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**ADVERTISING EFFICIENCY AND
EFFECTIVENESS IN THE PALESTINIAN
BANKING SECTOR: A QUEST FOR
MEASURING PARAMETERS**

**كفاءة و فعالية الإعلان المصرفي في فلسطين: البحث
عن معايير للقياس**

**A thesis submitted for the requirements of the degree of
doctor of philosophy in business administration**

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Dedication:

I would like to dedicate this thesis to the people who helped me in presenting it.

To:

The Soul of My Mother: Sa'adya

My Father: Zedan

My Sisters: Lila, Nawal, Etidal, Na'ama, and Nahla

My Brothers: Khalid and Ahmmad

My Wife: Raghda

My Duughters: Dema and Diana

My Son: Zedan

Also, I dedicate this work to the all Palestinian prisoners and detainees, espacialy the national leader Marwan El Bargouti in addition to the soul of my friend Dr. Jamal El Bargouti.

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ملخص:

في هذا البحث، تم دراسة بعض المعايير لتقييم كفاءة و فعالية الإعلان المصرفي في فلسطين. و قد تم التعرف علي مستوي كفاءة و فعالية الإعلان المصرفي في فلسطين. و تم دراسة مدي أهمية تحليل البيئة الداخلية و الخارجية للبنوك،

بالإضافة إلى مدى وضع أهداف للإعلان المصرفي من قبل إدارات المصارف، و أهمية تخصيص موازنة سنوية للإعلان المصرفي. و تم التعرف علي الصعوبات في فهم الرسالة الإعلانية و أهمية تصميمها. كما تم التركيز علي الوسائل الإعلانية و الاختيار من بينها بهدف الوصول إلي تقييم المجهود الإعلاني المصرفي. و في ضوء ما سبق، تم عرض الحلول و التوصيات لمساعدة إدارات المصارف في فلسطين للتخلص من هذه المشاكل و المعوقات.

و قد اعتمدت الدراسة علي البيانات الأولية، حيث قام الباحث بإعداد ثلاث إستبانات (الأولي لجميع إدارات المصارف العاملة في فلسطين، الثانية لعينة عشوائية من وكالات الإعلان، و الثالثة لعينة عشوائية لعملاء هذه المصارف). بالإضافة إلي ما سبق، قام الباحث بتطوير نموذجين: النموذج الأول لقياس كفاءة الإعلان المصرفي و الثاني لقياس فعالية الإعلان المصرفي.

و أظهرت نتائج البحث أن إدارة البنوك لا تهتم بمعرفة نقاط القوة و الضعف و كذلك الفرص المتاحة و التهديدات، و أن عدم وضع أهداف للإعلان المصرفي يؤدي إلي عدم كفاءته و فعاليته، و أن عدم تخصيص موازنة سنوية للإعلان المصرفي يؤدي إلي عدم كفاءته و فعاليته، كما و أن عدم تشكيل و تصميم الرسالة الإعلانية بشكل جيد يؤدي إلي عدم كفاءة و فعالية الإعلان المصرفي، و كذلك عدم اختيار الوسيلة الإعلانية المناسبة يؤدي إلي عدم كفاءة و فعالية الإعلان المصرفي، و أن عدم تقييم الإعلان المصرفي يؤدي إلي عدم كفاءته و فعاليته. و أخيرا تم إثبات وجود علاقة ارتباطية قوية و متداخلة بين البيئة الداخلية و الخارجية، أهداف الإعلان المصرفي، الموازنة المخصصة، الرسالة الإعلانية، الوسيلة الإعلانية، و تقييم الإعلان المصرفي حيث تؤثر و تتأثر ببعضها البعض و هذا في مجمله يؤثر علي كفاءة و فعالية الإعلان المصرفي.

و في النهاية، تقدم الباحث بعدة توصيات في ضوء معطيات الجانب التطبيقي للبحث و كان من أبرزها أن تقوم إدارة البنوك بتحليل البيئة الداخلية و الخارجية، و أن تضع أهداف للإعلان المصرفي من خلال اتباع الطرق العلمية و العملية، و أن تقوم بتخصيص موازنة سنوية للإعلان، و أن تضع الخطط اللازمة لتشكيل الرسالة الإعلانية و تصميمها بشكل جيد، و أن تختار أفضل الوسائل الإعلانية لإنفاق المخصصات الإعلانية، و أن تقوم بعملية تقييم للمجهود الإعلاني المصرفي.

Abstract:

This research attempted to evaluate and point out the level of bank advertising efficiency and effectiveness in Palestine. Thus, the research concerned itself with studying the importance of external and internal environments, the setting of bank advertising objectives and importance of allocating budget in banks. Moreover, the research, in doing so, identified the difficulties in understanding banks' advertising message. It also focused on the advertising media selection in Palestine and the evaluation process of bank advertising efforts. In the light of this, the research offered solutions and recommendations to help banks in Palestine to overcome their obstacles and problems.

An empirical study was conducted to collect the primary data. The researcher used three questionnaires, the first was for bank managements, the second for advertising agencies, and the third for clients.

In addition, the researcher has developed two models: the first for measuring advertising efficiency, and the second for measuring advertising effectiveness.

The findings of the study show the following: lack of importance of external and internal environments contributed to inefficiency and ineffectiveness of bank advertising, lack of setting bank advertising objectives contribute to inefficiency and ineffectiveness of bank advertising; non-allocation of budget contributed to inefficiency and ineffectiveness of bank advertising; inefficiency and ineffectiveness of message formulation contributed to ineffectiveness of bank advertising; lack of advertising media contributes to inefficiency and ineffectiveness of bank advertising. Moreover, the unavailability of advertising evaluation contributed to inefficiency and ineffectiveness of bank advertising. Finally, there are significant inter-correlations among the six factors, which influence the efficiency and effectiveness of bank advertising.

The research came to the following recommendations: bank management should analyze strengths and weaknesses, and opportunities and threats to adapt themselves to the external and internal environments; bank management should follow scientific methods in setting advertising objectives; it should allocate an annual advertising budget; it should set plans for their advertising messages; it should choose the appropriate advertising media; and it should evaluate bank advertising efforts.

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