</td>
<td>.29</td>
</tr>
<tr>
<td>4. I heard or seen about the bank's service through magazine</td>
<td>337</td>
<td>2.16</td>
<td>1.179</td>
<td>2.450</td>
<td>336</td>
<td>.015</td>
<td>.03</td>
<td>.28</td>
</tr>
<tr>
<td>5. I heard or seen about the bank's service through Coupon</td>
<td>337</td>
<td>1.66</td>
<td>.736</td>
<td>-8.584</td>
<td>336</td>
<td>.000</td>
<td>-.42</td>
<td>-.27</td>
</tr>
<tr>
<td>6. I heard or seen about the bank's service through Gifts</td>
<td>337</td>
<td>1.67</td>
<td>.695</td>
<td>-8.627</td>
<td>336</td>
<td>.000</td>
<td>-.40</td>
<td>-.25</td>
</tr>
<tr>
<td>7. I heard or seen about the bank's service through Discounts</td>
<td>337</td>
<td>1.77</td>
<td>.825</td>
<td>-5.219</td>
<td>336</td>
<td>.000</td>
<td>-.32</td>
<td>-.15</td>
</tr>
<tr>
<td>8. I heard or seen about the bank's service through Sweepstakes</td>
<td>337</td>
<td>1.63</td>
<td>.749</td>
<td>-9.021</td>
<td>336</td>
<td>.000</td>
<td>-.45</td>
<td>-.29</td>
</tr>
<tr>
<td>9. I heard or seen about the bank's service from sales person</td>
<td>337</td>
<td>2.47</td>
<td>1.239</td>
<td>7.033</td>
<td>336</td>
<td>.000</td>
<td>.34</td>
<td>.61</td>
</tr>
<tr>
<td>10. I heard or seen about the bank's service through public relation</td>
<td>337</td>
<td>2.53</td>
<td>1.227</td>
<td>7.901</td>
<td>336</td>
<td>.000</td>
<td>.40</td>
<td>.66</td>
</tr>
<tr>
<td>11. I heard or seen about the bank's service through Direct mail</td>
<td>337</td>
<td>1.80</td>
<td>.911</td>
<td>-4.126</td>
<td>336</td>
<td>.000</td>
<td>-.30</td>
<td>-.11</td>
</tr>
<tr>
<td>12. I heard or seen about the bank's service through Television</td>
<td>337</td>
<td>4.38</td>
<td>.815</td>
<td>8.551</td>
<td>336</td>
<td>.000</td>
<td>.29</td>
<td>.47</td>
</tr>
<tr>
<td>13. I heard or seen about the bank's service through Catalogue</td>
<td>337</td>
<td>1.74</td>
<td>.870</td>
<td>-5.388</td>
<td>336</td>
<td>.000</td>
<td>-.35</td>
<td>-.16</td>
</tr>
<tr>
<td>14. I heard or seen about the bank's service through Telemarketing</td>
<td>337</td>
<td>1.72</td>
<td>.846</td>
<td>-6.179</td>
<td>336</td>
<td>.000</td>
<td>-.38</td>
<td>-.19</td>
</tr>
<tr>
<td>15. I heard or seen about the bank's service through Interactive/internet</td>
<td>337</td>
<td>2.13</td>
<td>1.146</td>
<td>2.043</td>
<td>336</td>
<td>.042</td>
<td>.00</td>
<td>.25</td>
</tr>
<tr>
<td>16. I heard or seen about the bank's service through Kiosk</td>
<td>337</td>
<td>1.81</td>
<td>1.023</td>
<td>-3.407</td>
<td>336</td>
<td>.001</td>
<td>-.30</td>
<td>-.08</td>
</tr>
<tr>
<td>17. I heard or seen about the bank's service through Website</td>
<td>337</td>
<td>2.00</td>
<td>1.084</td>
<td>-0.50</td>
<td>336</td>
<td>.960</td>
<td>.12</td>
<td>.11</td>
</tr>
<tr>
<td>18. I heard or seen about the bank's service through Mobile Devices</td>
<td>337</td>
<td>1.85</td>
<td>1.190</td>
<td>-2.243</td>
<td>336</td>
<td>.026</td>
<td>-.27</td>
<td>-.02</td>
</tr>
</tbody>
</table>

Source: Own survey 2015

According to the above table given to the one sampled t-test (test value=4) results shows that the estimated t–value for they heard or seen about the bank through different promotional mix elements is $t_{337} = 6.799$ and the mean rate of respondents level of they heard or seen about the bank through different promotional mix elements were 4.26 with st.dve=0.705 with a p-value = 0.0001. This is statistically significant at 0.05% level. This implies that rate of most respondents level of awareness to the item of they heard or seen about the bank through different promotional mix elements were between agree and above.
The one sampled t-test (test value=4) result showed that the estimated t–value for they heard or seen about the banks’ service through Television is $t_{337}=4.35$ and the mean rate of respondents level of they heard or seen about the bank through different promotional mix elements were $4.26$ with $st.dve=.770$ with a $p$-value = 0.0001. This is statistically significant at 0.05% level. This implies that rate of most respondents level of awareness responded to the items of they heard or seen about the bank's service through television were agree and above. The one sampled t-test (test value=3) result showed that the estimated t–value for they heard or seen about the bank’s/ service through radio is $t_{337}=2.19$ and the mean rate of respondents level of they heard or seen about the bank through different promotional mix elements were $3.15$ with $st.dve=1.296$ with a $p$-value = 0.020. This is statistically significant at 0.05% level. This indicates that rate of respondents level of awareness responded to the item of they heard or seen about the banks’ service through radio were undecided and agree.

The one sampled t-test (test value=2) result showed that the estimated t–value for I heard or seen about the bank's service through magazine is $t_{337}=2.45$ and the mean rate is 2.16 in average with $st.dve=1.179$ with a $p$-value = 0.015. This is statistically significant at 0.05% level. This implies that rate of most respondents responded to the items I heard or seen about the bank's service through magazine were between disagree and undecided. According to the interview made with bank officials:

“The bank officials said that most of the time the bank uses television and radio for the bank advertisement and promotion. Thus, they reach their customers through these promotional mix elements. However, they believed that the bank plan to reach the rural community using local radios (FM) advertisement to utilize and expand their bank services.”

As in table 1, items 5, 6, 7, and 8, indicated that the one sampled t-test (test value=2) results shows that the estimated t –value for the bank informed about the bank’s service through sales promotion elements: coupons, gifts, discount, and sweepstakes $t_{337}=-8.584, -8.627, -5.219, -9.021$. With the mean rates are $(2.16, 1.66, 1.67$ and $1.77$ and $s.dve =0.736, 0.695, 0.825,$ and $0.749$) respectively with a $p$-value = 0.001. It is statistically significant at 0.05% level. This implies that rate of most respondents responded to the items I heard or seen about the bank's service through sales promotion were between strongly disagree and disagree. This revealed that respondents have little information about sales promotion through coupons, gifts, discount, and sweepstakes.

From item 9, the researcher has seen that the awareness of the bank’s customers about the bank’s service through personal selling is also inadequate. Since the one sampled t-test (test value=2) results shows that the estimated t –value for the bank informed about the bank’s service through personal selling $t_{337}=7.033$ with the mean rate is $2.47$ and $s.dve =1.239$ with a $p$-value = 0.001. This is statistically significant at 0.05% level. This implies that rate of most respondents responded to the items I heard or seen about the bank's service through personal selling were between disagree and undecided.

With respect to item 10, The one sampled t-test (test value=2) results shows that the estimated t –value for I heard or seen about the bank's service through public relation is $t_{337}=7.901$and the mean rate is $2.53$ in average with $st.dve=1.227$with a $p$-value = 0.0001. This is statistically significant at 0.05% level. This implies that rate of most respondents responded to the items I heard or seen about the bank's service through personal selling were between disagree and undecided. The interviewed bank officials also responded:

“Even though there are, a number of ways of advertisement such as banners, broachers, stickers, and others, the customers do not regularly and effectively use them here at regional level in fact it is practiced at federal level.”

Items 11,12,13,14,15,16,17,18, the one sampled t-test (test value=2) results shows that the estimated t –value for the bank informed about the bank’s service through direct marketing elements: Direct mail, Catalogue, Telemarketing, Interactive/internet, Television, Kiosk, Website and Mobile Devises are $t_{337}=-4.126, 8.551, -5.388, -6.179, 2.043, -3.407, -0.50, -2.243$ respectively. And also the mean rate and the s.dev ($\bar{x} =1.80, 4.38, 1.74, 1.72, 2.13, 1.81, 2.00, 1.85$ s.dev = .911, .815, .870, .846, 1.146,
1.023, 1.084, 1.190) respectively. This is statistically significant at 0.05% level. This implies that rate of most respondents responded to the items I heard or seen about the bank's service through direct marketing except television were between strongly disagree and disagree. But, about customers were well informed about the bank’s service through television direct marketing well that is in line with the one sampled t-test value. It is indicate that rate of most respondents responded to the items I heard or seen about the bank's servise through d
drect marketing element television were between strongly disagree and disagree.

Regarding the direct marketing promotion, the bank’s officials forwarded their views as follow:

“Even if the bank is currently promoting its service somehow functional with direct marketing, it is not exerting its maximum efforts as is in its early stage. So the bank officials believed this type of promotion will integrate with the existing information technology and the other direct marketing approaches to compete with the current business environment.

The extent of promotional mix elements integrated with the existing customers’ feedback response.

The other purpose of this study was to examine to what extent promotional mix elements integrated with the existing customer’s feedback response. Both questionnaire and interview were used to collect the necessary data. The following table presents the finding obtained from questionaire.

Table 5: Rating promotional mix elements integrated with the existing customers’ feedback response.

<table>
<thead>
<tr>
<th>Response items</th>
<th>N</th>
<th>Mean</th>
<th>Std. D</th>
<th>t</th>
<th>df</th>
<th>Sig.</th>
<th>95% Confidence Lower</th>
<th>95% Confidence Upper</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. I was initiated using the bank's service the promotion made by the bank</td>
<td>337</td>
<td>3.67</td>
<td>1.135</td>
<td>-5.38</td>
<td>336</td>
<td>.000</td>
<td>-.45</td>
<td>-.21</td>
</tr>
<tr>
<td>2. I was award by the promotion made by the bank about its service</td>
<td>337</td>
<td>3.89</td>
<td>.991</td>
<td>-1.98</td>
<td>336</td>
<td>.049</td>
<td>-.21</td>
<td>.00</td>
</tr>
<tr>
<td>3. I was attracted to be a client by the bank's promotion</td>
<td>337</td>
<td>3.84</td>
<td>1.048</td>
<td>-2.81</td>
<td>336</td>
<td>.005</td>
<td>-.27</td>
<td>-.05</td>
</tr>
<tr>
<td>4. I provoked their families and collogue to use the bank</td>
<td>337</td>
<td>3.42</td>
<td>1.256</td>
<td>-8.55</td>
<td>336</td>
<td>.000</td>
<td>-.72</td>
<td>-.45</td>
</tr>
<tr>
<td>5. I was convinced by the banks promotion about its unique features</td>
<td>337</td>
<td>3.66</td>
<td>1.115</td>
<td>-5.57</td>
<td>336</td>
<td>.000</td>
<td>-.46</td>
<td>-.22</td>
</tr>
<tr>
<td>6. I evaluated the promotions made for the Bank with its assurance.</td>
<td>337</td>
<td>3.49</td>
<td>1.129</td>
<td>-8.25</td>
<td>336</td>
<td>.000</td>
<td>-.63</td>
<td>-.39</td>
</tr>
<tr>
<td>7. I have got the bank’s service performance with their expectation as promoted</td>
<td>337</td>
<td>3.80</td>
<td>1.057</td>
<td>-3.45</td>
<td>336</td>
<td>.001</td>
<td>-.31</td>
<td>-.09</td>
</tr>
<tr>
<td>8. I have seen the bank evaluate the effective promotional mix elements that influence its customers.</td>
<td>337</td>
<td>2.82</td>
<td>1.150</td>
<td>-2.94</td>
<td>336</td>
<td>.004</td>
<td>-.31</td>
<td>-.06</td>
</tr>
<tr>
<td>9. I have seen the bank apply its customer’s feedback response as an input to decide the best promotional mix.</td>
<td>337</td>
<td>2.77</td>
<td>1.104</td>
<td>-3.80</td>
<td>336</td>
<td>.000</td>
<td>-.35</td>
<td>-.11</td>
</tr>
<tr>
<td>10. In my opinion the effective promotion for the bank should be Advertising</td>
<td>337</td>
<td>4.15</td>
<td>.963</td>
<td>2.77</td>
<td>336</td>
<td>.001</td>
<td>.04</td>
<td>.25</td>
</tr>
<tr>
<td>11. In my opinion the effective promotion for the bank should be personal selling</td>
<td>337</td>
<td>4.04</td>
<td>1.001</td>
<td>1.60</td>
<td>336</td>
<td>.000</td>
<td>.06</td>
<td>.65</td>
</tr>
<tr>
<td>12. In my opinion the effective promotion for the bank should be Sales promotion.</td>
<td>337</td>
<td>4.10</td>
<td>1.004</td>
<td>1.81</td>
<td>336</td>
<td>.001</td>
<td>.01</td>
<td>.71</td>
</tr>
<tr>
<td>13. In my opinion the effective promotion</td>
<td>337</td>
<td>4.11</td>
<td>1.011</td>
<td>1.33</td>
<td>336</td>
<td>.001</td>
<td>.30</td>
<td>.73</td>
</tr>
</tbody>
</table>
Source: Own survey 2015
As shown in table 5 item 1, respondents were asked whether they were initiated or not by the banks’ promotion. The one sampled t-test (test value=4) result showed that the $t_{337} = -5.38$ with mean rate of respondents were 3.67 with st.dve=1.13 with a p-value = 0.0001. This is statistically significant at 0.05% level. This assured that the rates of most of the customers were initiated by the banks’ promotion were between undecided and agree.
Similarly in item 2, even though the bank promote its servise with few promotional mix elements, respondents were asked whether they aware or not with the promotion made by the bank about its service. The one sampled t-test (test value=4) result implied that $t_{337} = -1.98$, the mean rate of respondents were 3.89 with st.dve= 0.991 with a p-value = 0.0001. This is statistically significant at 0.05% level. It indicated that the rate of most respondents to they were aware by the promotion made by the bank about its service were between undecided and agree.
As we observed from item 3, the customers were asked whether they were attracted by the bank’s promotion that made them the client of the bank. In this regard, the one sampled t-test (test value=4) results shows that $t_{337} = -2.81$, the mean rate of respondents were 3.84 with st.dve= 1.048 with a p-value = 0.005. This is statistically significant at 0.05% level. This imply that rate of respondents to, they were attracted to be a client by the banks’ promotion were between undecided and agree.
Accordingly, item 4, customers were asked whether or not they provoked their families and collegues to use the bank.. The one sampled t-test (test value=4) result indicated that $t_{337} = -8.55$ the mean rate of respondents were 3.42 with st.dve= 1.256 with a p-value = 0.0001. This indicated that the rate of most respondents replied that there is word of mouth promotion that customers encourage others were between undecided and agree.
As can be shown in item 5, the one sampled t-test (test value=3) result revealed that the estimated t-value for, they were convinced by the banks’ promotion about its unique features is $t_{337} = -5.57$ were 3.66 with st.dve= 1.115 with a p-value = 0.0001. This clearly depicted that most of the customers have the knowledge about the banks unique features that differentiate from similar other banks.
From table 5 item 6, the customers were asked whether they evaluated the promotions made by the Bank with its assurance. The one sampled t-test (test value=4) results shows that $t_{337} = -8.25$ with the mean rate of respondents were 3.80 with st.dve=1.129 with a p-value = 0.0001. This is statistically significant at 0.05% level. This implies that rate of most respondents responded to asked whether they evaluated the promotions made by the Bank with its assurance were between undecided and agree.
Regarding item 7, the customers were asked whether they have got the bank’s service performance as their expectation and the promotion made by the bank. The one sampled t-test (test value=4) results shows that the estimated t-value for, $t_{337} = -3.45$ with the mean rate of respondents were 3.80 with st.dve=1.057with a p-value = 0.0001. This is statistically significant at 0.05% level. This entail that rate of most respondents to the items, whether they have got the bank’s service performance as their expectation and the promotion made by the bank were between undecided and agree.
As of item 8, The one sampled t-test (test value=3) result showed that the estimated t –value for whether they have seen the bank to evaluate the effectiveness of the promotional mix elements that influence them is $t_{337} = -2.94$ with the mean rate of 2.82 and st.dve=1.150 with a p-value = 0.0001. This is statistically significant at 0.05% level. This implies that rate of most respondents to the items, whether they have seen the bank to evaluate the effectiveness of the promotional mix elements that influence them were between disagree and undecided.
According to item 9, the one sampled t-test (test value = 3) result revealed that the estimated t-value for whether they have seen the bank apply its customer’s feedback response as an input to decide the best promotional mix is $t_{337} = -3.80$ with the mean rate of 2.77 and s.dve = 1.104 with a p-value = 0.0001. This is statistically significant at 0.05% level. This implies that the rate of most respondents to the items, whether they have seen the bank apply its customer’s feedback response as an input to decide the best promotional mix were between disagree and undecided. The interviewed bank officials also stated that:

“In reality the bank has suggestion boxes to collect the customers’ suggestion in the entire three banks. However, the collected data send to the head office promotion department and the department responds some feedbacks but not in regular manner and the regional banks did not respond to the customers’ feedback response at the spot.

The one sampled t-test (test value = 4) results shows that the estimated t-value for In my opinion the effective promotion for the bank should be Advertizing is $t_{337} = 2.77$ and the mean rate is 4.15 in average with s.dve = .963 with a p-value = 0.001. This is statistically significant at 0.05% level. This implies that rate of most respondents responded to the items, in my opinion the effective promotion for the bank should be Advertizing were between agree and strongly agree.

The one sampled t-test (test value = 4) result explained that the estimated t-value for effective promotion in their opinion for the bank should be personal selling is $t_{337} = 1.60$ and the mean rate is 4.04 in average with s.dve = 1.001 with a p-value = 0.001. This is statistically significant at 0.05% level. This implies that rate of most respondents to the items, In their opinion the effective promotion for the bank should be personal selling was between agree and strongly agree.

As shown in table 5 items from 12 to 16, the customers were asked their opinion about the effective promotional mix elements for the bank. The one sampled t-test (test value = 4) result illustrate that the estimated t-value for sales promotion, public relation, direct marketing, events and experience, and word of mouth are 1.81, 1.33, 4.78, -5.60, -4.56 respectively, the mean rate and s.dve are ($x = 4.10, 4.11, 4.23, 3.69, 3.74$ and s.dev $= 1.024, 1.011, 0.901, 1.033, 1.036$) respectively with a p-value = 0.001. This is statistically significant at 0.05% level. It indicated that the rate of most respondents to the items, In their opinion the effective promotion for the bank should be sales promotion, public relation, direct marketing were between agree and strongly agree. On the other hand, concerning events and experience, and word of mouth were between undecided and agree.

**Extent of promotional mix elements influence existing customer satisfaction**

Table 6: Rating of promotional mix elements influence existing customer satisfaction

<table>
<thead>
<tr>
<th></th>
<th>Disatisfied</th>
<th>Undecided</th>
<th>Satisfied</th>
<th>Mean</th>
<th>SD</th>
<th>t</th>
<th>Sig.</th>
<th>95% Confidence</th>
<th>Lower</th>
<th>Upper</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.I am satisfied with the bank’s promotion system.</td>
<td>59(17.5)</td>
<td>38 (11.3)</td>
<td>240 (71.2)</td>
<td>3.7</td>
<td>1</td>
<td>3.9</td>
<td>76</td>
<td>0.3</td>
<td>0.1</td>
<td>0.2</td>
</tr>
<tr>
<td>2.I am satisfied with the banks service as the Advertisement promise.</td>
<td>62 (18.4)</td>
<td>40 (11.9)</td>
<td>235 (69.8)</td>
<td>3.6</td>
<td>8</td>
<td>5.2</td>
<td>62</td>
<td>0.4</td>
<td>0.2</td>
<td>0.2</td>
</tr>
<tr>
<td>3.I am satisfied with the bank’s sales promotion</td>
<td>246 (73.0)</td>
<td>49 (14.5)</td>
<td>42 (12.5)</td>
<td>2.5</td>
<td>9</td>
<td>5.3</td>
<td>76</td>
<td>0.5</td>
<td>0.3</td>
<td>0.3</td>
</tr>
<tr>
<td>4.I am satisfied with the bank’s personal selling communicating (face to face)</td>
<td>238 (7.0)</td>
<td>44 (13.1)</td>
<td>55 (16.3)</td>
<td>2.7</td>
<td>9</td>
<td>6.9</td>
<td>76</td>
<td>0.6</td>
<td>0.3</td>
<td>0.3</td>
</tr>
</tbody>
</table>
So briefly explained in one notion, respondents were asked their perception about addition, the. (dents were 3.75 with st.dve=1.14

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Source: Own survey 2015

As shown in table 6 item 1, the respondents were asked about the satisfaction of the current bank’s promotion system. In this case 240(71.2%) of costumers were satisfied. On the other hand only 59 (17.5%) of the respondent dissatisfied with the issue mentioned above. The one sampled t-test (test value=4) result expressed that the mean rate of respondents were 3.75 with st.dve=1.14 with a p-value = 0.0001. Regarding item 2, 235(69.8%) of participants indicated that the customers are satisfied by the banks service as the advertisement promise. But, 62(18.4%) of respondents showed that they are less satisfied by the banks service as the advertisement promise. The one sampled t-test (test value=4) results shows that the mean rate of respondents were 3.68 with st.dve=1.13 with a p-value = 0.0001. It may be concluded that the customers are more satisfied by advertisement promise with respect to bank services

With regard to item 3 of table 6, respondents were asked their view whether they are satisfied or not with the bank’s sales promotion. In this case, 246(73.0%) of respondents replied that they are dissatisfied, while 42(12.5%) of respondents are satisfied on the practice. The one sampled t-test (test value=4) results shows that the mean rate of respondents were 2.59 with st.dve=1.28 with a p-value = 0.0001This implies that there is no effective bank’s sales promotion system on the current practice of bank promotions.

As can be observed from item 4 of table 3, respondents were asked their perception about costumers satisfaction with the bank’s personal selling communicating in the current practice of promotion activities, 238(70.6%) of participants dissatisfied with the issue, while 55(16.3%) are satisfied. The one sampled t-test (test value=4) results shows that the mean rate of respondents were 2.79 with st.dve=1.26 with a p-value = 0.0001. It was indicated that the bank promotion system is not encouraging to apply personal communicating system in the study area.

As can be seen in item 5, 219(65.0%) of participants were dissatisfied with the bank’s service. Their dissatisfaction was also briefly explained in as they did not see when it was advertised in public relation. While 52(15.4%) of respondents were satisfied with the promotion methods. The one sampled t-test (test value=4) results shows that the mean rate of respondents were 2.75 with st.dve=1.20 with a p-value = 0.0001. This implies that majority of the respondents were not happy with the regional bank promotion system. In addition, the interviewed bank officials supported the idea that, costumer’s dissatisfaction about item 3, 4 and 5 in the above discussion. The interviewed respondents said:

“There is lack of availability of its own department & allocation of adequate budget to the promotional mix specially (sales promotion, personal selling and direct marketing). This hinders to persuade the customers.”
As it can be shown from item - 6 of table - 6, respondents were asked about their view, whether or not they are satisfied with the bank’s employees’ professional competence as its promotion. Consequently, 229(68.8%) of respondents replied that they were satisfied with the bank’s employees’ professional competence as its promotion and 57(16.9%) are dissatisfied about the issue. The one sampled t-test (test value=4) results shows that the mean rate of respondents were 3.67 with st.dve=1.14 with a p-value = 0.0001. This confirmed the bank’s employees’ professional competence integrated to promotional activities. Thus, it is possible to conclude that there is regional bank official’s commitment towards promotional influence on customers’ satisfaction in some promotional systems practices.

Item 7, indicates 216(62.3%) of the respondents were satisfied, while 71(21.0%) were dissatisfied. The one sampled t-test (test value=4) results shows that the mean rate of respondents were 3.57 with st.dve=1.14 with a p-value = 0.0001. Item 8 shows 246(73%) of respondents satisfied on the practice while 60(17.8%) dissatisfied. The one sampled t-test (test value=4) results shows that the mean rate of respondents were 3.76 with st.dve=1.18 with a p-value = 0.0001. Item 9 shows 184(54.6%) of respondents satisfied, and 95(28.2%) dissatisfied. The one sampled t-test (test value=4) results shows that the mean rate of respondents were 3.33 with st.dve=1.18 with a p-value = 0.0001. Item 10 indicates 241(71.5%) of respondents satisfied and 60(26.8%) dissatisfied. Item 11 shows 271(80.4%) of respondents satisfied and 32(9.55%) dissatisfied. The one sampled t-test (test value=4) results shows that the mean rate of respondents were 3.75 with st.dve=1.13 with a p-value = 0.0001. These imply that majority of the respondents were satisfied with the bank’s interest paying system, immediate service of the bank, the bank’s service they heard from their family and colleagues, the banks service as their promotion and their expectation and also being a client of the bank.

**Table 7. The Vicariate Pearson Correlation analysis between Promotional mix elements**

<table>
<thead>
<tr>
<th>Respondents heard or seen about the bank through different promotional mix elements</th>
<th>Pearson Correlation</th>
<th>Advertising</th>
<th>Sales promotion</th>
<th>Sales person</th>
<th>Public relation</th>
<th>Direct marketing</th>
</tr>
</thead>
<tbody>
<tr>
<td>N</td>
<td>337</td>
<td>337</td>
<td>337</td>
<td>337</td>
<td>337</td>
<td>337</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>.000</td>
<td>.526</td>
<td>.002</td>
<td>.219</td>
<td>.009</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>.687</strong></td>
<td>-.035</td>
<td><strong>.164</strong></td>
<td>.067</td>
<td><strong>.143</strong></td>
<td></td>
</tr>
</tbody>
</table>

According to the bivariate pearson correlation analysis table shows the estimated coefficient between promotion and bank advertising is 0.687 with a p-value of 0.0001. This is significant at 0.01 levels. This implies that The Bank advertising have a significant and direct influence on creating awareness about bank services.

The estimated coefficient between promotion and sales person is 0.164 with a p-value of 0.002. This is significant at 0.01 levels. This indicated that the Bank sales person have a significant and direct influence on creating awareness about bank services.

The estimated coefficient between promotion and bank direct marketing is 0.143 with a p-value of 0.009. This is significant at 0.01 levels. This revealed that the Bank direct marketing promotion have a significant and direct influence on creating awareness about bank services. However, the estimated coefficient between promotion and bank sales promotion is -0.035 with a p-value of 0.526 and fail to be significant at 0.01 levels.

**Table 8. The Logistic Regression Analysis of Promotional Mix**

<table>
<thead>
<tr>
<th></th>
<th>B</th>
<th>S.E.</th>
<th>Wald</th>
<th>df</th>
<th>Sig.</th>
<th>95% C.I.for EXP(B)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Lower</td>
<td>Upper</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sales promotion</td>
<td>.644</td>
<td>.431</td>
<td>2.233</td>
<td>1</td>
<td>.135</td>
<td>.226</td>
</tr>
<tr>
<td>Advertising</td>
<td>1.277</td>
<td>.376</td>
<td>11.550</td>
<td>1</td>
<td>.001</td>
<td>1.177</td>
</tr>
<tr>
<td>Personal selling</td>
<td>-.555</td>
<td>.355</td>
<td>7.478</td>
<td>1</td>
<td>.113</td>
<td></td>
</tr>
<tr>
<td>public relation</td>
<td></td>
<td></td>
<td>1.426</td>
<td>4</td>
<td>.840</td>
<td></td>
</tr>
</tbody>
</table>
According to the binary logistic regression analysis table, among the promotional mix variables, the bank advertising activities were the only significant variables under this study. The bank advertising activities were positive and significant effect in promoting the bank activities and attract more customers. The rest of proposed independent variables under this study fail to be significant and this may require further research.

To summarize, the regional bank officials are unable to design and disseminate the information on providing quality service delivery approach in order to attract prospective customers. As this being the current situation, Meidan (1996) strongly agrees that sales promotion within financial services like banks appears to be the most effective method in combination with advertising. Furthermore, the head office bank gave attention to retain the existing customers and to attract the prospective customers, via public relations such as using pamphlets, fliers, broachers and stickers must be used attractively.

10. Conclusions:
The finding of the study indicate that television and radio advertising types of promotions are commonly applied. On the other hand, sales promotion, personal selling, public relation and direct marketing types of promotions were not commonly practiced. The finding of the study also indicated that promotions integrated to bank service delivery activities. Conversely, Evaluation and its customer’s feedback response contribution about their promotions are not efficiently practical. The result of the study also indicates that customers were mostly satisfied with television and radio advertising. However, customers were less satisfied with sales promotion, personal selling, public relation and direct marketing.
The other finding of the study obtained designate that the regional bank officials are unable to design and disseminate the information on providing quality service delivery approach in order to attract prospective customers. Additionally, the head office official of the bank gave more attention to retain the existing customers and to attract the prospective customers, via public relations such as using pamphlets, fliers, broachers and stickers must be used attractively.

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