
**PROMOTIONAL MIX, BRAND IMAGE AND CUSTOMER SATISFACTION IN
OPPORTUNITY BANK UGANDA LIMITED, SOROTI BRANCH**

**BY
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**A DISSERTATION SUBMITTED TO THE DIRECTORATE OF GRADUATE STUDIES,
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REQUIREMENTS FOR THE AWARD OF A DEGREE OF
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DECLARATION

DECLARATION

I, OKELLO FRANCIS XAVIER, hereby declare that to the best of my knowledge, this dissertation titled "*Promotional Mix, Brand Image and Customer Satisfaction in Opportunity Bank Uganda Limited Soroti Branch*" is my original work and it has never been submitted to any other institution for any academic award.

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APPROVAL

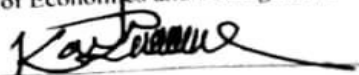
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DEDICATION

I dedicate this project to my loving family that has been a great source of inspiration and joy in my daily endeavors, their love and support could never be valued. Profound gratitude goes to all my friends and colleagues; I love you all and will continually hold you close and cherished in my life. Thank you very much for being there for me and the immense emotional and kind support you offered me wholeheartedly.

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ABSTRACT

The study explored the mediating effect of brand image on the relationship between promotional mix and customer satisfaction in Opportunity Bank Soroti Branch. The study was guided by the following specific objectives; to establish the relationship between promotional mix and customer satisfaction in Opportunity Bank, Soroti Branch; to determine the relationship between brand image and customer satisfaction in Opportunity Bank, Soroti Branch; to analyse the effect of promotional mix on brand image in Opportunity Bank, Soroti Branch; and to examine the mediating effect of brand image in the relationship between promotional mix and customer satisfaction in Opportunity Bank Soroti Branch. The study considered a descriptive research design. The study population of 39,825 comprised clients of Opportunity Bank in Soroti Branch. The sample used was 379 respondents obtained by use of the Krejcie & Morgan's table out of whom 254 returned completed and usable questionnaires. Descriptive statistics of frequencies and percentages was used to obtain specific findings, while Pearson Product Moment Correlation and regression analyses were used to obtain major findings. Regression results revealed that a) there is a significant effect of promotional mix on customer satisfaction in Opportunity Bank Soroti Branch [$\beta = .423$, $t = 1.853$, $p=0.000$]; b) there is a significant effect of promotional mix on the brand image of Opportunity Bank Soroti Branch [$\beta = .529$, $t = 2.231$, $p=0.000$]; c) brand image partially mediates the relationship between promotional mix and customer satisfaction in Opportunity Bank Soroti Branch. The study concludes that brand image plays a critical intermediary role. The promotional mix—comprising sales promotions, direct selling, and public relations directly influences customer perceptions, but its full impact on customer satisfaction is significantly enhanced through the bank's brand image. A well-crafted promotional mix creates awareness, engagement, and positive associations with the bank, which strengthens its brand image. The study recommends that the bank should increase its focus on targeted digital marketing efforts through social media platforms, mobile banking apps, and email campaigns. By personalizing advertisements based on customer demographics and preferences, the bank can improve engagement, enhance customer awareness, and better meet the specific needs of its diverse clientele, leading to increased satisfaction.

CHAPTER ONE

INTRODUCTION

1.0 Introduction

This chapter covers information on background of the study, statement of the problem, objectives of the study, hypotheses, scope, significance, and conceptual framework.

1.1 Background to the Study

The banking sector stands as a cornerstone of the global economy, providing essential services to individuals, businesses, and governments (Udin, et al., 2021). At the heart of banking operations lies the imperative of ensuring customer satisfaction (Islam, Ahmed, Rahman, & Ahmed, 2021). Customer satisfaction reflects the extent to which a bank meets or exceeds customer expectations regarding the quality, reliability, and responsiveness of its products and services (Hussein, 2024). In an industry characterized by intense competition and heightened customer expectations, maintaining high levels of customer satisfaction emerges as a strategic imperative for banks to retain existing customers and attract new ones (Sathiyavany & Shivany, 2018).

Globally, banks are facing growing challenges in keeping customers satisfied with the American Customer Satisfaction Index (ACSI) recording a decline from 80% in 2018 to 75% in 2022, reflecting dissatisfaction with service quality, hidden fees, and inadequate security of digital platforms (Detert, 2023).

On a regional scale, African banks also struggle with customer satisfaction where customer complaints about illegal deductions, hidden fees, and poor service delivery increased by 117% in 2023 alone (Oluwakemi, 2023). A KPMG survey in 2022 revealed that 70% of customers in banks

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