

ST. MARY'S UNIVERSITY
FACULTY OF BUSINESS
DEPARTMENT OF MARKETING MANAGEMENT

**AN ASSESSMENT OF PUBLIC RELATION PRACTICE IN COMMERCIAL
BANK OF ETHIOPIA (CBE)**

BY
SARON FANTU

JUNE 2014

SMU

ADDIS ABABA

**AN ASSESSMENT OF PUBLIC RELATION PRACTICE IN COMMERCIAL
BANK OF ETHIOPIA**

**A SENIOR ESSAY SUBMITTED TO THE DEPARTMENT OF
MARKETING MANAGEMENT**

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DEGREE OF BACHELOR OF ARTS IN MARKETING MANAGEMNT**

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LIST OF ABBREVIATIONS/ACRONYMS

PR	Public Relation
CBE	Commercial Bank of Ethiopia

CHAPTER ONE

INTRODUCTION

1.1. Background of the Study

Belch, (2004:87) defined as the management function which evaluates public attitudes, identifies the policies and procedures of an individual or organization with the public interest and execute a program of action to earn public understanding and acceptance.

Kaul (1988:4) defined public relation as an applied social and behavioral science which measures, evaluates, and interprets the attitudes of the various relevant publics.

Moreover, Jeffkins (1986:77) pointed out that public relations consists of all forms of planned communication outward and inwards between an organization and its publics for the purpose of achieving specific objectives concerning mutual understanding.

The purpose of public relations practice is to establish a two-way communication to resolve conflicts of interest by seeking common ground of areas mutual interest and to establish understanding based on truth knowledge and full information. The scale of activity to promote good public relations may vary considerably according to the size and nature of the interested parties, but the philosophy, the strategy and methods will be very similar (Black, 2004:210).

The commercial Bank of Ethiopia (CBE) was legally established as a Share Company in 1963 to take over the commercial banking activities of the State Bank of Ethiopia, which was founded in 1942 with twin objectives of performing the duties of both commercial and central banking. During the 1974 revolution, CBE got its strength by merging with the privately owned Addis Ababa Bank. The CBE, which is striving to become a world-class bank, is rendering state-of-the-art and reliable Services to its millions of customers, both at home and abroad. The business strategies of the Bank focus on the interest of the public it serves. Currently, it has 765 branches and more than 10,000 employees whom it regards as its key assets. As on June 30th 2012, total deposits stood at birr 86.5 billion while total asset and capital of the bank reached birr 114 billion and 6 billion respectively (Company profile).

1.2. Statement of the Problem

The main reason for the company's poor image in the mind of the society is the gap of mutual lines of communication, understanding acceptance and co-operation between an organization and its publics (Scott, 2000:310).

According to Bahi (1994:5) public relation (PR) serves systematic approach to solve problems. It is creating an understanding between the organization and the target audience, with the objective of building good will and good image.

There is a great need of Public relation in public sector enterprises as they always remain in the public eyes. The good things of enterprise are, thus, unable to win the public relation, whereas its weakness always invite a lot of public criticism Public relation can enlighten the people regarding the many problems faces by the public sector and its contribution towards the national economy (Puri, 1986:53) .

Public relations departments in some organizations have large staffs and generous budget, even though, the original motivations for the functions have long been forgotten and their mission is not clearly defined. Commercial bank of Ethiopia has contributed a lot for the economical development of the country for about a century so the student researcher wants to study the perception of the internal and the external customers mind. Public Relations of the Bank refers to the relationships to be created and maintained with general public, existing and potential customers, employees, government and other stakeholders.

The Bank stated the following activities done by the Public Relations: Inform the customer about the policy, procedure, guidelines and services of the Bank through brochure; Create reliable ,consistent , clear Public Relations service delivery system; Create and instill a common purpose team spirit and enthusiasm; Improve service/product awareness and ;Inspire employees and create institutional dynamism; Disseminate reliable and timely information to customers/ stakeholders and the public through annual report; Strengthen the relationship between the Bank and its customers Build the image of the Bank and enhance its reputation through mass media; Organize forums to enhance the participation of customers .

Thought the bank offer such kinds of activities done by the Public Relations customers have complaints on public relation practices of Commercial Bank of Ethiopia in general.

The student researcher observed and inspired by the major problems of Public relation practices of the Bank. To mention some of the problems: - using traditional public relation tools -there are various public relation tools: Relation With Press, Publication, Circulars, Face to Face Communication, Issue of Day to Day, News, Information Center, it is not strong in terms of working with mass media - Any organization needs the help of the press media for presenting its policies and programs to the public, and it doesn't sufficiently participate in sponsoring special events-There are different ways of sponsorship the result must focus on building favorable relation with customers. The major concern of this paper is to assess the public relation practice of Commercial Bank of Ethiopia.

1.3. Basic Research Questions

It is obvious that public relations always does not emanate from a welcome opportunity. Thus, this research attempted to answer the following basic research questions:

- ✚ What are the effects of the company's public relation practices to enhance performance?
- ✚ How Commercial Bank of Ethiopia is effective in meeting public relation objectives?
- ✚ What are the methods/tools of public relation implement in Commercial Bank of Ethiopia?

1.4. Objectives of the Study

This portion of the student researcher paper given to the general and specific objectives of the study.

1.4.1. General Objective

The general objective of the study was to assess the public relations practices of Commercial Bank of Ethiopia.

1.4.2. Specific objectives

The study had the following specific objectives:

- To describe the effects of the company's public relation practices;
- To identify the company's effectiveness in meeting public relation objectives;
- To check the implemented public relation tools in Commercial Bank of Ethiopia.

1.5. Significance of the Study

The research paper might have an importance to Commercial bank of Ethiopia in relation to its public relation trends.

- the bank to improve the public relation practice
- The student researcher to implement and analyze theoretical applications in real world.
- Other researchers to use as the base in conducting further research in this area.

1.6. Scope of the Study

The research tried to assess the public relations practices of Commercial Bank of Ethiopia in meeting its objectives in its customers' mind. Even though the Commercial bank of Ethiopia (CBE) has more than 100 branches in Addis Ababa, this paper was focus on four branches arat kilo Branch public relation department are available there, mexico branch, andinet branch and merkato mehal gebeya branch in order to be able to generalize about the whole bank is considered. The study gives due consideration to the public relations trend of CBE. Similarly the student researcher was reviewing the past 5 year's experience (from 2008 to 2012G.C.) because the bank has not enough data about public relations before 2008.

1.7. Definition Of Terms

Public Relation -it is the systemized function that evaluates public attitudes and behaviors; harmonize the goals, policies, and procedures of an individual or organization with the public and executes a program of action to earn public understanding, acceptance and supportive behavior.

1.8. Research Design and Methodology

1.8.1. Research Design:

In order to assess the public relations of Commercial bank of Ethiopia the student researcher was used descriptive research method. This is because it helps to describe the outcome and findings of the research.

1.8.2. Population, Sample size and Sampling Technique

In order to gather appropriate information relevant to this study the targeted population was divided into two parts. These are public relation manager on the other hand there are customers of Commercial bank of Ethiopia.

Regarding customers, it is difficult for the student researcher to get information about the exact number of customers. Due to the very nature in determining sample size of the customers the student researcher was appreciate Malhotra's (2006:339) suggestion to have sufficient and reliable input, The study was include 220 customer of the bank.

The student researcher was used non-probability sampling approach, particularly convenient sampling technique. Non-probability sampling approach was used since there is no an opportunity to include the whole member of the population. The student researcher was used convenience sampling technique due to the research take place in particular time and place to obtain information. The student researcher was applying purposive sampling to approach public relation Manager.

1.8.3. Types of Data to be collected

The student researcher believed that both primary and secondary data are relevant for the study. The primary data was obtained from primary sources like customers and employees of the Bank and the public relation manager. In addition, secondary data was used from many other references, such as Books, journals and company documentation etc.

1.8.4. Methods of Data Collection

There are two basic methods which the student researcher was used to collect data. These are questionnaire and interview; while the questionnaire was distributed to the representative samples of both employees and customers. The interview was conducted with the public relation Manager of the case company (CBE).

1.8.5. Methods of Data Analysis

The response which was collected from close ended questions was being analyzed by quantitative measurement method and computed in terms of frequency distribution evaluated in the form of percentage and presented in tables. The response of interview and open ended was be narrated qualitatively.

1.9 Limitation Of The Study

While conducting the study I had experienced certain limitations among others. The following are the major limitations encountered.

- Late reply of respondents took time to complete and return questionnaires
- Some customer and company officials unwilling to provide necessary information.
- Shortage of reference books.

1.10. Organization of the Study

The study was presented in four chapters. The first chapter consists of background of the study, statement of the problem, basic research question, and objective of the study, significance of the study, scope of the study, research design and methodology, and organization of the study. The second chapter presents review of literature which has greater importance in showing a direction of public relations theories from different scholar's perspective. The third chapter deals with the data presentation, analysis and interpretation of the research study. The forth chapter have summary, conclusions and recommendations based on the real findings of the research. Lastly, there was listed of references and appendix.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1. Overview of Public Relations

Public Relations simply defined as the practice of doing the right thing, performing and communicating the substance of that performance (Fraser, 1998). Moreover, (Belch,2004) defined as the management function which evaluates public attitudes, identifies the policies and procedures of an individual or organization with the public interest and execute a program of action to earn public understanding and acceptance.

Further, Banik (2004) made worthy the above idea by defining PRs as the systematic promotion of mutual understanding between an organization and its public. In addition, Banik defined PRs as creating belongingness and winning employees' cooperation, building goodwill, furthering mutual interest and overcoming public misconceptions.

Relationships may be between an organization and its stakeholders. An organization communicates with various stakeholders, both internal, and external. Public relations efforts can be directed toward any and all of these. Firm stakeholders can include customers, suppliers, employees, stockholders, the media, educators, potential investors, government officials, and society in general. Public relations can be used to promote people, places ideas activities and even countries. It focuses on enhancing the image of the total organization (Pride, 2005)

Sushi Bahl (1994) added PRs is a systematic approach to solve problems. It is creating an understanding between the organization and the target audience, with the objective of building goodwill and good image. Since PRs is an investment towards good communications and good relationships.

The practical PRs, (Banik, 2004) defined as the establishment of two way communications to resolve conflicts of interest and the establishment of understanding based on truth, knowledge and full information. From this perspective PRs requires execution of communication programs designed to bring public acceptance and common understanding.

Public relation is a broad set of communication efforts used to create and maintain favorable relationships between an organization and its stakeholders. An organization communicates with various stakeholders, both internal, and external, and public relations efforts can be directed toward any and all of these. Firm stakeholders can include customers, suppliers, employees, stockholders, the media, educators, potential investors, government officials, and society in general.

Public relations can be used to promote people, places ideas activities and even countries .It focuses on enhancing the image of the total organization (Pride, 2005).

Many companies do not take the task of public relations seriously for various reasons: Firstly the term public relations have not been defined properly. Different firms draw different meanings out of it and make use of it in a variety of ways. When they are unable to draw desirable results out of it they start neglecting it. Secondly most firms have a compact organizational structural in which there is a small public relations department whereas this task should be undertaken by the marketing department that is versatile enough to make public dealings .Thirdly, till recently many firms did not realize the value of public relations. For them it was a wasteful activity .After the economy became open, they felt the need for it and started taking it seriously (Monga, 2003)

2.1.1. History of Public Relations

This portion of literature review gives emphasis on the PRs historical background and will try to vivid its functions. Public relations have a relatively short history and a very long way to go (Banik 2004).Further, Banik elaborates that PRs in the past has been practiced as an information and publicity tool of the government. He also clearly categorized the phases of history; Banik explained that PRs in the past has been practiced as an information and publicity tool of the government. He also clearly categorized the phases based on the Indian history as the era of propaganda, the era of publicity and the modern public relations.

All of the above three phases have their definite communication objective. The phase of propaganda techniques used to preserve the government rule and keep an eye on the intrigues of

their enemies. The era of publicity of PRs facilitate information availability to the public .The modern public relations becoming an integral part of management process in the business activity .It establish credibility, become a strategic resource to the management. Unlike any other profession, modern PRs demand a high degree of ethical conduct, credibility, knowledge and creativity (Banik, 2004).

2.1.2. Public Relations and Social Responsibility

In today rapidly changing business markets, the business is expected to build the management structure and the operations of the company which meet the competitive environment (Bahil S. 1994).

Further, Black S. (2004). Strengthen this idea by saying the business should clearly indicate that the business and the community have a profound effect on each other. Perhaps the concept of social responsibility is developing in the minds of the management, the general public, etc. According to Black S. (2004) the business should realize that it has the responsibility towards customers, community, media, action groups and the general public.

2.1.3. Functions of Public Relations

Public relations has general objectives to establish and maintain a positive image of the company among its various publics Cutlip (2000) Therefore ,the PRs target to create a conducive work environment for the company and its activities. PRs develops and implements program to meet organization's objective by maintaining sustainable image, bridging customer loyalty, and other relevant publics including employees, suppliers, stockholders, government labor groups, citizen, action groups and the general public (Belch: 2004).

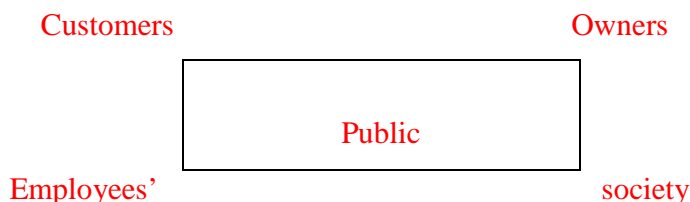
According to Kotler (2006) public relations departments may perform any or all of the following functions:

- **Press Relations or Press Agency:** creating and placing newsworthy information in the news media to attract attention to a person product, or service,
- **Product Publicity:** publicizing specific products,
- **Public Affairs:** building and maintaining national or local community relations,
- **Lobbying:** building and maintaining relations with legislators and government officials to influence legislation and regulation,
- **Investor Relations:** maintaining relationships with shareholders and others in the financial community and
- **Development:** public relations with donors or members of not for profit organizations to gain financial or volunteer support.

2.2. Public Relations Relevant Target Audiences

The targets of public relations efforts may vary with different objectives for each. Some may be directly involved in selling a product; others may affect the firm in a different way for instance they may be aim at stockholders. According to Black S. (2004) these audiences may be internal or external publics.

In addition, the public relations square diagram comprises the classification of the word public (Monga, 2005).



The Professionals while carrying out the task of public relations have to be loyal and genuine to the factors that make the public with whom the relations have to be maintained. (Monga, 2003).

2.2.1. Internal Publics

An organization internal image and the moral of the work force depend a great deal on the flow of communication the employees are the internal public of the companies. Organizations which have successfully launched a program for the flow of information through internal communication resulted in motivated internal public Hiebing, J and others. He elaborates the objective of an international communications programmed should be the creation of an atmosphere of understanding and merited support, of coordinated interchange of high morale and high efficiency.

Further, (Hiebing and Cooper, 2004) included employees, investors and share holders as internal audiences.

2.2.2. External Publics

Because public relations is extremely cost effective compared with many other marketing methods and provides a wide range of communication tools, it is an efficient means of communicating with all of the audiences (Hiebing and cooper, 2004).They also classify external audiences as: Customers , media and influencers or gatekeepers.

A. Customers

It is more cost effective to keep and grow existing business than it is to acquire new customers. Customer communications can help the company to sell more products, reinforce the expertise and benefits, add value to the products or services, and solidify customer relationships.

B. Media

Although publicity is a communications channel for reaching consumers and industry influencers, the requirements of media are so specific and specialized that scholars designate the media as an external audience

Further, External publics are those people who are not closely connected with the organization Belch (2004) relevant audiences may include people not directly involved with the firm. The press, educators, civic and business groups, governments, and the financial community can be external audiences.

C. Influences or Gatekeepers

They are highly visible people in a specific industry who influence the attitudes or behavior of others. Industry association leaders, academics, and trade publication editors all may be gatekeepers to the industry.

2.3. The Role and Impact of Public Relations

According to Kotler (2006) public relations can have a strong impact on public awareness at a much lower cost than advertising can. The company does not pay for the space or time in the media can. The company does not pay for the space or time in the media rather; it pays for a staff to develop and circulate information and to manage events. If the company develops an interesting story, it would be picked up several different media, having the same effects as advertising that would cost millions of dollars. And it would have more credibility than advertising.

Further, Kotler strengthens as, although PRs still captures only a small portion of the overall marketing budgets of most firms, PRs is playing an increasingly important brand building role. Public relations can be a powerful brand building tool. In addition, Belch (2004) strengthens the new role of PRs as envisions both strong marketing and strong PR departments. Rather than each department operating independently, the two work closely together, blending their talents to provide the best overall image of the firm and its product or service offerings.

2.4. Public in Public Relations

The institutes of Public Relations defined PRs as the deliberate, planned and sustained effort to establish and maintain mutual benefits between an organization and its publics (Stokes 2000).

2.5. Use of Public Relations

The company should consider adding public relations to marketing mix. Hiebing and cooper (2003) suggest using if any of the following situations applies to the business:

- To improve all aspects of the brand's reputation and credibility from building awareness and understanding to changing opinions and increasing loyalty,
- To communicate with a variety of internal and /or external audiences,
- Customers are barraged with selling messages from many communications fronts,

2.6. Public Relation Tools and its implementation

Public relations tools implemented by the PRs department serve as to have two way communications with the target audiences or customers. Based on the very nature of activities and different target groups, various tools can be used. Jefkins, F. (1983) recommends the following PRs tools can be considered as the most important tools:

2.6.1. Relation With Press:

The first very important tool of PRs is press relation .There are four common methods of communications to conduct press relation, press releases, press conferences, Facility visits and letters to the editors Kaul, J. (1988) Any organization needs the help of the press media for presenting its policies and programs to the public .Press relation, So it has a great value in PRs activity.

2.6.2. Publication:

The Written and printed communication produces higher levels of comprehension to readers. It incorporates objective, ideas and goals. These literatures consist of booklets, brochures, pamphlets and etc. These publication can give general background information to the readers about the general condition of the organization publication may include interim reports, annual report, reports of the company meetings for the purpose influencing the readers to achieve their organizational goals Stokes, D. (2000).

2.6.3. Circulars:

A circular is a letter generally sent to several persons or readers communicating some information or message. It is a simple, quick and easy medium of communications to send some message to a target group of readers Namakmari, S. (2002). If the type of tools of PRs used for immediate and effective communication with target groups or individuals.

2.6.4. Face to Face Communication:

It has better result than written communication can do for inter personal communication purpose .It helps to understand the feeling of every individual when they are talking, reacting with the communicator. According to Monga, G. and S. Anand. (2003) the essential feature here is face to face contact and immediate two way communication, both of which are ideal for persuasion and achieving quick response. People are more likely to believe if they are convinced and the face to face meeting is the direct media which can build up this credibility.

2.6.5. Issue of Day to Day News:

These news particularly emphasized on the contemporary development of the day .It is considered one of main duty of PRs department of an organization in order to use as an input for outside PRs. Writing and issuing of day to day news item is one of the easy and inexpensive tools of PRs communication .They are quick and effective, may include announcement, achievements, notices, etc (Kaul, J. (1988).

2.6.6. Information Center:

It is a contemporary approach to Public relations, according to (Banik, 2004) the information centers are multi-purpose in nature and provide in several services to the organization as well as employees and also the members of the public outside. Among different purposes of the information center the following three are most important information centers:

A. To Run Reading Room:

A reading or a study room is a place provides current books, magazines, news papers, periodicals, journals etc for the use of the employees.

B. To have Inquiry Desk:

The purpose of enquiry desk or counter service is guiding the public through information. According to Banik (2002) in selecting the personnel for information center take the following qualities into consideration for persons to be deployed: Should be well educated, must be polite, must have good knowledge about the organization, and should have a pleasant personality.

C. To Maintain a Reference Library:

To maintain reference library for both internal and external publics of an organization by providing important reference documents about the crucial events of the company.

Public Relations personnel also create corporate identity materials, such as logos, business cards, stationery and signs, that make firms immediately recognizable. Speeches are another PRs tool. Because what a company executes says publicity at meetings or to the media can affect the organization image, his or her speech must convey the desired message clearly (Pride, 2005)

Jefkins (1983) also recommends that the following tools can serve as a bridge to have strong relationship with customers.

- ❖ **Complaints:** Is form of feedback and they can be welcome or not. According to Jefkins: invitation of criticism can lead to perfected products and services, greater customer satisfaction and increased goodwill. The company can use complaints as a major input in strategy formulation of customer information.
- ❖ **Guarantees and Warranties:** The companies can build better relations with its customers through giving guarantees and warranties of products on services for specific period of time aimed at getting customers trust on their products or services.
- ❖ **Customer Service and Education:** Helping and teaching the customers are PRs activities which lubricate sales .People will buy things they understand, appreciate and can associate with. The PRs department must work effectively in customer service and educating them continuously because customers have different options in the market place and they usually rely on the product or services that they have understood.

- ❖ **Works visits, open days:** Taking people behind the scenes and letting them see how things are made. This action leads people or customers think themselves as a part of an organization and they kept themselves with the organization for long period of time.
- ❖ **Sponsorship:** The PRs aspects of sponsorship are so wide. There are different ways of sponsorship. The PRs department should evaluate the sponsorship costs with its result. The result must focus on building favorable relation with customers and to build customer base for the products or services of an organization.

2.7. Advantages of PRs

Public Relations have both advantages and disadvantages (Belch, 2006) specified these elements as follows:

Advantages:

1. **Credibility:** because public relations communications are not perceived in the same light as advertising. That is the public does not directly or indirectly paid for them they tend to have more credibility.
2. **Cost:** In both absolute and relative terms, the cost of public relations is very low.
3. **Avoidance of Clutter:** they are typically perceived a news items Public Relations messages are not subject to the clutter of advertisements.
4. **Lead Generation:** information about technological innovations and the like may results the firm some quality sales leads,
5. **Ability to Reach Specific Groups:** If the company does not have the financial capabilities to engage in promotional expenditures, the best way to communicate to these groups is through public relations.
6. **Image Building:** Effective public relations helps to develop a positive image for the organization .A strong image is insurance against inter misfortunes,

2.8. Marketing Public Relations (MPRs)

According to Belch (2004) public relations activities designed to support marketing objectives as marketing public relations (MPR) functions. Marketing objectives that may be aid by public relations activities include: raising awareness, informing and educating, gaining understanding, building trusts, giving consumers a reason to buy and motivating consumer acceptance.

Further, Belch and Belch (2004) elaborates marketing public relations adds value to the integrated marketing program in a number of ways:

- **Building market place excitement before media advertising breaks.**

The announcement of a new product, for instance is an opportunity for the marketer to obtain publicity and dramatize the product.

- **Creating advertising news where there is no product news.**

Advertisings themselves can be the focus of publicity.

- **Introducing a product with little or no advertising providing a value added customer service.**

This strategy has been implemented successfully by a number of companies.

- **Building brand to customer bonds.**

Strong brand loyalty among customers.

- **Influencing the influential.**

Provide information to opinion leaders.

- **Defending products at risk and giving consumers a person to buy.**

By taking constructive actions to defend or promote a company's products, PRs can actually give consumers a reason to buy.

2.9. Establishing a Public Relations Plan

Cutlip, center and Broom in Belch (2004) suggest a four step process for developing a public relations plan:

- ✚ Define public relations problem,
- ✚ Plan and program,
- ✚ Take action and communicate; and
- ✚ Evaluate the program.

Based on the above process, the plan and program considered the following publics: Employees of the firm, stockholders, community members, suppliers and customers, the media and educators

2.9.1. Implementing the PRs Program

Once the target audiences has been identify, the public relations program must be developed and delivered to the receivers, A number of PR tools are available for this purpose, including press releases press conferences, exclusives, interviews, and community involvement (Belch,2004).

A. The Press Release

One of the most important publics is the press to be used by the press, information must be factual, true and of interest to the medium as well as to its audience. The source of the press release can do certain things to improve the likelihood that the news will be disseminated.

B. The conferences

It is used less often by organizations and corporations, this firm of delivery can be very effective.

C. Exclusives

Although most public relations efforts seek a variety of channels for distribution, an alternative strategy is to offer one particular medium exclusive rights to the story of that medium reaches as substantial number of people in the target audience. Offering an exclusive may enhance the likelihood of acceptance.

C. Interviews

Usually someone will raise specific questions, and a spokesperson provided by the firm will answer them.

D. Community Involvement

Many companies enhance their public images through involvement in the local community. This involvement may take many forms including membership in local organizations, contribution to or participation in community events, etc.

E. Event Marketing

A successful event for customers and prospects, a technical symposium, a road show, or a seminar builds awareness and leaves a lasting impression of the company. Events are marketing tools to help to meet the marketing objectives and reflect the company's positioning and culture (Hiebing and Cooper, 2003).

Event marketing is a new addition to public relations tools. It has developed as an offshoot of advertising and public relations. Making an event spectacular through a variety of communication and display techniques is the crux of event management. The event can be anything, a product launch, an exhibition, a contest, a stage show or a sport event. The whole idea is to capitalize on the very opportunity by converting the event itself into a grand display (Namakmari, 2002).

2.9.2. Factors Affecting the Effectiveness of Public Relations

There might be many factors which have an influence on the practical PRs activities of any organization. Hiebing and cooper (2003) recommend the following factors should be considered prior to any PRs activities implemented these activities are;

Setting PRs objectives, identifying the company target group, identifying the company target group identifying the appropriate PRs tools activities shall be specific, setting standards, selection of personnel of PRs department and availability of technology.

2.9.3. Measuring the Effectiveness of Public Relations

A number of bases for evaluation can be used. Among this Walter linden man in Belch and Belch (2004) suggests three levels of measure are involved:

1. The basic , which measures **the actual PR activities** undertaken;
2. The intermediate, which measures **audience reception and understanding of the message**; and
3. The advanced, which measures **the perceptual and behavioral changes that result.**

2.9.4. Evaluating public relations effectiveness

One approach to measuring the effectiveness of publicity based public relations is to count the number of exposures in the media, to determine which releases are published in print media and how often, an organization can hire a clipping service, a firm that clip and sends news releases to client companies. To measure the effectiveness of television coverage, a firm can enclose a card with its publicity releases, requesting that the television station record its name and the dates when the news item is broadcast (Pride, 2005).

CHAPTER THREE

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

This chapter deals with the presentation, analysis and interpretation of the gathered data from Commercial Bank of Ethiopia manager of public relation, customers' at main Branch, Mexico branch and Urael branch. The research studies tried to investigate the Public Relation Practice of Commercial Bank of Ethiopia from customer point of view as well as from manager of public relation.

To make this research paper representative, 220 questionnaires were prepared for customers. The student researcher made pilot test by distributing 10 questionnaires and make few correction accordingly. Out of the total number of questioners (220) distributed to customers only 152 (One Hundred Fifty Two) were collected. This means 76% of customers have filled and returned the questionnaires. So the analysis is presented based on the response gathered from customers and employees summarized by using descriptive statistic method. Where by the raw data is computed in percentage and presented in a tabularized form followed by detail explanation and critical interpretation of the data that is made to show implication of the major findings.

This chapter has 2 parts, the first part deals with the General Characteristics of the respondents and the second part deals with the Analysis of the research Findings.

3.1.GENERAL CHARACTERISTICS OF RESPONDENTS

Table 1 below describes the demographic characteristics of the respondents including Gender, Age, Educational background, Relation with the Bank, types of service they using.

Table 1. Gender, Age, Educational Background, Relation with the Bank, and types of service they using of the Respondents

S/N	Item	Customer Respondent	
		Frequency	Percentage (%)
1	Gender		
	A. Male	93	61.18
	B. Female	59	38.82
	Total	152	100
2	Age		
	A. 18-28 years	38	25.00
	B. 29-39 years	49	32.24
	C. 40-50 years	35	23.02
	D. 51-61 years	30	19.74
	E. 62 and above	-	-
Total	152	100	
3	Educational Background		
	A. 10 th /12 th grade completed	-	-
	B. Certificate	-	-
	C. Diploma	102	67.11
	D. First degree	38	25.00
	E. Masters and Above	12	7.89
Total	152	100	
4	Relation with the Bank		
	A. Below 5 years	37	24.34
	B. 6-10 years	62	40.79
	C. 11-15 years	21	13.82
	D. 16-20 years	15	9.87
	E. Above 20 years	17	11.18
Total	152	100	
5	CBE Services for Customers		
	A. International bank service	-	-
	B. Current account	40	26.32
	C. Hawala	14	9.21
	D. Saving account	98	64.47
	E. Others	-	-
Total	152	100	

Source: Questionnaire 2014.

The first item of table 1 in the previous page incorporates the gender of the respondents. Among the total customers respondents 93(61%) were male, the remaining 59 (39%) were female. The figures and percentage illustrates that male exceeds two times females in the case of customers' respondents. This implies that most of the customers of commercial Bank of Ethiopia are male.

The second item of the same table accommodates the age category. Among the total customers respondents 38 (25%) were in age range of 18-28 years, 49 (32.24%) were in age range of 29-39 years, 35 (23.02%) were in age range of 40-50 years and 30(19.74%) were in age range of 51-61. But there were no respondent in the age group of above 61 years old. These age distribution illustrate that the majority of the respondents from customers were almost adult.

The third item of table 1 shows the educational profile employee and customers' respondents. Among the total respondents of customers 102 (67.11%) were Diploma graduated, 38 (25%) were first degree holder and the remaining 12 (7.89%) were masters and above. The distribution demonstrates that customers are educated which can assist the public relations activity indirectly in giving feed back and make use of two way interaction. In addition, the respondents are educated so that they can easily respond the questionnaire of this study.

Table 1 in the previous page presents the customer respondents interaction with CBE as a customer, From the total respondents 37 (24%) were under five years experience with CBE as a customer 62(40%) have 6-10 years relationship as a customer with CBE, 21(13%) have 11-15 years experience with CBE as a customer, 15 (9%) have an experience of 16-20 years with CBE and 17 (11%) have above 20 years experience as a customer with CBE. Therefore one can deduce that these customers can have sufficient knowledge about Public Relations practices of CBE. As a result they can give adequate response about the bank's Public Relations practices.

Table 1 data presents CBE's loan services used by customers. Among the total customer respondents 40 (26%) were Current account users, 98 (64%) were saving account users and 14 (9%) were Hawala users. Majority of the respondents used Saving Account different times. Based on the above data one can infer that saving account users are many in number and high customer contact. The customer can easily respond the public relation activities in line with the saving account processes

3.2. Analysis of the Study Findings

Table 2. The Role of the Bank's Public Relation Practices

S. No	Item	Customer respondents	
		Number	Percentage (%)
1	What is the effort of the Bank in creating favorable image in its customer mind through PR?		
	A. Very High	8	5.26
	B. High	11	7.24
	C. Medium	78	51.32
	D. Low	28	18.42
	E. Very Low	27	17.76
	Total	152	100
2	How do you rate the communication between the Bank and its customers		
	A. Very High	25	16.45
	B. High	26	17.11
	C. Medium	38	25.00
	D. Low	47	30.92
	E. Very Low	16	10.52
	Total	152	100
3	How do you rate the effects of the Bank on you in making two way benefits?		
	A. Very High	15	9.87
	B. High	33	21.71
	C. Medium	54	35.52
	D. Low	30	19.74
	E. Very Low	20	13.16
	Total	152	100
4.	How do you see the approach of the Bank's public relations program in creating awareness?		
	A. Very High	28	18.42
	B. High	26	17.11
	C. Medium	60	39.47
	D. Low	24	15.79
	E. Very Low	14	9.21
	Total	152	100
5.	How do you see the Bank's Public Relation in attracting media?		
	A. Very High	4	2.63
	B. High	20	13.16
	C. Medium	60	39.47
	D. Low	35	23.03
	E. Very Low	33	21.71
	Total	152	100

Source: Questionnaire April, 2014.

The first item of this table presents the responses of external publics (customers). Among the total external publics 8(5%) rated very high scale, 11(7%) rate high, 78(51%) and 28(18%) rated medium and low respectively. The remaining 27(17%) replied very low. In line with the data presented above we can deduce that the CBE public Relations activities are weak in creating good image in the minds of its external publics. However, Belch and Belch (2004:579) suggests the actual PRs activities should get audience reception and bring the behavioral changes as a result. But, the interview indicates that the Bank is striving to create its best image in the public mind. That means the company design its public relation irrespective of the customers characteristics, needs, behavior and attitude.

The second item of table 2 focuses on the two way communication between CBE and its customers. Among the total respondents of customers 47(30%) and 38(25%) replied medium and low respectively, 25(16%) and 26(17%) rated very high and high respectively. While, the remaining 16(10%) replied very low. The figures and percentages have an implication that the public relations of CBE did not make Use of effective communication mechanisms. However, Hiebing and Cooper (2003:365) argued to improve all aspects of the brand's reputation and credibility from building awareness and understanding there should be effective communication with a variety of internal and external audiences. In addition, the open ended questions show that most of the respondents' response there is low communication between the bank and them. This poor communication creates discomfort among customers and the bank is unable to aware its customers what it is about to do.

With respect to item 3 of table 2 which indicates the effect of CBE in making two way benefits. Based on the external publics that are customers category 15(9.87%) and 33(21.71%) responded very high and high respectively. 54(35.52%) responded medium, 30 (19%) rated low. The remaining 20(13%) reflects their perception as very low for the existence of two way benefits between the Bank and themselves. The result implies that CBE's public relation did not bring mutual benefits with the publics. But stokes (2000:260) defined PRs as the deliberate, planned and sustained effort to establish and maintain mutual understanding between an organization and its publics.

According to item 4 of table 2 which indicates CBE's public relations program in creating awareness and persuading the publics. Out of the total customer respondents 24(15%) rated low scale, 60(39%) replied medium, 14(9%) respond very low, 26(17%) and 28(18%) rated high and very high respectively. The result implies that CBE's public relations program in relation to awareness and persuading is at moderate level. Even though, the external publics vary in little figures or percentages their attitude generally lies up on medium level. But Kotler (2006: 467) state public relations can have strong impact on public awareness at a much lower cost than advertising can.

Concerning item five of table 2 which indicates the connection between CBE and the Public media. Among the total customer respondents 33(21%) and 35(23%) were chosen very low and low respectively. 60(39%) selected the medium scale. The remaining 4(2%) and 20(13%) replied very high and high rate scale respectively. Here, the implication of the finding is that, the Bank effort in using Public Media is not sufficient. However, Kotler (2006:475) explained Public Relations department should create and place newsworthy information in the news media to attract attention to a person product or service. Moreover, the interview underlined that the Bank is creating new program to work with media.

Table 3 CBE's effectiveness in meeting its objectives

S. No	Item	Customer respondents	
		Number	Percent (%)
1	What is the effort of the Bank in facilitating meeting with its customer in order to have smooth relationship?		
	A. Very High	7	4.61
	B. High	17	11.18
	C. Medium	35	23.03
	D. Low	69	45.39
	E. Very Low	24	15.79
	Total	152	100
2	How do you see the Bank in considering information from customers as an input?		
	A. Very High	5	3.29
	B. High	12	7.89
	C. Medium	48	31.59
	D. Low	51	33.55
	E. Very Low	36	23.68
	Total	152	100
3	What is the effort of the Bank in availing of information about its services?		
	A. Very High	11	7.24
	B. High	22	14.47
	C. Medium	38	25.00
	D. Low	65	42.76
	E. Very Low	16	10.53
	Total	152	100
4.	How do you rate the Bank in setting standards and availability of technology?		
	A. Very High	41	26.97
	B. High	15	9.87
	C. Medium	39	25.66
	D. Low	29	19.08
	E. Very Low	28	18.42
	Total	152	100

In the previous page the first item of table 3 summarizes the internal Publics of CBE's effort in facilitating occasional meetings accordingly. Among the total customer respondents 69(45%) of customer respondents rated low, 24(15%) were replied very low, 35(23%) responded medium scale. The remaining 17(11%) and 7(4%) rated high and very high respectively. The findings illustrates that generally there is poor experience of facilitating meetings with employees and customers. According to Pride (2005:477) Public Relations can be used to promote people, places, idea, activities and even countries with such experiences.

The interview also underlined that CBE's practice was poor experience regarding this issue.

Concerning the case of CBE's effort in input taking to take corrective measures summarizes in table 3 item two based on the customer respondents 36(23%) rated very low, 51(33%) rated low, 36(23%) rated medium, 5(3.29%) and 12(7%) rated very high and high respectively. The findings have an implication of ignorance of feedback by CBE's PRs department. In fact, the gap between the Bank and its publics clearly demonstrated here. However, Banik (2004:5) made worthy the information values of the public as the systematic promotion of mutual understanding between an organization and its public.

Availing of information about CBE's services from the perspectives of its public was summarized in table 3 item three.

Out of the total respondents of customers 65(42%) replied low rate scale which is the largest portion of this group, 16(10%) and 11(7%) with the opposite extreme replied very low and very high respectively. Still, 22(14%) and 38(25%) rated high and medium scale respectively. The result has an implication of CBE's effort in availing information is not satisfactory and indicates the low level practices of the Public Relations departments .Banik (2004:78) argued the information centers are multipurpose in nature and provide in several services to the organization as well as employees and also the members of the public outside.

The last item of table 3 emphases is the facilitated standards and technologies. Customers respondent category 28 (18%) and 29(19%) replied very low and low respectively. The largest respondents replied very high which is 41(26%) and the remaining 15(9%) and 39(25%) replied high and medium respectively.

The result indicates that CBE facilitated standards and technologies. However, writers argued that availability of standards and technology may not be sufficient for the organization. According to Belch (2004:567) Public Relations activities designed to support marketing objectives as Marketing Public Relations (MPR) functions .Further, he elaborates the MPR adds value for the integrated marketing program in many ways.

Table 4. The Major Public Relations Tools.

S. No	Item	Customer respondents	
		Number	Percent (%)
1	What is the effort of the Bank in participating public events?		
	A. Very High	8	5.26
	B. High	11	7.24
	C. Medium	40	26.32
	D. Low	51	33.55
	E. Very Low	42	27.63
	Total	152	100
2	What is the effort of the Bank in capacitating information centers to facilitate communication?		
	A. Very High	12	7.89
	B. High	18	11.84
	C. Medium	29	19.08
	D. Low	59	38.82
	E. Very Low	34	22.37
	Total	152	100
3	How do you rate the Bank effort in giving information about its achievements through different public relation tools?		
	A. Very High	9	5.92
	B. High	25	16.45
	C. Medium	47	30.92
	D. Low	56	36.84
	E. Very Low	15	9.87
	Total	152	100
4.	What is the extent of the Bank in distribution of news releases timely?		
	A. Very High	11	7.24
	B. High	30	19.74
	C. Medium	39	25.66
	D. Low	50	32.89
	E. Very Low	22	14.47
	Total	152	100

Table 4 in the first item summarizes CBE's efforts in participating and supporting social activities and public events. Among the total respondents of customers 40(26%) replied medium, 8(5%) and 11(7%) replied very high and high respectively. The result has an implication of moderate and below medium level of supporting and participation of CBE's in public events and social activities. However, customers and prospects, a technical symposium, a road show, or a seminar builds awareness and leaves a lasting impression of the company.

In the previous page table 4 items two summarizes the effect of the Bank information centers in facilitating communication. According to the customers category respondents replied as 34(22%) and 59(38%) very low and low, 29(19%) rated medium scale, 18(11%) and 12 (7%) of them replied their high and very high experience concerning CBE's information centers. Here, the findings illustrate that CBE's not sufficient practice of making information centers available for the Publics. Banik (2002:78) argued that using information centers is a contemporary approach to Public Relations. Moreover, these centers can serve for multipurpose.

The result summarized in item three of table 4 were about the reflection of information about CBE's achievements out of the total respondents of customers category 9(5%) and 25(16%) replied very high and high respectively. While 47(30%) rated medium scale. Where as 56(36%) and 15(9%) replied their low and very low perception of this particular issue. The result indicates that CBE's were not efficient and effective in transferring information about its achievements towards its publics. In order to implement effective communication with internal and external public PRs tools has its own influence. In addition, the open ended questions strengthen the Bank poor practices of this issue.

Regarding CBE's distribution of news releases timely, the findings collected from the respondents clearly indicated in item four of table 4. Out of the total respondents of customer category, among the total respondents 22(14%) and 50(32%) of them replied their very low experience of distribution of publication and news releases. 39(25%) of them rated medium scale, the remaining 11(7%) and 30(19%) replied very high and high respectively. The result implies that CBE's moderate distribution of publication and news releases.

However, Banik (2004:77) argued that written and printed communication produces higher levels of comprehension to readers. It incorporates objective, ideas and goals.

Blech and Belch (2003:576) argued that, the ultimate goals of accepting complaints, suggestions and opinions of the organizations' publics are to strengthen the relation between an organization and its publics and to make them feel as a part of an organization.

Chapter Four

Summary, Conclusions and Recommendations.

This chapter is the final portion of the student researcher paper which deals with summary of the major findings conclusions and recommendations.

4.1. Summary of the Major Findings

This particular part of the research paper is given to summary of the major findings.

To sum up, the general characteristics of the respondents included both gender. The customer respondents' male almost double exceeds the female. The majority of d customer respondents' age was 32% which ranges from 29-38 years.

The last item which illustrates the educational profile depicts that 67% of the customer respondents were diploma holders. The majority of the customers, 40% have been interacting with CBE from six to ten years as a customer. Most of the customer respondents, which cover 64%, were saving account service users.

- ✚ The effect of the Bank's Public Relations practice in the public's minds accumulated at medium level based on both category respondents response. This practice elicited by the effort of the Bank in creating favorable image in customers mind, 51% of the customer respondents were moderate about this particular issue similarly, the effect of the Bank in making two way benefits concentrated at moderate level.
- ✚ The other major aspect of this study was focused on the effectiveness of CBE in meeting its objectives. In relation to the Public Relation department activities. This issue is highly reluctant on technological advancement standards availing information input taking and quality of services across the customers. Regarding quality of services out of the total customers respondents' majority of them 34% customers were replied medium level. But concerning the issues, that is taking input to take corrective measures audiences majority, 33% of customers which covers the largest portion were replied low consideration of the Bank.

✚ The other vital considerations of this paper were the major Public Relation tools practical implementation. The result of table 7 summarizes that majority of customer respondents rated moderate and below medium level. One of the major tasks of Public Relation department is using variety and combination of public relation tools (mix). Therefore, the effort of the Bank in participating and support social activities and public events making use of information center to facilitate communication, publication news releases and customer service delivery system is moderate and below from audiences perspective.

4.2. Conclusions

The student researcher has tried to analyze the customer's responses. This particular portion elicits the conclusion.

The efforts of the Bank public Relation Practices

The Bank Public Relation practices in making communication with its publics concentrated at moderate level. Not only the communication but also the public relation practices in creating favorable image in its customers mind accumulated in medium level. Moreover, the Bank effort on making two way communications in the minds of internal and external public were found out below moderate level. The efforts of the Bank Public Relation department in making an effect on the audiences were not sufficient.

Effectiveness in meeting CBE's Objectives

Effectiveness of Public Relations can be expressed in many ways. The student researcher have tried to measure this concept by raising concepts like availing information, standards, quality of services and input taking. Concerning this issue, the PRs department movement was not satisfactory. Even though, there were the possibility of meetings, information's and feedbacks to take corrective measures, the findings have an implication of ignorance of feedback by CBE's PRs department. In fact, the gap between the Bank and its publics clearly demonstrated here. it can be concluded that they were not did adequate work for both public.

The major Public Relations Tools

The major purpose of using a mix of tools is to be efficient and effective in getting the attention of the public. Regarding this issue the Bank practice was low. Various tools should be considered, but the Bank practices in using these tools were not efficient. Especially, publication and news releases, information centers and social activities were, not impressive. The result revealed that it is the failure done by the PRs department concerning this particular aspect.

4.3. Recommendations

- ✚ The public Relations practices of CBE were analyzed, interpreted, summarized and concluded. Depending on the findings and the conclusions drawn from the data the student researcher have forwarded critically these recommendations.
- ✚ Even though, the Bank public relations effort on making effect on the public mind were found at moderate level, the PRs department should strive to get attention of internal and external publics. They should improve two way communications with the public, media and develop continuous program of awareness to convince and to persuade their public.
- ✚ The other major issue raised by the student researcher is the effectiveness in meeting the bank objectives similarly; the PRs department should arrange regular meetings with the public, continuous corrective measures also have an impact to improve effectiveness. Not only the above mentioned recommendations but also there must be update technology implementation to accelerate the PRs integrated activities so that the availability of information and the qualities of their services will get progress.
- ✚ In using the integrated public relations tools CBE's PRs department must implement the mixes as much as possible. Especially, information centers in all core processes should be facilitate. There should be regular interaction with customers to use their complaints as a feedback. Face to face communication and participating in social activities and public events must be the focus of CBE's PRs Department.

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APPENDICES

Appendix A

St. Mary's University

Faculty of Business

Department Of Marketing Management

Questionnaire to be filled by customers of Commercial bank of Ethiopia (CBE)

This questionnaire is prepared by St. Mary's University prospective graduate in the Department of Marketing Management in order to assess the Public Relations practice of Commercial bank of Ethiopia (CBE) in relation to customers. Your genuine responses will have much use for the student research paper. Please, fill all answers frankly. All information you provide to this study will be kept strictly confidential. Thank you in advance for your co-operation to fill this questionnaire.

Instruction

- No need to write your name
- Please put mark in the box of your choice given below.
- Questions related to your opinion, please, write it shortly and precisely on the space provided

I. General Backgrounds of Respondents

1. Gender

A. Male B. Female

2. Age

A. 18-28 yrs D. 51-61 yrs
B. 29-39 yrs E. 62 and above
C. 40-50 yrs

3. Educational background

A. 10th/12th completed D. First degree
B. Certificate E. Masters and above
C. Diploma

4. For how many years have you been a customer of CBE

A. Below 5 yrs D. 16-20 yrs
B. 6-10 yrs E. Above 20 yrs
C. 11-15 yrs

5. As a customer of CBE, which service do you use predominantly?

A. International bank service C. Hawala

B. Current account D. Saving account

E. Others (please explain) _____

II. **Questions Directly Related to the Study.**

A. **The Role of the Bank's Public Relations Practices.**

No	Questions	Very high	High	Medium	Low	Very low
1.	What is the effort of the Bank in creating favorable image in its customers mind through Public Relations?					
2.	How do you rate the communication between the Bank and its customers?					
3.	How do you rate the effects of the Bank on you in making two way benefits?					
4.	How do you see the approach of the Bank's Public Relations program in creating awareness?					
5.	How do you see the Bank's Public Relation in attracting media?					

B. **The Bank's Effectiveness in Meeting its Objectives.**

No	Questions	Very high	High	Medium	Low	Very low
1.	What is the effort of the Bank in facilitating meeting with its customer in order to have smooth relationship?					
2.	How do you see the Bank in considering information from customers as an input?					
3.	What is the effort of the Bank in availing information about its services?					
4.	How do you rate the Bank in setting availability of technology?					

C. The Major Public Relations Tools

No	Questions	Very high	High	Medium	Low	Very low
1.	What is the effort of the Bank in participating public events?					
2.	What is the effort of the Bank in capacitating information centers to facilitate communication?					
3.	How do you rate the Bank effort in giving information about its achievements through different public relation tools?					
4.	What is the extent of the Bank in distribution of news releases timely?					

D. Please, write your responses on the space provided.

1. How do you see the involvement of the bank in societal issues?

2. What media do you observe the Bank communicates with the target audiences?

3. What information's you have got about public relation process of the Bank?

Thank you!!!



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Appendix B

St. Mary's University
Faculty of Business
Department of Marketing Management

Interview checklist

This interview questions are prepared for Commercial Bank of Ethiopia Public Relation Manager in relation to Public Relation Practice of Commercial Bank of Ethiopia.

1. How does the company evaluate the effectiveness of its Public Relation practice?
2. What are the effects of the company's public relation practice in internal and external publics?
3. How do you express the Bank's participation in social activities and special events?
4. What are the problems existed in the public relation practice of Commercial Bank of Ethiopia?
5. What mechanism does the company use to get ideas and comments from internal and external publics?
6. Does the company provide enough information and communication for its customers?
7. Which Public Relations tools are used in your company?
8. To What extent Public Relations of the company enhance its goal?

DECLARATION

I, the undersigned, declare that this senior essay is my original work, prepared under the guidance of Mr. Ibrahim Fedlurahman. All sources of material used for the manuscript have been duly acknowledged.

Name **Saron Fantu**

Signature _____

Place of submission **St. Mary's University Department of Marketing Management**

Date of submission _____

ADVISOR'S DECLARATION

This paper has been submitted for examination with my approval as the university advisor.

Name **Mr. Ibrahim Fedlurahman**

Signature _____

Date _____