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Radio and television advertising of commercial bank products in Anambra State, Nigeria

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ABSTRACT: The study investigated the effect of radio and television advertising of commercial bank product in Anambra State. It sought to reveal the extent these media influence the attitudes; draw attention, build interest and inspire the customers to patronize banks' products and services in the state. Relevant theoretical and empirical literatures were reviewed to build the study framework. A sample of 254 was statistically drawn and proportionally distributed among the participating bank staff. The primary data used in the study were with the aid of structured questionnaire. Frequency tables and percentages and multiple regression were employed to analyse the data. The study found that radio/television adverts played role in informing the customers about products and services offered by the banks; it have significant influence on persuading the customers; and ultimately patronizing the advertised products and services indicating that the media significant role in positively influencing the attitudes; knowledge and purchase behaviour of target audience of the banks. The study therefore concluded that radio and television adverts have significant effect in advertising commercial banks products and services in Anambra State.

KEYWORDS: *Radio and television, advertising, bank, products, services, Anambra State, Nigeria*

I. INTRODUCTION

The broadcast enterprise, including radio and television, is a significant economic sector in its own right. Effectually, a vibrant broadcast sector in a country also contributes to the growth of its creative community as well as the consumer markets (Carter, 2006). In Nigeria, the industry has come a long way and has continued to improve to meet up with the ever-increasing societal needs (Onabajo, 2000). These technologies are variously deployed to market and advertise organizations and products.

The banking sector engages these media to advertise their products. This is an innovative marketing strategy in an industry with strong competition as the banks. One of the essential tools to achieve this effectiveness and increase the economic efficiency of the institution is advertising (Priyanka, 2014). Nwabueze (2006) defined advertising as a paid form of non-personal communication through a medium aimed at promoting ideas, individuals, organizations, goods or services by an identified sponsor.

Basically, advertising informs the customer that there is something – products and services - new in the market that is worth acquisition. Usually the intent is to attract and persuade the consumer to purchase the product. It also helps to describe the features and characteristics of the product or service so that the customer can develop a feeling for the product. So advertising has become important for businesses nowadays (Bardi, 2010).

In the banking industry, advertising performs two major functions: to attract the customers' deposits; and attract the borrowers and users of other bank services. Richardson and Robinson (1986) has noted that in the ever-increasing competitive banking environment, advertising helps to create powerful image and credibility for the bank on one hand, and gives confidence and assurance for the clients on the other hand. It is evident therefore that advertising has remained a persuasive and intrusive socio-economic instrument in Nigeria, as in other countries, that neither firms nor consumers can ignore it (Bardi, 2010; Agwu, 2012).

Advertising activities can be perceived in our villages, streets, homes, and offices pushing in messages about various products and services, ideas, persons, institutions etc. through a plethora of media outlets (Ozoh, 1994), including radio and television. Eluwa (2005) opined that in addition to informing about products/services, advertising especially through television and radio modes also provides free entertainment programmes. As an aside, this has become so intense and persistent that it takes our natural selective and perceptive instinct to saves us from problems of information overload (Nwosu, 1999).

However, while local advertisers prefer radio, television advertising has been enjoying comparatively superior patronage as a result of its capability to reach more target audience with greater impact because it combines both audio and visual expressions.

Advertising research has provided considerable evidence regarding consumer response to persuasive advertising messages, but not much can be accessesed that have examined the role of broadcast media in advertising of bank products especially in Anambra State, hence the need for this research work. Therefore, this study will seek to examine the effect of broadcast media in the advertising of commercial bank products in Anambra State.

Across the world, commercial banks are continuously initiating strategies thereby placing huge challenge on radio and television media on the improved ways of advertising through new digital technologies that are expected to fundamentally change how they attract and retain customers (Sanni and Alhassan, 2013). Given that this is an era in which banks are offering new and innovative services frequently in the market it presupposes that appropriate promotional messages through customer friendly media is expedient to assist the consumers in making wise decision and maintain their loyalty. To this end, especially large banks with broad network of branches have preference for radio and television advertising (Priyanka, 2014).

Literatures indicate that effect of broadcast media in advertising of financial services is an under studied area. Much of the literatures on bank marketing concentrate on marketing theory than promotional practices while issues of marketing of financial services is becoming more complicated and management more innovative that financial services and products continue to increase correspondingly. The interest public will therefore like to understand if radio and television advertising influences customer's preference, persuade and change attitudes of target audience for banks products. Specifically, the study will seek to examine the extent to which radio and television advertising have actually been able to draw the attention, build interest and inspire patronage of banks' products and services by bank customers in Nigeria. It is hoped that that the outcome of this study will contribute to knowledge of how to improve the advertising effort of the media house in this industry towards enhancing bank performance.

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II. LITERATURE REVIEW

Concept of Advertising

Advertising is a commercially relevant persuasive non-personal communication that seeks to modify the cognitive, affect and conate dimensions of the attitude of target consumer audience towards developing long lasting favourable preference and purchase of a firm's product or services.

There are many definitions of advertising as there are marketing scholars and authors though. All are unanimous including that of Advertising Practitioners Council of Nigeria (APCON) (2005) that advertising is a form of communication sponsored by an identified organization or person channeled through a medium to target consumers to induce them to buy its products, services, or ideas. With the advent of integrated communication mix however, defining what constitutes advertising is posing some problems in the present time because many marketing tools are being combined to capture the mood and imagination of targeted audiences (Pickton & Broderick, 2005).

Noting that advertising seeks to inform, persuade, remind and reinforce the target, it would suffice to conclude, according to Ivanovic and Collin **(**2003) that advertising is all about the business of announcing that something is for sale or of trying to persuade customers to buy a product or service. This announcement is usually through the mass media prominent among which are the electronic and print media including radio, television, Internet, newspapers, magazines, periodicals, etc.

Broadcasting and the Media

Broadcasting is a mass communication mode of transmitting message signals through electronic instruments including radio, television or internet among others to a broad heterogeneous listeners and viewers. It involves the generation and transmission of electromagnetic signals through space by means of electronic frequencies which a mass audience receive as visual or audio signals (Onabajo, 2000). Electronic ads also have been noted to provide information, education and entertainment. While radio broadcasting medium is audio based, television combines both audio and visual.

The power of broadcast technologies lies in their widespread accessibility, their ease of use and the utility of the broadcasting network for development. Comparable to television on the one hand, radio has been noted by Teer-Tomaselli and De Villiers (1998) supported by Bosch (2007) to be the most universal appealing mass media for entertainment, participatory communication and development due to its unique personalized characteristics. This unarguably lies on its affordability, convenience, wide coverage capacity: large audiences reach, use by both young and old, in the remote, underdeveloped and impoverished areas of the developing world.

On the other hand, television remains the better option notwithstanding its relative high cost to acquire, use and maintenance than the radio. The attraction is found in its combination of sound, visual and motion aspects given that communication emanating from television more or less gives of the impression of entertainment.

Theoretical Framework

The present study is anchored on Strong Theory and, Weak Theory of advertising. Proponents of advertising have been vehement about advertising as a potent marketing communication tool. Critics on their part have insisted that advertising is a spent force.

The strong theory was developed by John Philip Jones in (1991). The theory considers advertising as potent tool for sale of products and services as well the change of consumer's attitudes. It assumes that consumers are incapable of processing information intelligently; that advertising is capable of effecting a degree of change in the knowledge, belief or behaviour of a target audience for a brand. Because the consumer is assumed incapable of processing information intelligently, advertising can now alter his perception by persuading him/her and drives him/her to act in the manner he/she otherwise would not. This would further translate to long term change in purchasing decisions.

On this standpoint, Jones holds that advertising has some inherent persuasive powers that can induce positive purchase behaviour towards a product that has not been tested previously. Further, repeat purchase over long time could be secured through the palpable influence of advertising. The view of Belch (2001) that advertising possesses the potent force of building brand loyalty which can lead to steady in-flow of sales revenue corroborates the theory. These positive shifts are achieved on the platform of manipulative psychological techniques deployed to distort and rearrange the consumer's mind order structure for maximum advantage. This process is encapsulated by the hierarchy of effects model whereby sequential steps of buyer's decision making process is stimulated by timely and suitable promotional messages.

The weak theory advanced by Andrew Ehrenberg in (1998) rose to counter Jones' strong theory of advertising. The theory hypothesizes that consumer purchasing decisions are driven by habit rather than exposure to advertising. It posits that some people cannot be influenced by advertising messages but can be stimulated by a number of other things such as word of mouth, personal selling etc. Unlike the strong theory which believes that advertising can change knowledge, the weak theory believes that advertising is capable of improving knowledge but cannot convert the people whose beliefs oppose the object of the advertisement. Ehrenberg posits that a consumer's purchasing behaviour pattern is driven more by habit than by exposure to promotional messages. Summarily, while strong theory suggests that advertising can be persuasive, generate and secure long-run purchasing behavior and increase sales, weak theory suggests that purchase behaviour is a function of habit and that advertising can improve knowledge and reinforce existing attitudes because the consumers is an active problem solver who does not rely on advertising to initiate and complete a buying decision. This study therefore, hope to establish which of the theories is applicable in this case.

Empirical Review

Empirical evidence abound on advertising and its relationship with other marketing variables. For instance, Singh (1983) examined the trends in bank advertising in the seventies in India. The study revealed that bank advertising was merely for sake of advertising rather than for creating market or serving the customer satisfactorily. There is lack of professionalism in bank advertising and marketing. Suggestions were made to give stress on 'positioning the bank' rather than on selling the products after identification and prediction of customer requirements.

SubbaRao (1982) conducted a study to identify influence of different advertising media, forms of personal selling on deposit mobilization of commercial banks both in urban and rural areas. Based on the results, the study suggested sparing use of the English Newspapers as it has very little impact on urban customers and, almost negligible on rural depositors. Rather personal selling or direct contact was suggested as the best option.

Priyanka (2014) study assessed the effectiveness of advertising in Indian commercial banks with respect to sales, net profit and, operating expenditure. Ten commercial banks, five each from public sector and private sector respectively were sampled using data drawn 2000 to 2012. The study found that advertisement has a positive impact on profitability performance of the banks.

Shani and Alhassan (2013) examined the influence of advertising on consumer patronage of bank products and services of selected banks in Ghana. Seventy (70) respondents who are bank customers from Greater Accra and Eastern Region of Ghana were randomly and purposively sampled. Data collected using a structured questionnaire were quantitatively analyzed. Results of the study show that majority of the respondents patronize banks largely on recommendations of word of mouth and proximity of banks to their communities and neighbourhoods indicating minimal correlation between advertisements and patronage of the banks' products and services. Further results indicate that advertising efforts of the bank is satisfactory to the staff holding that patronage of the customers is inspired by the advertisements.

However, both the customers and the employees agree that word of mouth recommendation and the presence of banks in the community are strong incentives to the customers than media advertising – radio, television, and newspapers.

Mylonakis (2008) study investigated the influence of banking advertising on Greek customers using customers' choices as reference. 260 questionnaires collected through a survey were treated to descriptive, ANOVA and correlational statistics. The study demonstrated the customers' indifference to advertising in their banking decisions. The results indicate that advertising promotions do not drive their final choice, rather selecting a bank is determined by the traditional products and services, price related issues such as interest rates, information on banking loans, information on balance transfer and other related packages.

Nyarko (2013) investigated the effects of electronic media advertising on rural banking in Ghana with the view to establishing its contribution to rural banking in the country. The Questionnaires were administered to 350 rural bank customers in Ho Municipality. The Statistical Package for Social Sciences (SPSS) was deployed in the data analyses. The results show that radio advertising is the main tool proven to be more effective adopted in this area to persuade these customers. Thus, it becomes important that the bank should increase radio advertising time to enhance customer patronage.

Based on the foregoing, it is clear that the studies reviewed have mixed findings. Majority show that promotions by radio, television or newspapers do not significantly drive customers to choose a bank or its products and services. Products, services and their related issues are the major drivers of the customer's decisions.

III. METHODOLOGY

The study was a descriptive survey. Twelve commercial banks in Anambra state were framed into the study. A sample of 254 statistically derived from the organizations' employees were proportionally distributed as shown in the table below:

S/n	Bank	Sample quota
1	First Bank of Nigeria Plc	34
2	Fidelity Bank Plc	28
3	Access bank Plc	18
4	FCMB	14
5	Ecobank Bank Plc	26
6	Zenith Bank Plc	22
7	Guaranty Trust Bank	20
8	Diamond Bank Plc	18
9	Union Bank of Nigeria Plc	21
10	Sterling Bank Plc	14
11	Heritage Bank Plc	17
12	United Bank for Africa	22
	Total	**254**

The sampling was purposive; and a Likert five-point rating scale questionnaire in the magnitude of from one to five (1 = disagree; 2 = strongly disagree; 3 = undecided; 4 = agree; 5 = strongly agree) was used to generate the primary data of the study. Further 5-point Likert scale proposed by Vagias (2006) – Never (1); Rarely (2); Sometimes (3); Often (4); Always (5) – was employed to ascertain from the respondents the extent their banks use radio and television to advertise their products and services. Frequency distribution tables, percentages, and multiple regression analyses were used to analyze the generated primary data using the Statistical Package for Social Sciences (SPSS) version 21.0 The regression model is specified thus:

$$Y = \alpha + \beta_1 X1 + \beta_2 X2 + \beta_3 X3 + ẹ \quad - \quad - \quad - \quad - \quad (1)$$

where:

Y = dependent variables

α= Constant Term

β= Beta coefficients

X_1 to X_5 = Independent variables

ẹ = Error Term

IV. RESULTS

Out of the 254 copies of the questionnaire distributed 242 were found usable while the balance were either not properly completed or not returned. This indicates a very high return rate.

Demographic variable

Table 1: Distribution of Respondents by their Antecedents

Status	Option	Frequency	Percentage
Age	20 - 25 years	36	15
	26 - 35 years	98	40
	36 - 45 years	62	26
	46 years & above	46	19
	Total	**242**	**100**
Gender	Female	134	55
	Male	108	45
	Total	**242**	**100**
Marital Status	Single	74	31
	Married	112	46
	Divorced/Widowed	56	23
	Total	**242**	**100**
Academic Qualification	OND	37	15
	HND	68	28
	BSc	78	32
	MSc/MBA	59	25
	Total	**242**	**100**
Work Experience	Less than 5	16	7
	6 - 10 years	78	32
	11 – 15 years	96	41
	16 years & above	52	21
	Total	**242**	**100**

The above table one describes the demographic variables of the respondents. It can be seen that all the respondents are adults within the productive age stratum. While over 60% are between 26 and 45 years of age, only 19% are above that age bracket. The least representing 15% are those within the bracket of 20 - 25 years.
The respondents are mostly female (55%), while others are male (45%). While majority of them are married, many others are still single; fewer are either divorced or widowed.

All the respondents are holders of post-secondary education qualification. While a greater number holds university degrees, others hold diploma certificates. Further, the table showed that more of the respondents have been on the job for ten years and above, while the remaining have worked for six years and less. These results imply that all the respondents are mature, responsible, enlightened and knowledgeable people capable enough to take informed decisions.

The study further tried to ascertain from the respondents whether their organization use radio and/or television to market their products. The results are found on table 2 below.

Table 2: Frequency of Use of Broadcast Media for Advertising

Medium	Never (1)	Rarely (2)	Sometimes (3)	Often	Always (5)	Total
Radio	0(0%)	59(24%)	4(2%)	86(36%)	93(38%)	242 (100%)
Television	0(0%)	8(3%)	11(4%)	28(12%)	195(81%)	

Table two tried to confirm if the businesses ever used these media in question. The results show that none of the respondents admitted ever never used any of the medium indicating that the banks use the radio and television media to advertise their products and services but at varying frequencies. While television turned out to be mostly frequently used comparable to radio (TV: 81%; radio: 38%), significant percentage of the respondents claim that their organization rarely use the radio. 34% and 38% representing 86 and 93 respondents (very close call) respectively claim that their banks often and, always use radio the medium.

Results on the objectives of the study are presented on the following tables.

Table 2: Extent of influence of radio and television advertising on customer's patronage of bank products/services

Options	SA	A	UD	D	SD	Total
Access to new information	68 (28)	93 (38)	18 (7)	42 (17)	21 (10)	242 (100
Helps to create good image of credibility	91 (38)	86 (35)	7 (3)	26 (11)	32 (13)	242 (100
Effectively inform consumers	72 (30)	113 (47)	13 (4)	27 (12)	17 (7)	242 (100
Helps the customer in making decision to patronize	87 (36)	92 (38)	29 (12)	28 (12)	6 (2)	242 (100)

Respondents representing 28% strongly agree that radio and television offer them new information on bank offerings, 93 respondents representing 38% simply agreed. While 18(7%) were undecided, 27% do not agree out which 10% strongly disagreed. Majority of the respondents representing 73% agree that the advertising of the bank products/services through the media makes them to believe that the claims are genuine. While 3% are undecided, 24% overall disagreed.Overall, the majority respondents agree with the informativeness of radio/advertising of bank product offerings to the extent it built on their belief system and assisted them in taking relevant purchase decisions.

Table 3: Extent radio/television Adverting persuade customers to patronize bank products/Services

Questions	SA	A	UD	D	SD	Total
Develop positive feel for bank products/services	127 (52)	73 (30)	11 (5)	21 (9)	10 (4)	242 (100
To consider banks products.	107 (44)	63 (26)	18 (7)	32 (13)	22 (10)	242 (100
Develop conviction about a brand	98 (40)	57 (24)	12 (5)	42 (17)	33 (14)	242 (100
Develop interest	79 (33)	82 (34)	24 (10)	20 (8)	37 (15)	242 (100
Develop desire	91 (38)	86 (36)	7 (3)	26 (11)	32 (13)	242 (100

The above table indicates that the greatest percent of the respondents representing strongly agree that the media advertising makes to develop feeling, interest and desire for bank offerings. Likewise it convinces them to favourably consider patronizing the products and services.

Table 4: Extent of Radio/Television influence on final to decision to patronize bank offerings

Questions	SA	A	UD	D	SD	Total
Not to patronize at all	24 (11)	6 (2)	23 (9)	75 (31)	96 (40)	242 (100
Not to patronize in the future	24 (10)	24 (10)	46 (19)	78 (32)	88 (36)	242 (100
The intention to patronize	102 (42)	94 (39)	11 (5)	27 (11)	8 (3)	242 (100
Favourable decision to patronize in the future	89 (37)	81 (33)	24 (10)	34 (14)	14 (6)	242 (100
Induce trial of the banks by customers	101 (42)	87 (35)	19 (8)	14 (6)	21 (9)	242 (100
Favourable decision to patronize	127 (52)	73 (30)	11 (5)	21 (9)	10 (4)	242 (100

The above results is consistent with that of the preceding in table 3 indicating that advertorials emanating from the two media favourably influences the respondent's conate/behavioural attitude to purchase the product, induce trial or build their intention to purchase. Very insignificant percentage of the respondents either do not agree or undecided about positive influences of radio/television advertorials of bank products and services.

Test of Hypotheses

Three relevant hypotheses of the study were tested in regression analysis.

Table 5: Summary of regression result for hypothesis on media informativeness

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.660	.662		10.060	.000
	RTA	.541	.032	.738	16.948	.000

A. Dependent Variable: FCICD

Based on the t-statistics of 16.948 and probability value of 0.000, we accept the hypothesized significant influence of informativeness of radio/television advert on customer attitudes towards banks products and services.

Table 6: Summary of regression result for hypothesis on media persuasiveness

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	17.639	.997		17.685	.000
	RTA	.010	.048	.513	2.208	.006

a. Dependent Variable: NIED

In the light of the above t-statistics of 2.08 and probability value of 0.006 hypothesis confirms that radio/television adverts significantly persuade customers to buy bank products and services.

Table 4.11 Summary of Regression Result for Hypothesis Three

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.677	.642		5.731	.000
	RTA	.686	.031	.820	22.181	.000

a. Dependent Variable: IDTP

The t-statistics of 22.181 and probability value of 0.000 results in the above indicates that radio/television advertising of banks products and services play significant positive role in developing the behavioural/conate action component of the attitude of the target bank customer audience. This implies that the customers develop the desire to patronize the ad product or intention largely due to the adverts.

V. DISCUSSIONS

The findings on significant positive influence of informativeness of radio/television adverts on the consumer's patronage of bank products and services agree with Priyanka (2014) that advertisement has a positive impact on profitability performance of the banks. Similarly, the persuasiveness the media-borne ads established by the present study correlates with the findings of Nyarko (2013) that radio advertising has influenced many bank customers. This disagrees Shani and Alhassan (2013) whose study found that word of mouth recommendation and the presence of banks in the community are strong incentives to do business with a bank than media advertisements. From the foregoing, one can state that radio and television advertising has significant effect on the marketing of commercial banks products and services. Due to ease of use, and access and use radio and television advertising have helped banks in Anambra state to influence the attitudes of their customers and induced to patronize their products and services. This may explain the continuous reliance on advertising through radio and television media by financial.

VI. CONCLUSIONS AND RECOMMENDATIONS

On the bases of the foregoing findings the study concludes that radio and television media adverts of banks have significant effect on customer patronage of the firm's products in Anambra State. By extension, broadcast media advertisement, as established in this study, has contributed increasingly to sales of products and services of Nigerian banks. Thus use of radio and television advertisement give banks effective options towards increasing their profit base as well attracting customers to their brand. It helps to make the customer become aware of the products and services and also assist them in making wise choice among alternatives that offers superior appeal and benefits.

It is therefore recommended that the management of the banks should further exploit the potential offered by these media and invest more in it to boost their profitability by attracting more customers. Further, banks should endeavour to understand the purchase attitudes and behaviour of consumers to serve as guide towards appropriate formulation and design of pertinent advertising messages that adequately inform the customers, arouse their desire and induce eventual patronage of their products and services.

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