

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

**AN ASSESSMENT OF ADVERTISING
PRACTICE AND CHALLENGES IN CASE OF
NIB INSURANCE COMPANY (S.CO)**

BY
SELAM GETACHEW

JUNE 2013
ADDIS ABABA

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NIB INSURANCE COMPANY S.CO.**

A SENIOR RESEARCH SUBMITTED TO
THE DEPARTMENT OF MARKETING MANAGEMENT
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FOR THE DEGREE OF BACHELOR OF ARTS IN
MARKETING MANAGEMENT

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CHAPTER ONE

INTRODUCTION

1.1. Background of the Study

The term advertising originates from the Latin word 'adverto' which means to turn round. Advertising thus denotes the means employed to draw attention to any object or purpose. In marketing context, advertising has defined "as a paid and non personal form of presentation and promotion of ideas, goods or services by an identified sponsor". Advertising is the art and science of building brands through persuasive communication and positioning term in consumers' perception with a constant vigil on the market situation and consumer expectations (Kumar and Mittal, 2002: 1). Furthermore, advertising is the best known and almost widely discussed form of promotion, probably because of companies whose products and services are targeted at mass consumer markets (Belch & Belch, 2004: 16).

Kotler and Armstrong (2006: 455) mentioned that, companies must do more than make good products. They must inform consumers about product benefits and carefully position products in customers' minds. To do this, they must skillfully use the mass-promotion tools of advertising, sales promotion, and public relations. In this part, Tomas (2007:400) argued that Advertising is an important part of marketing promotional mixes. Because it is cost effective method for communicating large audience created brand image and symbolic appeals for a company. And also plays important role in bringing companies and potential customer closer and facilitate the exchange process (Tomas, 2007: 400).

Advertising has an objective of specific communication task to be accomplished with specific target audience during specific period of time (Kotler, 2005: 455). In addition, Kumar and Mittal (2002: 3) stated that the basic objective of advertising of a concern is to increase its sales volume and profits.

Nib Insurance Company (S. Co.) has however been established in May 2002 by more than 600 members of the business community in May 2002 with fully paid up capital of birr 14 million. Currently, the company has more than 830 shareholders and a paid up and authorized capital of Birr 65 million and 100 million respectively.

NIC started operation with four branches in Addis Ababa. Currently, the number of branches in and outside Addis Ababa is 23. It is one of the strongest companies in the insurance industry. Its young and energetic manpower and its professional leadership have helped it to be one of the fastest growing companies in the financial sector. At this moment, the company has 315 employees (161 male and 154 female). Out of these 150 (47.6%) have B.A./B. Sc. degree and the rest have either diploma or certificate.

The company transacts all types of general insurance businesses including the Motor Insurance, Property Insurance, Marine Insurance /sea and air/, Engineering insurance, Liability insurance and Pecuniary insurance. The company's general risk acceptances are well protected by reputable and renowned international reinsurance including Munich -Re and Africa-Re.

Considering the above literatures, it is needless to say that advertising is one of the engines to maximize market share, sales volume to sustain successful life span of any organization like other building components of any firm which are strong management, skill full and energetic staffs, considering societal issues, taking to account green issues and other affirmative efforts which build a superior image, brand equity and creating awareness in the minds of customers.

Companies that practice creative/innovative advertising that enhance brand equity and have customers mind tactically treat the value of that a branch as an asset, much like bank deposit. Advertising creates or reinforce a brands personality serve to increase the asset value of brand. Advertising lacks such character serves to deprecate this asset value. "Insurance Companies have particularly hard time creating brand awareness as

well as differentiating them from competition. Aflac Inc. was relatively unknown until a highly creative ad campaign made it one of the most recognized brands in recent history. The lighthearted campaign features an irascible duck incessantly squawking the company's name, Aflac! While consumers or celebrities discuss its supplemental insurance service, sales and name recognition scale up consequently.

Generally we can say Ethiopian Insurance Companies lack good advertising campaign. Nib Insurance Company (S. Co), as one and the leading Insurance Company do not perform a creative or innovative advertising campaign which differentiate or bring a great name recognition in the industry.

1.2. Statement of the Problem

The business world today is a world of competition. A business cannot survive it products it is not sold in the market. Thus, all markets activities are a lot on advertising and personal selling. Still the product may not be sold. So incentives need to be offered to attract consumers to buy the product. Thus, advertising is important to increase the sale of any product (Racoley, 1998:128). Besides, Batra and others: (2005:152) argued that, advertising serves as a means to introduce or to inform a service which is rendered by a company but it is not yet known or not in the market at expected rate. Thus, advertising can affect consumers in various ways and mechanisms or route of sought in any particular situation needs to be clearly specified and understood before advertising can actually be created. Should the element influenced by advertising be changes in or attitude, awareness, brand personality, the social norms concerning the brand, or feeling associated with it? Should certain kinds of thought be evoked in the customer's minds?

According to Chunawalla (1999: 29), advertising theory and advertising practice has one meeting point the formulation of advertising strategy. What advertising has to contribute in the context of organization? Advertising to be purposeful must contribute to the overall marketing objective. Its economic contributing interims of sales, profits

and market share are much valued by a business organization rather than the intermediate measures of recall, awareness and attitudinal change. Accordingly, advertising strategy should not only be organization centered rather it also has to lead the target audience from awareness to interest to desire to action stage of AIDA model. Companies must not think only their profit and advertising is costly and let it not be practices well and frequently regardless of knowing investing 1.00 birr for 1 advertising is getting that money and awareness of customers and also brand equity back.

Effective promotional strategy and controlled practice can access a firm to achieve its marketing goals. Both client and agencies are continually striving to determine whether the communication are working and how well they are working relative to another option (Belch and Belch, 2003:39). Furthermore, effective advertising influences prospective customers to try advertised products and services. Sometimes advertising influences primary demand that is, creating demand for an entire product category. More frequently, advertising attempts to build secondary demand to the company's brand. Advertising by both B2C and B2B companies provides consumers and customers with reasoned arguments and emotional appeals for trying on brand versus another Shimp (2007: 247). According to the above statements, if a company wants to come up with smart and well known among the same industry, then it should have an effective ads strategy which brings emotional appeal to the five senses of human beings. So besides advertising the company should consider the message to deliver and also the media which can directly appeal those five senses of the customers.

Based on advertising principles and theoretical frame work, the student researcher will try to observe advertising practice of Nib Insurance Company (S. Co). On top of the preliminary observations, the student researcher showed that the company advertising practice reviled out the following problems.

- Poor /ineffective/ advertising practice
- Improper media selection to get target market or proper market

- Inconvenient time of advertising for target market
- Poor innovative advertising design. Additionally, the study attempts to forward some possible recommendations for the future prospects of the Nib Insurance Company Marketing Officers and the following research questions were asked.

1.3. Research Questions

- What advertising practices are being undertaken by Nib Insurance Company S. Co.?
- What factors affect the advertising practice of Nib Insurance Company (S. Co.)?
- To what extent the company use creative advertising strategy?
- To what extent the company's advertising budget is related to sales volume?
- How the company evaluate the effectiveness of its advertising practice?

1.4 . Objectives of the Study

1.4.1 General Objective of the Study

The general objective of the study is to assess effectiveness of the Advertising practice of the Nib Insurance Company S. Co. Specifically the paper deals with:

1.4.2 Specific Objective of the Study

- To describe advertising practices undertaken by the Nib Insurance Company (S. Co).
- To describe which advertising method plays a major role in creating awareness and succeeded.
- To investigate the company's advertising evaluation practices.
- To investigate the factors that affect advertising practice of Nib Insurance Company (S. Co.)
- To examine to what extent company's advertising budget is related to company's sales volume

1.5. Significance of the Study

To forward Information to the company to know weakness and strength with regard to advertising and it will help the student researcher in applying the concepts and theories in the real business world. Moreover, it will help as an input for other researchers and the company can use it to make an in-depth study on the area.

1.6. Delimitation of the Study

Nib Insurance Company (S. Co.) has 23 branches in Addis Ababa and in regions of the country Ethiopia. Branches in Addis Ababa situated at Free Zone, Leghar, Merkato, Megenagna, Gurd Shola, Genet hotel, Lideta, Gotera, Urael, Lebu, Bole, Piassa & Nifas Silk, Addis Ketema. Based on this, the area where the student researcher focused on;

- The Main Branch
- The Ras Branch
- Tana Branch and this is because the branches production limit, sales volume and customer flow is high than the other branches.

Depending on company's Non life insurance (Motor, Marine cargo, Bond and Travel Health), the subject of the study is delimited on print and broadcasting media. The broadcasting media the student researcher focused on is TV and Radio advertising. News papers and specialty advertising is from print media.

According to the company's annual report 2009, the strategic plan was revised and approved. In accordance with approved SP, to increase sales outlets, Addis Ketema, Gotera and Jima Branches have been opened during the financial year 2009 this shows the growth for this reason the time is delimited from 2009 to 2012.

Distributing questionnaires to the customers and conducting an interview with the marketing manager of the company were the data gathering tools.

1.7. Limitation of the Study

The student researcher has come across a number of challenges which have due impact on the study. First, some of customers that were chosen as a sample for this study did not cooperate to respond to the questions made for them. Moreover, the student researcher has faced time limitation to conduct the study.

18. Research Design and Methodology

1.8.1. Research Design

To address the research questions and objectives, the student researcher used explanatory research method. The method enabled to mention advertising practices, challenges experienced during implementation and to examine relationship exist between advertising and sales volume.

1.8.2. Population and Sampling Frame

The student researcher used the Nib Insurance marketing manager, customers of the company within different branches as participant of the study,

1.8.3. Sample Size and Sampling Technique

According to recommendation of Malhotra (2006: 339), minimum of 150 insured were taken as a representative.

In order to get relevant data from selected branch, the student researcher used quota sampling technique and quota was distributed proportionally.

Quota for Branches

Sample From	Sampling Technique	No. of Samples
Ras Branch	Convenience sampling	50
Main Branch	Convenience sampling	50
Tana Branch	Convenience sampling	50

When contacting customers of each branch, the student researcher will use convenient sampling technique which is a non probability sampling approach used when there is no assurance that every no of population has equal chance of being included in a sample. To release the questionnaires to customers whom the student researcher will get accidentally, the under mentioned reasons were the ground.

- customers claim experience, is high
- customers who stayed more than two years and insured more than 2 vehicles
- customers who come frequently.

1.8.4. Types of Data Collected

To increase credibility, the student researcher used both primary and secondary data. Primary data from questionnaires and interview with marketing manager, secondary data used obtained from different books, company's annual report, and brochures.

1.8.5. Method of Data Collection

To increase reliability of the research the required data was collected through questionnaire from customers of the company three branches. 50 customers from each.

1.8.6. Method of Data analysis

The responses to questionnaires from the selected samples were analyzed by using descriptive data analysis techniques in order to summarize, the findings was tabulated in logical steps. The study was applying both quantitative and qualitative research methods to summaries findings.

1.9. Organization of the Study

This study is organized in to four chapter. The introduction part is presented in the first chapter which includes the background of the study, Statement of the problem, Research Question, Objective of the Study, Delimitation, and Significance of the Study, Research design and Methodology, Limitation & Organization of the Study. The second chapter presents review of literature of the study. The third chapter presents data presentation, analysis and interpretation and the last chapter deals with summary, conclusions and recommendation.

CHAPTER TWO

LITERATURE REVIEW

2.1. Overview of Advertising

Advertising can be said to be art – for the most part. The old adage of Lord Leverhulme underscores this notion, or perhaps the corollary of ‘not an exact science’ should be used. Pure transfer of meaning is difficult, if not impossible, to achieve and this is true of mere information-giving, leaving aside the problems associated with persuasion. The elements of the mix can be described and grouped in a number of ways. For example, communication can be mass (as with advertising) or personal (as with selling). Alternatively, communication can be paid for (for example advertising or exhibitions) or free (publicity or word of mouth) (Copley, 2003:103). On top of this, Kumar and Mittal (2002:2) argued that advertising is the art and science of building brands through persuasive communication and positioning them in consumers’ perception with a constant vigil on the market situation and consumer expectations. More to the point, Chunawalla (2003: 1) stated though it is difficult to precisely define advertising, we can say definitely that advertising, we can say definitely that advertising is a commercial force which has created markets for many industries and products.

According to Lee and Johnson (2003: 3), advertising is a paid, non personal communication about an organization and its products that is transmitted to a target audience through a mass medium such as television, radio newspapers, magazines, direct mail, outdoor displays, or mass transit vehicles. In new global community, advertising messages may be transmitted via new media, especially the internet. And yet Wilmschurt and Mackay (1999: 23) clarifies that advertising comes in so many forms and carries out so many different tasks that common factors may not be obvious.

2.2. Advertising as a Communication Tool

According to Chunawalla (2003: 4), advertising is a tool of communication for marketing. In communication process, a message is sent through some medium by the sender so that it reaches the receiver. The transmission of message from a sender to a receiver is the backbone of any communication process. The end result of the communication process is the understanding of the message. In communication, we are trying to share information, idea or an opinion. The message is sent through certain channels or media. The response to the message is known by receiving the feedback from the receiver. Advertising communication is basically marketing communication. The sender is the advertiser. The message is the printed advertisement or brochure or a TV commercial or a radio spot. The media used are newspapers, magazines, TV and outdoors. The receivers are the target audience of the product. The favorable response to a product is the feedback. The sales report also from the feedback.

Above and beyond, Kumar and Mittal (2002: 2) fortify that advertising is a powerful communication tool directed towards specific target customers in order to carry the messages regarding a particular product, service or ideas, meaningfully and persuasively with a view to achieve certain specific objectives.

2.3. Classifications of Advertising

According to Johnson, (2003: 5) advertising falls under the following classifications.

- **Product advertising:** The major portion of advertising expenditure is spent on product advertising: the presentation and promotion of new products, existing products, and revised products.
- **Retail advertising:** In contrast to product advertising, retail advertising is local and focuses on the store where a variety of products can be purchased or where a service is offered. Retail advertising emphasizes price, availability, location, and hour operation.

- **Corporate advertising:** The focus of these advertisements is on establishing a corporate identity or on winning the public over to the organization's point of view. Most corporate advertising is designed to create a favorable image for a company and its products.
- **Business to Business advertising:** the term relates to advertising that is directed to industrial users advertised to automobile manufacturers, resellers and professionals such as lawyers and accountants.
- **Political advertising:** It is often used by politicians to persuade people to vote for them therefore, it is an important part of the political process.
- **Directory advertising:** People refer to directory advertising to find out how to buy a product or service. The best known form of directory advertising is the yellow pages.
- **Direct response advertising:** It involves two way communications between the advertiser and the consumer. It can use any advertising medium.

2.4. The Advertising Strategy

According to Ghosal (2002: 8) Advertising strategy deals with what need to activate the consumer's mind to realize those aspects of marketing strategy which can be managed directly and specifically by consumer communication. But the point is how to make it effective? Advertising strategy need to be clearly stated on a piece of paper, and agreed up on by all concerned, so that creative work can have a benchmark against which objective evaluation becomes possible. Moreover, Wilmschurt and Mackay (1999: 42) argued that advertising strategy is the core of the planning process. It determines what the essential purpose of the advertising and associated activities is to be. On his part, Johnson (2003: 122) stated that advertising strategy should involve the below components.

- **Reviewing the Marketing Plan**

The advertising manager first reviews the marketing plan to understand where the company is going, how it intends to get there, and the role of advertising will play in the marketing mix.

- **Analyzing the company's internal and external situations**

The internal and external situation analyses briefly restate the company's situation, target market, short and long term marketing objectives, and decision regarding the product's position in the market, its stage in the product life cycle, and its related marketing mix.

- **Setting advertising Objectives**

The advertiser's next step is determining what the firm hopes to accomplish with advertising. Advertising objectives should be stated clearly, precisely, and in measurable terms. Precision and measurability allow advertisers to evaluate advertising success at the end of the advertising campaign, assessing whether objectives have been met.

- **Developing and Executing Advertising (Creative) strategy**

The advertising objectives declare where the advertiser wants to be with respect to market share or consumer awareness. The advertising or creative strategy describes how to get there. This strategy consists of the following elements

- **Target audience.** The target audience is the group of people at which advertisements are aimed
- **Product or service concept.** A product can be an idea, a service, a good, or any combination of these three. This definition also covers supporting service that go with goods.
- **Advertising media.** Advertisers need a systematic method of determining which media to use, how to use them, when to use them and where to use them to effectively and efficiently deliver their advertising message.
- **Advertising message.** What the company plans to say in its advertisements and how it plans to say it verbally and nonverbally make up the

advertisement message. Each advertisement needs a head line or opening to create consumer interest and copy that presents the message.

- **Developing and Executing Media Strategy**

Media planning helps answer such questions as the following what audiences do we want to reach? When and where do we want to reach them? How many people should we reach? How often do we need to reach them? What will it cost to reach them? The media include traditional methods, such as newspapers, Magazines, television, radio or billboards and supplementary media such as Yellow Pages advertising, internet advertising and specialty advertising

- **Evaluating Advertising Effectiveness**

In managing its advertising campaign, a company should carefully evaluate the effectiveness of previous advertisements and use the result to improve the quality of future advertisements. Top executives want proof that the advertising they purchase is worthwhile. They want to know whether the dollars spent on advertising are producing the sales volume that could be reaped from the same dollars spent on other, advertisement effectiveness. An advertisement's effectiveness may be tested before it is presented to the target audience, while it is being presented, or after it has completed its run.

2.5. Advertising Media

Mohan (1989: 153) define advertising media is the carriage that carry the message to be transmitted. Media has a vital role in the process of advertising communication. Effective advertising is possible only if suitable media are available. The appropriateness of media used, vis-à-vis the target audience and their reach, are of critical importance.

2.5.1. Types of Media

Based on Rathor (2005: 134) advertising media has the following types

- **Broadcast Medias:** advertisers use two types of media to reach target consumer over the air waves.

- **Radio**

- Using the medium of radio may also be classified national or local advertisers. The radio is a prominent vehicle of advertising and accounts for a large sum of the total advertising budget.

- **Television**

- It is unique combination of sight and sound, and achieves a deeper impact than the other media do. And it is particularly advantageous for advertisers whose products require demonstration.

- **Print Media**

The print media carry their messages entirely through the visual mode. These media consists of newspapers, magazines and direct mail

- **New papers:** it reaches the most of homes in the cities and many members of the society read them. Their messages can be longer than those on Radio and TV and the message may therefore be more complex and lengthy.
 - **Magazines:** magazines are a means of reaching different markets, both regional and national, and of general and specific interest.

- **Outdoor Advertising**

It involves the use of signs and billboards, posters or displays. The marketers may purchase billboards on the basis of showings.

- **Transport Advertising**

Transport advertising appears on the inside or outside of taxis, buses, railways, street cars and other modes of passenger transportation.

- **Specialty Advertising**

It involves placing the sponsor's name and, often, a short message on novel or useful articles. These include calendars, pens, pencils desk pads, paper weights, ash trays, drinking glasses, diaries and others.

- **Direct Mail**

It is one of the most important classes of advertising media. The concerns that employ direct mail brochures, sales letters, postcards, leaflets, folders, booklets, catalogues and house organs, etc.

2.5.2. Print Media

Based on Kumar and Mittal (2002:292), the print media is classified in to three. News paper, Magazines and Direct Mail advertising.

News Paper

News paper is a local advertising medium. It has local coverage in the sense that it reaches daily basis. There are many national newspapers, some state level newspapers and some local newspapers. Newspapers depend on their circulation and select news features and editorial subjects to meet the needs and the requirements of their readers (Kumar and Mittal, 2002:224). Furthermore Lee and Johnson (2003:239) argued that newspapers are generally published in a daily basis. Very few published as weeklies. There are many national newspapers, some local newspapers and some state level newspapers. Newspapers depend on their circulation and selected news, features and editorial subjects to meet the needs and requirements of their readers.

Advantages of Newspapers

- Providing complete coverage and are not restricted to specific socio economic or demographic groups almost everybody reads newspapers.
- Timeliness. Short lead times (the time between placing an advertising and running it) permit advertisers to tie in advertising copy with local Market

developments or news worthy events, the results of news paper advertising are also quick.

- Appeal to those already interested in reading, so newspapers provide both the audience and space for long, detailed copy, including lists and prices.
- Special edition allow price targeting
- Geographically targeted even big city newspapers have special edition for the various neighborhoods and suburbs.

According to Rathor (2005: 136) newspapers has this disadvantages. Disadvantage of using newspaper advertising is that the cost of reaching a national or large regional market may turn out to be high. In addition, the printed copy does not reproduce the advertising as finely as a magazine does. And in the eyes of customers newspapers do not have the prestige of TV and some magazines.

Types of Newspaper advertising

- **Display advertising**

Mishra, (2004: 177) stated that display advertising is placed on the news and feature pages of a newspaper. It uses a variety of space sizes, layout designs and size of picture.

- **Classified advertising**

It is usually appear under subheads (e.g. help wanted, cars for sale) that describe the class of goods or the need the advertising seek to satisfy (Lee and Johnson, 2003: 198).

- **Preprint Insert**

Advertising that do not appear in the paper itself but are printed by the advertiser and taken to the newspaper to be inserted before delivery (Lee and Johnson, 2003: 198).

2.5.3. Broadcasting Media

A. TV advertising

It has often been said that television is the ideal advertising medium. Its ability to combine vision images, sound, motions, and color presents the advertiser with the opportunity to develop the most creative and imaginative appeals of any medium. However, TV does have certain problems that limit or even prevent its use by many advertisers. (Belch & Belch, 2004:351). On top of this, Rathor (200:134) argued that TV advertising is unique combination of sight and sound and achieves a deeper impact than other media do. And it is particularly advantageous for advertisers whose products need demonstration.

B. Radio Advertising

According to Jhonwiley and Sons (1987:399), Radio is a personal medium that takes advantage of its many stations and can stimulate excitement sound more persuasive than print, blanket coverage (everyone has a radio at home, at work, in the car, short lead time allows for last minute change, personalized by use of voice, supplements advertising campaigns can be selective (programs have different appeal to various groups), relatively in expensive good for stores appealing to teens, commuters, etc... disadvantage is excess market coverage non visual, no tangible attributes.

2.5.4. Specialty Advertising

This medium is low in cost. It provides the advertisers with an opportunity to remind target consumers of the products offered by the company. Consumers are exposed to the message quite frequently every time that they pick up their pens or look at their calendars. Finally the marketer can be selective in directing specialty articles to specific target consumers. Waste circulation can be kept up the minimum sales persons may be instructed to pass put specialty items only to those prospects who are likely to become good consumers. (Rathor, 2005: 140)

2.6. Creativity in Advertising

Belch and Belch (2004: 239) define creativity is probably one of the most commonly used term in advertising. Ads are often called creative. The people who develop ads and commercials are known as creative types. And advertising agencies develop reputation for their creativity. Perhaps, so much attention is focused on the concept of creativity because many people view the specific challenges given to those who develop an advertising message as being creative.

Likewise, Wilmshurst and Mackay (1999:186,187) agreed It could now be strongly disputed just how scientific advertising really is. For example, a fully scientific body of knowledge enables one to predict precisely what will result from a given set of actions. Advertising can rarely do that because at the end of the day the result of advertising depends on human reaction (emotional as well as rational) not on purely mechanistic responses. So prediction of results is often uncertain and developing advertising to achieve desired ends involves judgment as well as facts. Advertising is not a matter of following the creative man's instinct or whim, not just a question of designing attractive picture or coming up with bright ideas expressed in clever words.

Rather it is a matter of expressing clearly defined ideas in a compelling way so as to attract and interest specified types of people in known situations and motivates them to react in a particular fission. So the creative writers and designers must operate within a framework of effectiveness. Furthermore, Zikmund and Amico (1999:503) argued that creativity is the generation of ideas and development of the advertising message concept and yet it is an important aspect of the advertising process and it is difficult task.

On top of this, Belch and Belch (2004:241) argued advertising creativity is the ability to generate fresh, unique, and appropriate ideas that can be used as solutions to communications problems. To be appropriate and effective, a creative idea must be relevant to the target audience.

2.6.1. Creative Process

According to Chunawalla (2003: 137) creative process is a process handled by creative personnel and really means a lot to make the advertisement memorable. This process has the under mentioned steps.

I. Orientation

We have to make ourselves familiar with the problem on hand.

II. Preparation

Here we collect all relevant facts. The more the number of facts, the better are the chances to establish a creative connection between them in the field of advertising; we must have complete details of the product, the organization, the completion and the target audience. Marketing research is a great help. We have to study the production process, the sources of raw material supply, and the methods of selling the finished products.

III. Analysis

Our preparation stage was a learning experience. We have to now marshal these facts by properly classifying them. We then analyze these facts. Advertising is never created in a vacuum. It is influenced by the market forces, competition and technology. We have to keep these in mind. Analysis is left brain activity of logical thinking.

IV. Ideation

With full facts and knowledge on hand, we now look for a creative spark. The creative team may indulge in a group exercise to record even the wildest possible ideas brain storming. Another way to get ideas is to use analogies and josta-position of two ideas. Ideation is right-brain thinking which suspends rules and regulations and looks for meaningful patterns amongst bits and pieces of ideas;

V. Incubation

So far it was a hot intellectual pursuit. It is now time to put the ideas into the sub conscious. The sub conscious works on these ideas to search connection and insights. It puts the ideas in perspective. When ideas are incubated, we allow the sub conscious to work, keeping the conscious mind free.

VI. Synthesis

The bits and pieces of ideas must now be put together to generate the big idea. Synthesis is a process of organizing. Thoughts are arranged them wise. Some thoughts are eliminated as they do not suit our scheme. We search for patterns and connections.

VII. Evaluation

After ideas are synthesized, we have to evaluate them by judging their goodness. Good ideas are relevant in our ad context. They crate interest and have an element of surprise. These ideas must be capable of being excited differently over the life of the campaign.

2.6.2. Contribution of Creative

The essential core of a good advertisement then is that it is an accurate but also an imaginative interpretation of the whole marketing strategy and in particular of the advertising proposition which has been developed from that strategy. At its height this imaginative leap can transform an ordinary product into an extraordinary one, or express a perfectly straightforward claim in a striking and dramatic way.

2.7. Role of Advertising

Kleppner, (1966: 3) stated that advertising deals with people with the way they live and the things they do, with things they buy and the services they seek, and with the men who make the goods and who render the services. Moreover, Belch and Belch (2003: 772) discuss that advertising plays an important role in the free market system like ours by making consumers aware of products and services and providing them with information for decision making. On top of this, Chunawalla (2003: 7) argued that advertising is not only market the products, but also a corporate ethos, a corporate philosophy by giving memorable corporate stories reaching deeper in to the public psyche than a bare recitation of performance statistics and advertising usually is the primary communication vehicle in reaching consumers. Other promotional tools (contests, giveaways, special packages) are then used to support the advertising function. Based on Mohan's view (1989: 4) argued that advertising has important

consequences for the advertisers who use it and for individuals who are exposed to it. However, its economic and social impact is a subject of continuous controversy. The following role illustrate the basic purpose of advertising.

- **Communication with customers**

Because advertising is a method of communication, objectives directly related to advertising should be communication goals. In general, advertisers want to accomplish five broad communications goal: advertisements are expected to generate attention, to persuade, to be understood, to be believed and to selling the product but they matters of communication (Zikmund and Amico 1999:500)

- **Building Brand Image**

One of the most important advertising goals is to build a global brand and corporate image. These, in turn, generate brand equity. Brand equity is a set of characteristics that makes a brand more desirable to consumers and businesses, these benefits can be enhanced when we combine effective advertising with quality products. Higher levels of brand equity give the company a distinct advantage as consumers move toward purchase decisions. Advertising is a critical component in the effort to build brand equity (Chunnawalla 2003:8)

- **Providing information**

Besides building brand recognition and equity, advertising serves other goals. For example, advertising often is used to provide information to both consumers and business buyers. Typical information for consumers includes a retailer's store hours, business locations, or sometimes more detailed product specifications information can make the purchasing process appear to be convenient and relatively simple, which can entice customer to finalize the purchasing decision and travel to the store. Information from some advertising leads various members of the buying center to consider a particular company as they examine their options. In marketing to consumers and other businesses, information can help those involved reach a decision. Information is one

component of persuasion, another objective of various advertising programs (Mohan 2004: 5).

- **Increase Consumption**

Zikmound and Amico (1999: 500) stated that advertising encourage and increased consumption of a product by current users and it has an effect on customers purchasing habit.

2.8. Advertising Budget

Based on Chunnawala's view (2003: 66) Advertising budget is in essence the plan of advertising expenditure. Advertising budget of a modern marketing organization runs into crores, and appears on the debit side of the profit and loss account as revenue expenditure. However advertisement expenditure can be considered as an investment in building up a brand which is the most valuable asset of an organization. Advertising expenditure whether considered being a capital investment in a brand or revenue and expense should be carefully planned so as to make it effective. Furthermore, Kumar & Mittal (2002:173) argued that advertising budget is a plan or expenditure to be incurred on advertising campaign and it is a functional budget and setting the goals and objectives in terms of income and expenditure on the present expenses as well as future expenditure.

2.8.1. Benefits of the Advertising Budget

According to Chunnawalla (2003: 66) advertising budget benefits the following

- It sets limits on the minimum and maximum of advertising expenses during the course of a year.
- It keeps the expenditure within the parameters set.
- It encourages prudent use of advertising money by rational allocation amongst different media.
- It facilitates the job of an advertising manager by making it easier for him to get the expenditure approved by the top management.

2.8.2. Method of setting Advertising Budget

On the view of Kumar and Mittal (2002:182), most companies operate on an annual plan and budgeting basis. In some organizations, the budget for advertising is prepared exclusively keeping in view the program planned for the year; in others, the advertising budget forms part of the overall marketing budget and the advertising budget forms part of the overall promotional activities. In yet other organizations, corporate advertising forms no part of advertising budget, but of public relations or corporate communications. But the authors clearly said it is important to use or implement the under mentioned methods

- **Task Method**
Is making an ad based on specific ad. Task in hand. It ideally involves three steps, defining objectives, determining strategy and estimating the cost.
- **Spend as much as you can Method**
Spending all one can afford on advertising can be one of the “budgeting by the ear” techniques.
- **Arbitrary Method**
In this, the advertiser allocates an amount on the basis of judgments or experience. Affordability need not be the criterion.
- **Share of the market method**
In a market scenario of similar products, there is usually a correlation between a company’s share of the market and its share of industry advertising. The share of the market method is based on the premise that before on ventures to capture the share of the market it is pertinent to capture the imagination of the consumer and it makes companies complacent.
- **Percentage of sales method**
Sales upon which percentage figures may be based are either past year’s sales, anticipated sales for next year or a combination of both.

- **Fixed-sum-per-unit Method**

Some companies in consumer product category go in for fixed sum per unit appropriation technique. This method is based on the understanding that ad. Spend is related to the marketing cost of each unit produced rather than total sales volume.

- **Other Methods**

Other methods include the empirical research method which uses experimentation to determine the best level of advertising expenditure.

2.9. Evaluation of Advertising Effectiveness

Rathor (2005:189) pass his views that the evaluation of advertising is divided into media research, copy research and sales results research. The multivariable forces influencing sales make it almost impossible to measure with high precision the sales effect of advertising. Consequently, most advertising research measured the characteristics of an advertisement, such as exposure, and the ability of the receiver to comprehended, retain and believe in the advertisement will be effective in producing sales.. On this part, Zikmund and Amico (1999:522) argued measuring the effectiveness of advertisements in terms of the sales dollars generated is difficult. Despite that fact, several approaches to measuring effectiveness have been developed which are pretesting stage of developing and refining advertising and the post testing stage of evaluating its effectiveness.

- **Pretesting**

In the context of advertising, research carried out beforehand on the effectiveness of advertisement. It begins at the earliest stages of advertisement is ready to use.

- **Post testing**

Once an advertisement has been developed and has run in the chosen media, post testing should be used to determine if it has met the objectives set by management.

Kotler and Keller (2006: 583) clearly stated good planning and control of advertising on measures of advertising effectiveness. Most advertisers try to measure the communication effect of an ad that is, its potential effect on awareness, knowledge, or preference. They would also like to measure the ad's sales effect. And there should be communication effect research which seeks to determine whether an ad is communicating effectively. Called copy testing, it can be done before an ad is put into media and after it is print or broadcast. Portfolio test ask consumers to view or listen to a portfolio of advertisements. Consumers are then asked to recall all the ads and their content, aided or unaided by the interviewer. Recall level indicates an ad's ability to stand out and to have its message understood and remembered. Laboratory test use equipment to measure physiological reactions heartbeat, blood pressure, pupil dilation, galvanic skin response, [perspiration to an ad or consumers may be asked to turn a knob to indicate their moment to moment liking or interest while viewing sequenced material. These test measures attention getting power but reveal nothing about impact on beliefs, attitudes, or intentions.

CHAPTER THREE

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

This part of the research is dedicated to data presentation, analysis and interpretation. The primary source of data for this research is collected via questionnaire and interview. Accordingly, 150 questionnaires were distributed. Out of which, 123 were validly completed and returned (The response rate 80%). Besides, out of 150 questionnaires distributed, 27 of it is not valid due to improper response and some are not returned.

3.1. General Characteristics of Respondents

Table 1. Below describes the demographic characteristics of the respondents including Age, Gender, Educational Level and Occupation.

Table 1: Demographic Characteristics of Respondents

S. No	Item	Respondents	
		No	%
1	Gender		
	Male	44	35.8
	Female	79	64.2
	Total	123	100
2	Age		
	18-25	16	13
	26-33	65	52.8
	34-41	30	24.4
	42-49	8	6.5
	>50	4	3.3
	Total	123	100
3	Educational Background		
	12 Complete	8	6.5
	Certificate	4	3.3
	Diploma	34	27.6
	Degree	73	59.3
	>Degree	4	3.3
	Total	123	100
4	Occupation		
	NGO's	4	3.3
	Private Organization	16	13
	Government Organization	8	6.5
	Own Business	95	72.6
	Retired	-	-
	Total	123	100

Regarding gender distribution of respondents 79 (64.2%) of them were female, while 44 (35.8%) of them were male. This implies most of the respondents are females.

Considering Item 2 of table 1, it can be easily seen most of respondents are at the age of 26-33, 52.8%.. Apart from this, respondents from age 34 -41 (24.4%) are more customers to the company next to age 26-33. Whereas, customers at the age of 18 -25 16 (13%), 42-49 8 (6.5%) and above age 50 4 (3.3%) take the small number of respondents.

As it is depicted in item 3 of table 1, majority of respondent 73(59.3%) have earned first degree. Educational level followed by diploma 34 (27.6%) certificate 4 (3.3%). As it is also indicated in item 4 of table 1, the research found that of the total respondents 95 (77.2%) were business owners and 16 (13%) of the respondents were government organization employees, 8 (6.5%) private organization employees and 4(3.3%) were working in the NGO's. in regard to occupation, huge number of company's customers are business owners. This implies occupational status of majority business customers were business owners. Next to business owners, Government employees were customers of the company.

3.2. Analysis of the Major Findings

The student researcher under this particular study has tried to analyze the advertising practice and challenges of the Nib Insurance Company (S.Co.). To examine the advertising practice of the concerned company and to collect the relevant data questionnaires were distributed to targeted customers of the Insurance and interview session has made with the marketing manager of the company. Accordingly the collected data are presented analyzed and interpreted as follows.

3.2.1. Awareness of Customers about the Nib Insurance Company

Table 2: Respondent's Response to the General Questions about the Nib Insurance Company service

S. No.	Item	Response	
		No	Yes
1	Do you know about Nib insurance Company's service?		
	Yes	107	87.4
	No	16	13.1
	Total	123	100
2	How long do you stay in the Nib insurance company?		
	2 years	36	29.3
	3 years	33	26.8
	5 years	12	9.8
	> 5 years	42	34.1
	Total	123	100
3	What type of cover do you frequently purchase?		
	Motor	86	69.9
	Motor and Marine	21	17.1
	Bond	8	6.5
	Marine	8	6.5
	Total	123	100

By considering the above finding it can be said most of the customers know about the company services which is 107(87%) and 16(13.0%) said No this has an implication that the company is using advertising or other means to make known its service but it is still need an improvement on the area to create more awareness.

As it is shown on table 2 item 2, majority of respondents 42(34.1%) have been customers of Nib Insurance Company for above 5 years so that they can give relevant information on the topic. 36(29.3%) have stayed for 2 years, 33(26.8%) of respondents stayed for 3 years on the insurance on 12(9.8%) were been customers of the Nib Insurance Company for five years. In regard to stay of customers in the insurance, the finding implies that most of respondents have a power to know about the company and forward relevant information on the advertising practice of the company.

Table 2 item 3 shows lager no of the Nib Insurance Company customers used motor insurance which is 86(69.9%) and 21(17.1%) were users of both motor and marine insurance, bond insurance users were 8(6.5%) and marine were 8(6.5%). This implies that most of the company's customers are purchasing motor insurance policy and marine cargo insurance policy.

3.2.2. General Question related to Advertising Practice of Nib Insurance Company
Table 3: Respondent's Response on Currently used Advertising Practice of Nib Insurance Company

S. No	Item	Respondents	
		No	%
1	How do you rate the Nib Insurance Company's advertising practice?		
	Very good	8	6.5
	Good	42	34.1
	Modern	49	39.8
	Poor	16	13.0
	Very Poor	8	6.5
	Total	123	100
2.	The condition that Neb Insurance Company S.CO regarding using of different advertising media to advertise its service is?		
	Very high	12	9.8
	High	4	3.3
	Moderate	87	70.7
	Low	16	13.0
	Very Low	4	3.3
	Total	123	100
3	What do you think is the company currently uses to advertise its services?		
	Broad casting	90	73.2
	Print Media	-	-
	Sales Agents	25	20.3
	Bill Board	8	6.5
	Total	123	100
4	To what extent advertising used by the company is enough?		
	Very enough	8	6.5
	Enough	8	6.5
	Moderate	67	54.5
	Not enough	40	32.5
	Not very enough		
	Total	123	100

According to the currently used advertising practice of the company huge no of 49(39.8%) of respondents response were moderate and this may have negative implication and there is a practice definitely has to be improved 42(34.1%) of respondents said the practice is very good, 16(13.0%) of respondents partially agreed on the practice of Nib Insurance Company the rest 8(6.5%) respondents said very good and 8(6.5%) respondents said very poor. This shows advertising practice of the company is not in a good condition since list no of respondents said very good and large number of respondents were moderately agree on the matter. Based on table three item numbers 1 majority of respondents moderately agree on the question which is 39.8%. In this views the company put itself on high position and believe there is detailed and carefully designed advertising practice which is made by marketing department and follow uped carefully. On top of this, there is still disagreement between the customers and the company view which needs serious improvement from the company side to sustain its business with its customers.

As it is depicted on table 3 item 2, 87 (70.7%) of respondents were partially agreed on the advertising conditions of the company currently used, 16(13.0%) of respondents said practice of advertising of Nib Insurance Company is law, 12(9.8%) of respondents. 90 (73.2%) of respondents suggested the company to use broadcasting media to advertise its services which the company doesn't agree on advertising using broadcasting media because it is costly and this can be considered as a gap between customers view and the company which needs serious plan to adress and to ammend the advertising mechanism made by the company. Generally the above table shows that most of the Nib Insurance Company customers are agreed on the company advertisement practice is kind of at improvement track since large no of respondents think the advertising practice is not much enough and moderately agree on it. If the large number of respondents were very good and moderate were less, it may sound to the company that it is in the good condition but now it is not. Based on

Table 4: Respondents belief According to Factors that Affects Advertising Practice of Nib Insurance Company

S. No	Item	Respondents	
		No	%
1	The performance that insurance performs to advertise its services using different advertising media is?		
	Very high	8	6.5
	High	12	9.8
	Modern	53	43.1
	Low	50	40.7
	Very Low	-	-
	Total	123	100

Regarding Nib Insurance Company performance to advertise its services using different medias to catch huge amount of customers is under risk according to respondent's response for the above question shown in table 3 large no of respondents 53(43.1%) were moderate and 50(40.7%) of respondents were judging the performance is low. This implies majority of customers have rated lower about the performance of the company regarding using different advertising Medias to advertise its services because most of the customers stayed above 5 years in the insurance company.

Respondents have very high attitude towards company's performance were 8(6.5%) and it shows they are very few. The rest respondents 12 (9.8%) rated high and yet it is very small number.

According to respondents response for question "what do you think are the causes that put the company's adverting practice in danger" were the advertising are not repetitive, it is not memorable as much as the other insurance companies advertising. They mention about song related to the insurance lack of creatively and just copying others just focusing on sales agent.

Table 5: Respondents Response regarding Advertising Message and Content

S. No	Item	Respondents	
		No	%
1.	The message of advertising is easily understandable?		
	Strongly Agree	50	40.7
	Agree	61	49.6
	Neutral	12	9.8
	Disagree	-	-
	Strongly Disagree	-	-
	Total	123	100
2.	To what extent is the company advertising message is related to you particular need?		
	Very high	12	9.8
	High	38	130.9
	Modern	61	49.6
	Low	8	6.5
	Very low	4	3.3
	Total	123	100
3.	Advertising of the insurance company is clear?		
	Very high	16	13
	High	34	27.6
	Modern	36	29.3
	Low	37	30.1
	Very low		
Total	123	100	
4.	How do you rate the completeness of the message of advertising?		
	Very high	16	13
	High	34	27.6
	Modern	36	29.3
	Low	37	30.1
	Very low		
Total	123	100	

S. No	Item	Respondents	
		No	%
5.	How reachable is the company's advertising?		
	Very high	4	3.3
	High	4	3.3
	Modern	38	30.9
	Low	48	39.0
	Very low	29	23.6
	Total	123	100
6.	How do you rate the relationship between promise and the service render by the insurance?		
	Very high	4	3.3
	High	8	6.5
	Modern	62	50.4
	Low	24	19.5
	Very low	25	20.3
	Total	123	100

Based on respondent's response regarding advertising message and content as it is indicated on table 5 most of them 61(49.6%) agreed on understand ability of message of advertising and 50(40.7%) strongly agree and 12(9.8%) were neutral there were no respondents who disagree or strongly disagree on the understandability of message. It can be said that the company's advertising is easily understandable. when it comes to relationship with customers particular need, well it can be said large number of customers are partially agree on their need and company advertising this indicates there should be more resemblance. Based on respondents response the company advertising is modernly related to its customers particular need 61(49.6%) and it is highly related to their need by (30.9%). The language clarity of advertising is low since large No of respondents 37(30.1%) said low and yet 36 respondents which is (29.3%) of the whole 123 respondents were said language clarity is moderate it may has negative impact. And it can be viewed as there is no advertising without language clarity.

The promise given by the company on its advertisement and its service relation is not much related since respondents are partially or moderately agree on it (50.4%) of the

whole respondents and yet 25% of the whole 123 respondents were not satisfied by the service they provided and the advertising they have seen.

Table 6: Innovative/Creative Advertising Practice

S. No	Item	Respondents	
		No	%
1.	How do you rate Advertising of the insurance regarding attractiveness?		
	Very high	26	21.1
	High	8	6.5
	Moderate	52	42.3
	Low	16	13
	Very low	21	17.1
	Total	123	100
2.	Regarding creative skill how do you rate the insurances advertising practice?		
	Very high	-	-
	High	34	27.6
	Modern	12	9.8
	Low	36	29.3
	Very low	41	33.3
	Total	123	100
3.	The advertising of Nib Insurance Company easily differentiable from other insurance companies?		
	Strongly agree	12	9.8
	Agree	20	16.3
	Neutral	4	3.3
	Disagree	75	61.0
	Strongly Disagree	12	9.8
	Total	123	100
4.	The technique devised for advertising message and promotional layout features be of News paper, Magazine, TV or Radio regarding attracting customers?		
	Very high	4	3.3
	High	22	17.9
	Modern	28	22.8
	Low	28	22.8
	Very low	41	33.8
	Total	123	100

As it is depicted on table 5 regarding creative and innovative advertising practice of Nib Issuance Company, it is more to say there is a negative implication based on respondent's response for each items in the table large no, 52(42.3%) of respondents did not agree on the attractiveness of the advertisement aired by the company, regarding using creative and innovative advertising practice 41(33.3%) of the whole 123 respondents said the attractiveness is very low. and this might have negative implication considering differentiability of advertising made by the company it is definitely under risk since 75(61%) of the whole respondent disagree on the particular point yet, it is not positive impact found under the techniques devised for advertising message of promotional layout features on Newspaper, Magazine, TV or Radio regarding attracting customers since 41(33.8%) of respond said it is very low.

Table 7: Frequency of Advertising

S. No	Item	Respondents	
		No	%
1.	How repeatedly do you watch Nib Insurance Company's advertising?		
	Daily	4	3.3
	Once in week	8	6.5
	Holiday	54	43.9
	One year	8	6.5
	Sponsored	49	39.8
	Total	123	100
2.	The relationship between TV and Radio advertising of Nib Insurance Company with customer's time is?		
	Strongly Agree	4	3.3
	Agree	30	24.4
	Neural	61	49.6
	Disagree	24	19.6
	Strongly Disagree	4	3.3
	Total	123	100
3.	How is the memorability of Nib Insurance company advertisement?		
	Very high	26	21.1
	High	20	16.3
	Moderate	32	16
	Low	4	3.3
	Very low	41	33.3
	Total	123	100

Having all respondents' response on the above table in mind, it is needless to say that there company is not advertising its services frequently as it is needed.

Since Nib Insurance is advertising its services counting holidays and when there is a drama to sponsor, it is not frequently and repeated at least to create something or the minds of the customers.

Based on convenience of advertising time to customers, the feedback is not that good and show there is something to be improved or to do more efforts on the matter because huge number 61 (49.6%) of the while 123 respondents were neutral about it this might have negative impact or they have no clue about the time of advertising because it is not suitable for them.

Depending up on the above response, some respondents gave their feedback that the company needs to do more on advertising frequency, making it memorable and try to differentiate the advertising from all other competing firms. Try to create new things and at least to create its own advertising style like some other firms. on this part the company believes that there is a big differentiation plan made by the marketing department and it is the main goal of the company to make deference among competitors. About the frequency, it is said by the marketing manager that it is not about frequency that made a big difference but it is to create brand image on the mind's of our customers and it is still very expensive to advertise frequently especially in broadcasting media. This indicates that there is a gap between customers view and the company which should be seriously taken by the company side and to be amended as per the need of the customers.

Table 8: Advertising Medias

S. No	Item	Respondents	
		No	%
1	Most of the time by which media you have listen/ see the advertising of Nib Insurance Company (S. Co)?		
	TV	16	13.0
	TV and Radio	29	23.0
	TV, Radio, Print, Sales Agents	4	3.30
	TV, Radio, Sales Agents	4	3.30
	Radio	16	13.0
	Sales Agents	38	30.9
	Others	16	13.0
	Total	123	100
2	Through which media do you think Nib Insurance company (S. Co) can release important message to customers?		
	TV	64	52.0
	TV, Radio	22	17.9
	Radio	24	19.5
	Sales Agents	4	3.3
	Others	9	7
	Total	123	100
3	Have you bought the Nib Insurance services after watching the advertising?		
	Yes	42	34.1
	No	81	65.9
	Total	123	100
4	How do you rate the media currently used by Nib Insurance company regarding attracting customers?		
	Very High	28	22.8
	High	-	-
	Moderate	58	47.2
	Low	12	9.8
	Very Low	25	20.3
	Total	123	100
5	Regarding distribution of Print advertising to customers, how do you rate Nib Insurance's practice?		
	Very High	-	-
	High	4	3.3
	Moderate	24	19.5
	Low	66	53.7
	Very Low	29	23.5
	Total	123	100

Depending on table 10 item 1 it can be said Nib Insurance Company is currently widely used face to face or using sales agent to advertise its services. Which is 38(30.9%) and some respondents specifies that Nib Insurance Company is depending on using its sales agents mostly. Regarding all responses of respondents depicted at table 10 the insurance company is not on right truck.

The company Sales Volume and Advertising Budget

Fiscal year	actually Expensed Advertising Budget	Sales Volume
2009	433,719.00	135,300,000.00
2010	1,081,998.00	172,600,000.00
2011	2,252,880.00	217,000,000.00
2012	2,015,362.00	336,000.000.00

The company four years result is ended up in -0.36 this imply that there is negative relationship between advertising budget and sales volume and yet the advertising budget is weak.

Analysis and Major Findings from Interview

For questions that asked the marketing manager and sales persons about the advertising practice and challenges of the Nib Insurance Company (S.Co.), interviewees replied as below.

Nib Insurance Company (S.Co.) advertising strategy in general has a very detailed strategy of advertising its services. It always works on enhancing the "Brand" by using different kinds of communication platforms. We use both marketing mix and promotional mix. From all, advertising, sales promotion, public relation, personal selling and direct marketing are mostly used tools.

The company undertakes its advertising activities through various publicity tools like broadcasting print and web media. And the company used to work on motion pictures, bill boards and different directories to undertake advertising activities.

Concerning advertising media they used to advertising campaigns, there is a two months seasonal campaign that they called it peak period advertising mechanism. By this mechanism they used vista screen advertising, radio, wall branding and TV commercials.

In regard to advertising media selection criteria, the company believed that most of broadcasting programs are not much attractive or have an audience and in their view, only NEWS is the good TV show that has great viewers from TV programs so that they always release TV advertising after NEWS. But most of all, they are selective. Do not advertise frequently because the advertising cost is very high and they are not willing to do it like this rather being seasonal and searching for program to be sponsored. The company believes that it is not about frequency it is all about the advertising attractiveness that matters. Based on this, it can be said there is misunderstanding between customer's feedback and the company. Because most of customers commented that the advertising is not repetitive, attractive and the time is not convenient to customers to watch.

The advertising media is decided by the marketing department teams and the main goal of company's advertising is maximizing profit, creating brand image, good will creation and differentiation from others. Here, there is a difference between customer's response and company's believed. Customers said that there is no such differentiation between Nib Insurance Company (S.Co.) and other insurance companies. Yet all insurance companies are doing the same thing which the other did and they are just copying each other.

Yearly advertising budget of the company is about 1.5 million Ethiopian Birr. The company measured its advertising strategy effectiveness through customer's feedback and there is programmed effectiveness and evaluation of advertising strategy undertakes by marketing department teams. They believe that their effectiveness and

evaluation program is the best one and it helped to act in an appropriate manner according to advertising strategy.

Concerning advertising result in regard to getting customers, the company is not trying to get customers by using advertising rather it tries to create goodwill and brand recognition (How Nib Insurance Company (S.Co.) is different from other insurance companies.

Regarding the fast claim settlement, the company give due emphasis on claim settlement to be as fast as they can and they know it has great impact on customer retention, since it can build trust and make customers not to hesitate and give them peaceful mind working with Nib Insurance Company (S.Co.)

CHAPTER FOUR

SUMMARY, CONCLUSION, AND RECOMMENDATIONS

The general objective of this study is to assess the practice and challenges of advertising of **Nib Insurance company (S.Co.)**; one of the insurance company's in Ethiopia. What trigger the student researcher to peruse the study on the particular company was the problem of lack of creative advertising strategy, improper media selection, inconvenient advertising time for the target market and ineffective advertising practice. In order to address those problems the under mentioned research questions were raised.

- What advertising practices are being undertaken by Nib Insurance Company S. Co.?
- What factors affect the advertising practice of Nib Insurance Company (S. Co.)?
- To what extent the company use creative advertising strategy?
- To what extent the company's advertising budget is related to sales volume?
- How the company evaluate the effectiveness of its advertising practice?

For this particular study, the sampling units were customers of Nib Insurance Company (S.Co.) in Addis Ababa. Questionnaires were used to collect primary data and 123 customers were selected to respond the questionnaire. Moreover, the student researcher has made an interview with marketing manager and sales persons of Nib Insurance Company (S.Co.).

4.1. Summary of Major Findings

With regard to gender distribution, 79 (64%) of respondents were female, while the rest 44 (35.8%) were male.

- Concerning age wise majority of the respondents 65 (52.8%) were between 26-33.
- Regarding educational level most of respondents 73 (59.3%) were Degree holders

- Regarding customers general background with Nib Insurance Company (S.Co.) most of customers 107 (87.4%) know about the company service and most of them 42 (34.11%) stayed for above 5 years in the company.
- In case of policy purchase of Nib Insurance company (S.Co.) 86 (69.9%) of respondents were high consumers of motor policy and 49 (39.8%) of respondents rated the company advertising practice is moderate.
- 87 (70.7%) of respondents rated the advertising of the company regarding using various advertising media is moderate.
- Large number of total respondents 67 (54.5%) was partially agreed on adequacy of the company advertising
- 42.3% of the total respondents were disagree on the attractiveness of the company's advertising
- Above half of the respondents 75 (61%) were disagree on differentiability of Nib Insurance Company (S.Co.) advertising
- 29.3% and 33.3% of the whole respondents were rated low and very low creative skill of Nib Insurance Company (S.Co.) advertising practice respectively
- Almost half of the respondents 62 (50.4%) were moderately agree on relationship between promise and the service rendered by the company
- In regard to frequency of advertising 54 (43.9%) of respondents replied they watch advertising of the company during holydays and 49 (39.8%) of them watch when there is a drama to be sponsored
- 64 (52%) of respondents think that the company can release important messages to customers through TV
- 81 (65.9%) of respondents did not bought any service of the company after watching its advertising
- Distribution of print advertising of the company is rated by 66 (53.7%) respondents as low.

4.2. Conclusions

After distributing questionnaires to customers and interview with marketing manager of the Nib Insurance Company (S.Co), the student researcher gathered important information both from customers and company point of view. Based on findings data presentation, interpretation and summary were done before the student researcher come to conclusion, to reach at sound conclusion it is better to do it as per the research question of the study.

while considering the issue of advertising strategies undertaken by the company, customers are not satisfied with the advertising practice of the company since they believe that it is not as such in a well performing position according to addressing customers particular need with the advertisement and also the advertising time convenience is not suitable for more customers of the company and regard to advertising of the company using various methods, majority of respondents replied the company advertising method using various advertising media is low. To the contrary the company said we are using various advertising media. this indicate that the company does not know its customers feed back as the marketing manager replied that there is a feedback mechanisms to hear from all customers and to amended and reorganized on the advertising effectiveness matter as they believed. Most of the customers of Nib Insurance Company (S.Co.) were motor policy holders this implies that there is no awareness creation was made by the company on other services and this yet implies that there is no good advertising strategies are undertaken by the company as long as the one and main motive of advertising is to create awareness and to inform customers about all the services or products which a given company provides to the market.

According to factors affecting advertising practice of the company, it is believed by the customers because of the company is not doing its best to create difference among insurance industry rather it is just simply doing the same as the others or copying them.

in this view, the company believes its service is very valued and differentiated one from other competitors just because they have a great goal to create differentiation and brand awareness in their advertising mechanisms. Coming to the fact, the company is not easily differentiated. The other fact customers of the company bring is that the company is so much dependent on the sales agents in regard to advertising its services and this is not that a good trained to address all customers. In deed majority of respondents replied the reachability of the company advertising is low and it might not be as such attractive as TV advertising. The other thing here is the frequency issue of the company advertising; most of customers said the company advertisings are not frequently done rather they had chance to watch it when there was a Drama to be sponsored and sometimes during holydays. This implies that customers are not able to remember the advertisings of the company and it might made them to think there is no advertising at all.

Regarding innovative advertising stratergy or practice of the Nib Insurance company (S.Co), not least but more number of respondents replied there is a very low creativity in the advertising of the company and customers are not attracted by it. This implies that there is no creative's and no creative or innovative strategy within the company to make advertisements more apply and eye catching to the viewers not only to the customers.

Having all the facts that has been forwarded from customers about the practice and challenges of the company in regard to advertising, the company evaluate its advertising effectiveness through two mechanisms as per the response of the marketing manager of the company. There is programmed effectiveness and evaluation of advertising strategy undertakes by marketing department teams. They believe that their effectiveness and evaluation program is the best one and it helped to act in an appropriate manner according to advertising strategy.

4.3. Recommendations

- Based on the conclusions drawn above, It is highly advisable to the company to change its advertising practice especially considering bridging the gap between company's advertising message and customers particular need in regard to providing valued information to all customers in all areas as per their convenience since without identifying and addressing those identified needs of customers, there is no service giving at all.
- Company is expected to increase frequency of its advertisements rather being seasonal or using "peak period" advertising.
- It is advisable for the company to renovate its feedback mechanism and effectiveness and evaluation program since it doesn't help to know customers need regarding advertising.
- it is highly advisable for the company to make a differentiation among insurance industries than being the same and copying competitors action on advertising mechanisms.
- Using TV advertising is advisable for the company by enhancing its airtime consistency and frequency to get more attention of customers.
- It is highly advisable for the company to use creative advertising strategy to win customers attention
- Using all other advertising mechanisms and sales promotions is advisable for the company rather than focusing only on sales agents.

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Appendices

Appendices A

St. Mary's University College

Faculty of Business

Department of Marketing Management

Questionnaire to be filled by Customer of Nib Insurance Company (S. Co.)

Objective of the Questionnaire

This Questionnaire is intended to be answered by the Customers of Nib Insurance Company (S.Co.) .It is prepared to collect reliable information on the Advertising practice and challenges of the company and on the basis of the information to give the necessary recommendations, your honest and kind cooperation will certainly have significant effect on the result of the study.

General Instructions:

- There is no need to write your name.
- Put a Tick Mark In the Box Provided
- You can have more than one answer for the same question

1. General Characteristics of the Respondents

1.1. Sex A. Male

B. Female

1.2. Age

A. 18-25

C. 34-41

B. 26-33

D. 42-49

E. > 50

1.3. Educational Background

A. 12th grade Complete

C. Diploma

B. Certificate

D. Degree

E. > Degree

E. If other please specify _____

1.4. Occupation

A. NGO's

C. Government organization

B. Private Organizations

D. Retired

E. Own Business

Questionnaire directly related to the customer's knowledge about the company

1. Do you know Nib Insurance Services?
A. Yes B. No
2. How long have you been customer of the company?
A. Two years B. Three years C. Five years D. More than 5 years
3. Which Service (product) do you frequently purchase?
A. Motor Insurance C. Marine Cargo Insurance E. Life Insurance
B. Bond Insurance D. Travel health Insurance F. Fire Insurance

Questions related to general advertising practice of Nib Insurance Company (S.Co)

1. How do you see the Nib Insurance Company (S.Co.) currently used advertising practice?
A. Very good B. good
C. Moderate D. Poor E. Very poor
2. The condition that Neb Insurance Company S.CO regarding using of different advertising media to advertise its service is?
A. Very High B. High
B. Moderate D. Low E. Very low
3. What do you think is the company currently uses to advertise its services?
A. Broadcasting media B. Print media
C. Sales agents D. Billboard
4. To what extent advertising used by the company is enough?
A. Very enough B. Enough
C. Moderate D. Not enough E. Not very enough

6. How is the relationship between promise and the service render by the insurance?

A. Very High

B. High

C. Moderate

D. Low

E. Very low

Questions related to innovative/creative advertisement practice.

1. How do you rate Advertising of the insurance regarding attractiveness?

A. Very High

B. High

C. Moderate

D. Low

E. Very low

2. Regarding creative skill how do you rate the insurances advertising practice?

A. Very High

B. High

C. Moderate

D. Low

E. Very low

3. The advertising of Nib Insurance Company easily differentiable from other insurance companies?

A. Strong agree

B. Agree

C. Natural

D. Disagreed

E. Strongly disagree

4. The technique devised for advertising message and promotional layout features be of News paper, Magazine, TV or Radio regarding attracting customers?

A. Very High

B. High

C. Moderate

D. Low

E. Very low

Questions related to advertising frequency

1. How repeatedly do you watch Nib Insurance Company's advertising?

A. Daily

B. Once a week

C. During holiday days

D. Once in a year

2. The relationship between TV and Radio advertising of Nib Insurance Company with Customer's time is?

A. Strong agree

B. Agree

C. Neutral

D. Disagreed

E. Strongly disagree

Appendix B

ቅድስት ማርያም ዩኒቨርሲቲ ኮሌጅ

በንግድ ትምህርት ንዑስ ክፍል

የገበያ ጥናትና አስተዳደር ትምህርት ክፍል

በንብ ኢንቹራንስ ኩባንያ/አ.ማ/ በደንበኞች የሚሞላ

የዚህ መጠይቅ አላማ ለመጀመሪያ ዲግሪ የገበያ ጥናትና አስተዳደር ትምህርት ማዞያ እንዲሆን የተዘጋጀ ነው። ይኸውም ንብ ኢንቹራንስ ኩባንያ /አ.ማ/ የሚሰጠው የሥራ ተግባርና በሥራው ወቅት ያጋጠመትን እክሎች/አስቸጋሪ ሁኔታዎች/ማወቅ ነው። ይህንን መጠይቅ በጥንቃቄ እንዲሞሉና የጥናቱን ወጠታ ታላማኝነት ያለው እንዲሆን ይረዳናል። ማንኛውም የሠጠት መረጃ ማስገባት የተጠበቀ ይሆናል።

ማሳሰቢያ

- ስም በመጠይቁ ላይ መግጥም አስፈላጊ አይደለም።
- ጥያቄው ምርጫ ከሆነ የ"✓" ወይም "x" ምልክት በክፍት ቦታ ላይ ያስቀምጡ።
- ጥያቄው ከራስዎ ሃሳብ የተያያዘ ከሆነ ሃሳብዎን በክፍት ቦታ ላይ በአጭሩ ያስቀምጡ።

1. አጠቃላይ መረጃ

1. ያታ

ሀ. ወንድ

ለ. ሴት

2. እድሜ

ሀ. 18 - 25 ዓመት

ለ. 26 - 33 ዓመት

ሐ. 34 - 41 ዓመት

መ. 42 - 49 ዓመት

ሠ. 50ና ከዛ በላይ

3. የትምህርት ደረጃ

ሀ. 12 የጨሰ

ለ. ስርተፍኬት

ሐ. ዲፕሎማ

መ. የመጀመሪያ ዲግሪ

ሠ. ከመጀመሪያ ዲግሪ በላይ

4. የሥራ ሁኔታ

ሀ. መንግስታዊ ያልሆነ

ለ. የግል ድርጅት

ሐ. የመንግስት ሠራተኛ

መ. የግል ሥራ

ሠ. ጠፈተኛ

5. ስለ ንብ ኢንቹራንስ ኩባንያ /አ.ማ/ አገልግሎቶች ያወቃሉ?

ሀ. አወቃለሁ

ለ. አላወቅም

6. ስለ ኢንፎርሜሽን ማስታወቂያ ስርጭት (የ ማስታወቂያ ልምድ) ምን ይላሉ?

7. በኢንፎርሜሽን ከባንያ ውጭ ደንበኝነት ቆይታዎ ምን ያህል ጊዜ ነው?

ሀ. 2 ዓመት

ለ. 3 ዓመት

ሐ. 5 ዓመት

መ. ከ5 ዓመት በላይ

8. በከባንያ ውስጥ ማህተም አገልግሎቶች የትኛውን በብዛት ይገዛሉ?

ሀ. የተሸከርካሪ ዋስትና

ለ. የቦንድ ዋስትና

ሐ. የማሪን ካርጎ ዋስትና

መ. የጉዞ ዋስትና

3. ከጥናቱ ጋር የተያያዙ ማጠቃለያዎች

አጠቃላይ ከኢንፎርሜሽን የ ማስታወቂያ ዘዴዎች/ልምዶች ጋር የተያያዙ ጥያቄዎች

1. ኢንፎርሜሽን ከባንያ ውስጥ ሆኖ እየተጠቀመ ያለው የ ማስታወቂያ አቀራረብ ዜዴ በእርስዎ እይታ

ሀ. እጅግ በጣም ጥሩ ለ. በጣም ጥሩ

ሐ. መካከለኛ መ. ጥሩ ሠ. እጅግ በጣም ጥሩ ያልሆነ

2. ኢንፎርሜሽን አገልግሎቶቹን በ ማስታወቂያ ከ ማስተዋወቅ አንጻር እየሠራ ያለበት ሁኔታ

ሀ. በጣም ከፍተኛ ለ. ከፍተኛ

ሐ. መካከለኛ መ. ዝቅተኛ ሠ. በጣም ዝቅተኛ

3. ኢንፎርሜሽን አገልግሎቶቹን ለ ማስተዋወቅና ደንበኞችን ለማግኘት እየተጠቀመ ያለው ዘዴ ምን ይመስልዎታል

ሀ. የ መገናኛ ዘዴዎች ለ. የ ህትመት ማስታወቂያ

ሐ. የ ሽያጭ ወኪሎች መ. በ ልቦና ድ

4. ኢንፎርሜሽን አሁን እየተጠቀመ ያለው ማስታወቂያ በቂ ነው ይላሉ

ሀ. በጣም በቂ ለ. በቂ

ሐ. መካከለኛ መ. በቂ አይደለም

የኢንፎርሜሽን የ ማስታወቂያ ሂደት ችግር ወስጥ ከሚታዩ ጉዳዮች ጋር የተያያዙ ጥያቄዎች

1. ኢንፎርንሱ የሚሰጠውን አገልግሎቶች በተለያዩ የሚሰጠውን ማስታወቂያ ማስረጫ ዘዴዎች ከሚሰጠው አገልግሎት የሚደርገውን ውህንነት ማስታወቂያ

ሀ. በጣም ከፍተኛ ለ. ከፍተኛ

ሐ. መካከለኛ መ. ዝቅተኛ ሠ. በጣም ዝቅተኛ

2. የኢንፎርንሱን አጠቃላይ የሚሰጠውን ማስታወቂያ ዘዴ ችግር ወስጥ ሊከቱ ይችላሉ ብለው የሚገመቱትን ማስታወቂያ ነገሮች ቢገልጹልኝ

ከሚሰጠው ማስታወቂያ ማስታወቂያ እና ይዘት ጋር የተያያዙ ጥያቄዎች

1. ኢንፎርንሱ በሚሰጠው ማስታወቂያ የሚያስተላልፈውን ማስታወቂያ ሲመለከቱ በቀላሉ መረዳት ይችላሉ

ሀ. በጣም እስማማለሁ ለ. እስማማለሁ

ሐ. አስተያየት የለኝም መ. አልስማማም ሠ. በጣም አልስማማም

2. በኢንፎርንሱ ማስታወቂያ የሚሰጠው ማስታወቂያ ከአርስቶ ፍላጎት ጋር ያለውን ጥያቄ

ሀ. በጣም ከፍተኛ ለ. ከፍተኛ

ሐ. መካከለኛ መ. ዝቅተኛ ሠ. በጣም ዝቅተኛ

3. የኢንፎርንሱን ማስታወቂያ በሚመለከቱበት ጊዜ ማስታወቂያ የሚሰጠውን ጥያቄ ግልፅ ነገት

ሀ. በጣም ከፍተኛ ለ. ከፍተኛ

ሐ. መካከለኛ መ. ዝቅተኛ ሠ. በጣም ዝቅተኛ

4. የኢንፎርንሱ ማስታወቂያ ደንበኞች ሊያገኙት የሚገባውን መረጃ የሚሰጠውን ብቃት

ሀ. በጣም ከፍተኛ ለ. ከፍተኛ

ሐ. መካከለኛ መ. ዝቅተኛ ሠ. በጣም ዝቅተኛ

5. በኢንፎርንሱ የሚሰጠው ማስታወቂያ ሁሉንም አይነት ደንበኞች የመድረስ አቅም

ሀ. በጣም ከፍተኛ ለ. ከፍተኛ

ሐ. መካከለኛ መ. ዝቅተኛ ሠ. በጣም ዝቅተኛ

6. የኢንፎርንሱ አገልግሎቶች ከሚሰጠው ማስታወቂያ ጋር ያለውን ዝምድና

ሀ. በጣም ከፍተኛ ለ. ከፍተኛ

ሐ. መካከለኛ መ. ዝቅተኛ ሠ. በጣም ዝቅተኛ

አዳዲስ የሚከተሉት ጥበቦችንና የፈጠራ ችሎታን ከማንፀባረቅ ጋር የተያያዙ ጥያቄዎች

1. ኢንፎርንሱ የሚያስተላልፈው ሚክሮቻው ለዕይታ የሚሞላ ከ መሆኑ
ሀ. በጣም ከፍተኛ ለ. ከፍተኛ
ሐ. መካከለኛ መ. ዝቅተኛ ሠ. በጣም ዝቅተኛ
2. የፈጠራ ችሎታን / አዳዲስ የሚከተሉትን ከሚጠቀሙ አካያዮች የኢንፎርንሱ ሚክሮቻው መንገድ ሲመዘን
ሀ. በጣም ከፍተኛ ለ. ከፍተኛ
ሐ. መካከለኛ መ. ዝቅተኛ ሠ. በጣም ዝቅተኛ
3. የኢንፎርንሱን የሚከተሉትን አቀራረብ ሁኔታ ከሌሎች ተመሳሳይ ከባንዶች በቀላሉ ለመለየት ይቻላል፡፡
ሀ. በጣም እስማማለሁ ለ. እስማማለሁ
ሐ. አስተያየት የለኝም መ. አልስማማም ሠ. በጣም አልስማማም
4. በጋዜጣ፣ በመጻሕፍት፣ በቴሌቪዥንና በራዲዮ የሚሰጠው የኢንፎርንሱ ሚክሮቻዎች የአቀራረብ ሁኔታ ደንበኞችን የመገዛ ወይም የመሳተፍ አቅም
ሀ. በጣም ከፍተኛ ለ. ከፍተኛ
ሐ. መካከለኛ መ. ዝቅተኛ ሠ. በጣም ዝቅተኛ

ከሚከተሉት ተደጋጋሚ ትጋር የተያያዙ ጥያቄዎች

1. የኢንፎርንሱን ሚክሮቻዎች በምን ያህል ጊዜ ልዩነት ወስጥ ይመለከታሉ
ሀ. በየቀኑ ለ. በሳምንት አንዴ
ሐ. በበዓላት ወቅት መ. በአመት አንዴ ሠ. ስፖንሰር የሚደረግ ድራማ ሲኖር
2. ኢንፎርንሱ ሚክሮቻዎች በቴሌቪዥንና በራዲዮ የሚሰጠው ሰዓት ከደንበኞች ጊዜ ጋር ያለው ቀረቤታ
ሀ. በጣም ምቹ ለ. ምቹ
ሐ. መካከለኛ መ. ምቹ ያልሆነ ሠ. በጣም ምቹ ያልሆነ
3. የኢንፎርንሱ ሚክሮቻዎች የመታወስና በአእምሮ ወስጥ የመቀረፅ ችሎታ
ሀ. በጣም ከፍተኛ ለ. ከፍተኛ
ሐ. መካከለኛ መ. ዝቅተኛ ሠ. በጣም ዝቅተኛ
4. ለጥያቄ ቁጥር 3 መልስዎ በጣም ዝቅተኛ ከሆነ ምክንያትዎ
ሀ. ሚክሮቻው ውጤታማ አሉ መሆኑ ለ. ሚክሮቻው ውጤታማ አልሆኑም
ሐ. የአቀራረቡ ሁኔታ አለመሳተፍ መ. አስተያየት የለኝም

ከማከታወቂያ ማስተላለፊያ/ማስራጫዘደዎች ጋር የተያያዙ ጥያቄዎች

1. የኢንሹራንሱን ማከታወቂያዎች አብዛኛውን ጊዜ በየትኛው ማከታወቂያ ማቅረቢያ መንገድ ያገኛሉ
ሀ. በቴሌቪዥን ለ. በራዲዮ
ሐ. በፅሁፍ/በህትመት መ. በግንባር ሠ. ሌላ ካለ ይግለፁ_____
2. በየትኛው የማከታወቂያ ማስተላለፊያ ዘዴ ኢንሹራንሱ ለደንበኞቹ አስፈላጊውን መረጃ በይበልጥ ማስተላለፍ የሚችል ይመስልዎታል
ሀ. በቴሌቪዥን ለ. በራዲዮ
ሐ. በፅሁፍ/በህትመት መ. በግንባር ሠ. ሌላ ካለ ይግለፁ_____
3. የኢንሹራንሱ ማከታወቂያ ከተመለከቱ በኋላ አገልግቶቹን ገዝተው ይወቃሉ
ሀ. አወቃለሁ ለ. አላወቅም
4. ኢንሹራንሱ እየተጠቀመ ያለው የማከታወቂያ ማስተላለፊያ መንገድ ደንበኞችን ከማግኘት አንጻር ያለው ብቃት
ሀ. በጣም ከፍተኛ ለ. ከፍተኛ
ሐ. መካከለኛ መ. ዝቅተኛ ሠ. በጣም ዝቅተኛ
5. የኢንሹራንሱ የህትመት ማከታወቂያዎችን ለደንበኛው ከማሰራጨት አንጻር የኢንሹራንሱ የአሰራር ዘዴ
ሀ. በጣም ከፍተኛ ለ. ከፍተኛ
ሐ. መካከለኛ መ. ዝቅተኛ ሠ. በጣም ዝቅተኛ

Appendix C

St. Mary's University College

Faculty of Business

Department of Marketing Management

Interview guideline to be answered by the Marketing Manager of Nib Insurance Company (S. Co).

This interview guideline is intended to be answered by the Marketing Manager of The Nib Insurance Company (S. Co). It is prepared to gather relevant data on the advertising practice and challenges of the company which is going to help the student researcher to prepare the whole study.

1. What does your company's Advertising Practice look like?
2. How does your company undertake advertising activities
3. How many advertising media do you use to advertising campaign?
4. What are the criteria of the company to select advertising media?
5. Who decide on the advertising media?
6. What is the main goal of your advertising?
7. How much is your annual advertising budget?
8. How do you measure the effectiveness of your advertising strategies?
9. How do you know the responsiveness of your advertisement?
10. What do you do in order to match the advertisement and the service?

DECLARATION

Advisee's Declaration

I, the undersigned, declare that this senior essay/project is my original work, prepared under the guidance of _____. All sources of materials used for the manuscript have been duly acknowledged.

Name: _____

Signature: _____

Place of Submission: _____

Date of Submission: _____

Advisor's Declaration

The paper has been submitted for examination with my approval as the University College advisor.

Name: _____

Signature: _____

Date: _____