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## The Role of Advertising in Motivating Consumer Brand Preference for Banking Services in Eco bank Nigeria Ltd

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*Concerned for the stiff competition in the banking industry, this study set out to determine the role of advertising in motivating consumers' preference for the Eco bank brand, using the Hotel Presidential branch of the bank in Port Harcourt as a test case. The survey research used the availability sampling technique to draw a sample of 200 subjects from the customers' population of 2,700 to participate in the study. The data gathered with a questionnaire were analyzed with percentages, frequency distribution tables; weighted mean scores (WMS) and the chi-square. The findings showed, among other things, that advertising is the most motivating factor for the consumer's preference for Eco bank as a brand and for the consumers' purchasing power of Eco bank advertised products. From the findings, it was concluded that whereas advertising is the most motivating factor for the consumers' purchasing power of Eco bank services, the preference for Eco bank as a brand is not significantly tied to their exposure to advertising messages, meaning that advertising is one but not the only factor in the motivation of consumers in their preference for the Eco bank brand. It was, therefore, recommended that in planning any advertising campaign, Eco bank should not expend all its financial resources on that venture as advertising is not some magic wand to cause maximal interest both in Eco bank as a brand and in the bank's products and services. A further recommendation was that the bank should concentrate on the use of*

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*television in any advertising campaign since of all the advertising media used by the bank, television proved to be the most effective.*

**Keywords:** *Advertising, Consumer, Brand Preference, Eco bank, Hotel Presidential.*

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## **Introduction**

Advertising has been defined simply as a form of communication through the media about products or ideas, a message that is paid for by an identified sponsor (Anyacho, 2007). That means that advertising is not done for fun but a serious business that has specific identifiable objectives. The basic reason for advertising is to get the target audience to behave or respond in a way that is desired by the advertiser.

In the case of Eco bank Nig. Ltd, the core reason for advertising is to increase its market share in an industry where all players offer similar services. Eco bank Nigeria Limited started operations about 25 years ago in West Africa as an offshore banking institution registered in Loma, Togo. Today, the bank has operations in over 36 countries in Africa, Europe, Middle and Far-east. It has more branches in Africa than any other bank. The parent company of Eco bank Nigeria Limited is the Eco bank Transnational Incorporated (ETI).

The bank has recorded some growth in branch network, deposit base and the number of customers over the past years. Eco bank's flagship product, the rapid transfer, has also recorded huge sales in the period under review. This product allows customers and non-customers alike to transfer funds throughout most of Africa to loved ones and business associates. The bank has spent a lot of money advertising this product. Selecting Hotel Presidential branch, this research shall attempt to unravel the extent to which the advertising campaign has affected actual sales in the banking hall. In a market where all banks offer similar services, it is important to find out if advertising has any impact and to what extent it affects or has affected consumer brand preference for Eco bank Nigeria Limited services at Hotel Presidential branch, Port Harcourt. Determining the role of advertising in

motivating the consumer brand preference will enable us to find out if Eco bank's advertising budget has been spent wisely and effectively or not.

## **Statement of the Problem**

In a homogenous and highly regulated market, all the banks in Nigeria offer almost the same services, the only difference being the generic name of the services. Basically, the management of Eco bank Nigeria Limited is saddled with the responsibility of navigating the bank through the muddy and highly regulated and competitive banking environment in Nigeria and make profit. Operating in such a market, it is extremely necessary to avoid waste and control expenses. Every naira expended in the drive to make profit must be used effectively and efficiently. Owing to its international affiliation, Eco bank has inherent strengths and advantages that must be communicated to the consumers of financial services in order to maximize these strengths. The study was, therefore, concerned with finding out how far advertising has contributed to motivating consumers towards preferring Eco bank products or services.

## **Objectives of the Study**

This study sought to:

1. Find out whether advertising appeals or themes are the reason why consumers prefer Eco bank to other brands.
2. Determine the extent to which purchase of Eco bank services is influenced by advertising.
3. Determine the strength of advertising in relation to the other factors in motivating consumer awareness of Eco bank Nig. Ltd. financial services.

## **Research Questions**

1. Do advertising appeals or themes account for the consumers' preference for Eco bank brand
2. To what extent is the consumers' purchase of Eco bank services influenced by advertising?

3. What is the strength of advertising in relation to the other factors in motivating consumer awareness of Eco bank Nigeria Ltd financial services?

## Hypotheses

To guide this study, the following hypotheses were formulated and tested in their null form:

H01 There is no significant relationship between consumers' preference for Eco bank brand and their awareness through advertising of the bank's services ( $P < 0.05$ ).

H02: There is no significant relationship between consumers' awareness of Eco bank services through advertising and their purchase of products advertised ( $P < 0.05$ ).

## Scope of the study

This is a study of Eco bank Nigeria Limited. Owing to the size and spread of the bank, the study was limited to the Hotel Presidential branch of the bank in Port Harcourt.

## Operational Definition of Terms

**Advertising:** This is a non-personal communication that is transmitted by a mass medium on behalf of an identified sponsor for the purpose of creating awareness about the particulars of goods or services in order that the products (goods and services) may receive remarkable patronage by prospective consumers. In this work, the sponsor being discussed consistently is Eco bank.

**Consumers' Preference:** users' highest comparative choice

**Eco bank brand:** generic name that encompasses both the bank as a corporate body and all the services rendered

**Eco bank Products:** used interchangeably with services and tangible goods, if any, provided by the bank

**Role:** part played

## Theoretical framework and Literature Review

This work is anchored on the Allport Socio- psychoanalytic Theory. This was initially developed to investigate prejudice. Allport (1954) identifies an extensive set of exogenous and endogenous variables that could affect human decisions towards a product or brand. He sees brand choice behaviour as an outcome of the interaction between an individual, his/her environment and the brand. Furthering the work of Allport, Kassarian (1965) considers socio-cultural factors (culture and social class), social factors (group influence), individual factors (motivation, personality and cognition) and decision process (purchase decision) as responsible for brand choices.

Therefore, brand choice behaviour could be explained and/or predicted by examining both the consumers and their environment. Cleary (2005), supported by Quan (2005) discuss the need for strategic planning. It is strategic planning that can help banks to survive in their sector which is over regulated, has stiffening dynamism and entrepreneurial spirit and where competition is intense and operation is expensive (diesel, insurance, cash in transit etc). Banks must not only survive but also make profit.

There are four important players are visible in this sector. These are: the bank, the competition, the regulatory agencies and the market. For a bank to interact with the listed variables and come out with profit at the end of the year is not a fluke but a matter of positioning and seizing of opportunities. The managing director must have adequate and good information of the competition in order to anticipate and counter it in the market. The bank must also have scientific knowledge of the market and, in addition, position itself to benefit from the misfortune of its competitors (loss of ground).

The bank must successively navigate through the network of regulation and most importantly attract and keep customers. Advertising is one of these ways that the bank uses to reach the market and maintain a position, a desired position. With Advertising, the bank also protects her position while going for the market share of its competitors.

On branding, Lepla and Parker (1999) in their work on integrated branding, posit that one of the benefits of branding is that it allows one to leverage one's marketing communications investment. When all customer interactions have the same flavor and tone, people know the products are all

from the same company and carry the same brand promise. That is why all HP products always look like HP; that is why Kodak uses yellow and Healthy Choice uses green on their packaging and pointed communication. Lepla and Parker further explain that this is especially true in highly competitive market. The clearer the brand, the easier it is for customers to differentiate among products.

According to Lewis and Nelson (1999), if in advertising, people do not get their target's attention, no message has been transmitted. If on the other hand, all they do is get attention, they have violated the basic rules of salesmanship. This is why people have every right to call advertising a profession and not a craft or trade. The professional advertising expert is a true communicator; he or she knows which medium reaches the proper targets. Thus, he or she knows how to break through the crust of indifference, apathy, or even hostility that lies between the message sender and the message recipient. It must be noted that no advertising strategy, however brilliant, can overcome obsolescence caused by improved competitive products. Just as in the 1930s, toothpaste made tooth powder obsolete, so have some of the best-selling toothpastes become obsolete as new formulations appear.

One reason so much of advertising in the late 1990s resulted in high "noted" ratings and flat sales was attention to techniques rather than salesmanship. Some commercials costing over one million dollars or more, plus an eight-figure media budget, did not have any impact on the advertiser's bottom line (Lewis & Nelson, 1999). Several reasons have been put forward such as defective marketing research and defective marketing philosophy.

According to Lewis & Nelson (1999), the partnership between an advertiser and its agency becomes fragile either when the agency accepts a predetermined approach in which the agency has no confidence or when the execution of a concept by the agency forms over substance. For contemporary advertising to justify every kobo of expenses, the message has to identify with the customer. Does advertising have an impact on the increasing desire of the customer?

Many years ago, Procter and Gamble concluded that everyone knew the advantages of Ivory soap. The advertising budget was slashed and sales plummeted. Until the 1950s, Hershey Company advertising budget was zero. The company felt that the quality of its products alone was an ample

incentive to buy. Today, Hershey is a major advertiser and has to be competed in the 21st Century market place.

Onunkwo (1997) posits along same the line that advertising can increase awareness, comprehension, conviction and even readiness to purchase. But if the product is poor and other market factors are faulty, like inconvenient retail outlets or uncompetitive pricing, sales may dwindle. Turning around to blame the slump on advertising would be a result of faulty assumption of advertising goals. Advertising should be seen as a contributor, not the sole cause of profitability and increased market shares. Okigbo(1997) argues that the root of advertising is in understanding human behaviour while the primary function of advertising is to provide information that will elicit the appropriate response. He also agrees that certain conditions must be met for advertising to be successful.

Responding to the criticism that advertising increases rather than helps reduce the cost of goods and services and that it is extremely wasteful, Nwosu (1997) contends that the criticism is not supported by sound economic reasoning and experience. Advertising through its product differentiation function, informs and educates prospective buyers or consumers about products that are available, where and how to get them, the alternative products that exist and their competitive advantages and characteristics. If this function is not performed, manufacturers can hardly differentiate between their products effectively in the present era of large scale production. And so they cannot make sufficient profit to keep producing at a level that will eventually reduce cost of available goods.

In addition, buyers or consumers cannot benefit from the information available to them on the different prices of available parity products, as well as on the comparative advantage or convenience of the distribution channels of these products or services. For these and other economic reason that can be given, it seems difficult to write off advertising as a wasteful practice that merely adds to the cost of goods and services in any society.

Banking business in Nigeria today is pure and simple warfare. Those who lose ground will die and those who gain ground will prevail. For instance, All States Trust Bank plc, Oceanic Bank plc, Hallmark Bank plc and African International Bank (AIB) fell to the axe of the regulation agencies (i.e. they lost ground). Eco bank took advantage of the situation to gain ground by acquiring all of them. Advertising is necessary because it

would help Eco bank to communicate its financial strength and savvy to the market, gain customer confidence and make profit.

## **Research Methodology**

The survey was the research design used for this study. The target population was all the account holders at Hotel Presidential branch of Eco bank Nigeria Limited who currently number about 2,700. The convenient or availability sampling technique was used to draw a sample of 200 subjects (i.e. customers) for the study.

A structured questionnaire was used to elicit data. The interview method which was used to complement the survey, was conducted face- to-face.

The data collected were analyzed using both descriptive and inferential statistics. Specifically, research questions were answered using simple frequency tables, percentages, pie chart and weighted mean scores(WMS) computed from four-point Likert scale, while the hypotheses were tested with the chi-square statistic. In testing the hypotheses, all decisions were based on 0.05 level of significance.

## **Data Presentation and Analysis**

The data gathered from the field were presented and analyzed. First, there was the analysis of the preliminary data. This was followed by answering the research questions, using table of frequency distribution, percentages, bar-chart and weighted mean scores. To answer each research question, the question was restated and the item or items which provided the answers specified. The results were tabulated appropriately and interpreted.

### **Research Question One**

*Do Advertising appeals or themes account for the consumers' preference for the Eco bank brand?*

**Table 1:** Reason for Consumers’ Preference for Eco bank Brand

| WHY CHOOSE ECOBANK | Proximity | Employer’s Bank | Ref. from Friends/Family | Advertis-ments |  |     |
|--------------------|-----------|-----------------|--------------------------|----------------|--|-----|
| FREQUENCY          | 35        | 22              | 30                       | 98             |  | 185 |
| PERCENTAGE         | 18.9      | 11.9            | 16.2                     | 53             |  |     |

As the table above shows, 98 respondents accounting for 53% owed their patronage for the Eco bank brand to advertising of Eco bank services in the mass media. The rest had other factors that motivated them. Eighteen point nine per cent (18.9%) opened their accounts because of proximity to their homes or offices to the branch. Sixteen point two (16.2 %) of the respondents opened their accounts due to referrals from friends and families while 11.9% opened accounts with the bank because they were directed to do so by their employers, for their monthly salaries.

The finding from the above results is that advertising appeals or themes account most for the consumers’ preference for Eco bank in their financial transactions.

**Research Question Two**

*To what extent is the consumers’ purchase of Eco bank services influenced by advertising?*

The respondent’s views on the influence of advertisements on the purchase of Eco bank services were weighted and presented in table 2 thus:

**Table 2:** Customers’ Purchase of Eco bank Services Owing to Advertising

| Influence of Ad   | Frequency of Response Wms |    |     |      | Decision |
|-------------------|---------------------------|----|-----|------|----------|
| Strongly agree    | 54                        | 4  | 216 |      | Agree    |
| Agree             | 97                        | 3  | 291 | 3.02 |          |
| Disagree          | 19                        | 2  | 38  |      |          |
| Strongly disagree | 15                        | 1  | 15  |      |          |
| Total             | 185                       | 10 | 560 |      |          |

$$\begin{aligned}
 \text{WMS} &= \frac{\sum \text{frequency} \times \text{score (i.e. weight)}}{N} \\
 &= \frac{560}{185} \\
 &= 3.02
 \end{aligned}$$

Since the calculated WMS value is greater than the criterion value of 2.5, it means that the consumers' purchasing power of Eco bank services around Hotel Presidential, GRA and Rumuola axis of Port Harcourt metropolis is greatly influenced by advertising, as demonstrated by the high agreement level of 3.02.

### Research Question Three

*What is the strength of advertising in relation to the other factors in motivating consumer awareness of Eco bank Nigeria Ltd financial services?*

**Table 3:** Respondents' Level of Patronage arising from the Frequency of Advertising of Eco bank Financial Services in the Mass Media

| Frequency of Eco bank Financial Service Advertising | Number of consumers that respond to Eco bank financial service advertising through the mass media |             |             |     | Total |
|---|---|-------------|-------------|-----|-------|
|   | Salary a/c  | Current a/c | Savings a/c | ATM |       |
| Daily   | 15  | 8           | 3           | 43  | 69    |
| Thrice a week                                       | 22  | 14          | 4           | 11  | 51    |
| Weekly  | 19  | 2           | 1           | 6   | 28    |
| Monthly   | 18  | 5           | 1           | 3   | 26    |
| Occasionally  | 4   | 2           | 2           | 3   | 11    |
| Total   | 78  | 31          | 11          | 65  | 185   |

As table 3 above shows, as a result of daily advertising of Eco bank's financial services, 69 of the respondents patronized Eco bank because of the daily advertising of its services by the bank; 51 of them patronize the bank through the advertisements they watch three times a week, while 28 patronized the bank because of weekly advertising. The second to the least and the very least patronage followed monthly and occasional advertising respectively.

This means that the strength of advertising lies in its frequency. That is, the more frequent it is, the more patronage it can motivate.

### Testing the Hypotheses

The two hypotheses formulated for this study were tested in their null forms.

### Hypothesis One

There is no significant relationship between consumers' brand preference for Eco bank products and their exposure to advertising messages.

**Table 4:** Consumers' Brand Preference for Eco bank Products and the Effect of their Exposure to advertising Messages

| Extent    | Number of Consumers |              |       |
|-----------|---------------------|--------------|-------|
|           | Affected            | not affected | Total |
| Very high | 30(30.3)            | 20(19.7)     | 50    |
|           |                     |              |       |
| High      | 56(52)              | 31(35)       | 87    |
| Low       | 15(17)              | 13(11)       | 28    |

|          |         |       |     |
|----------|---------|-------|-----|
| Very low | 11 (12) | 9 (8) | 20  |
| Total    | 112     | 73    | 185 |

From table 26 above, the degree of freedom (df) is calculated using the formula,

$$df = (12-1)(c-1)$$

$$(2-1)(4-1)$$

$$df = 1 \times 3 = 3$$

df = 3 at probability level of 0.05 or 5% error.

We now compute the chi-square using the formula.

$$X^2 = \sum \left( \frac{O - E}{E} \right)^2$$

**Table 5:** Chi-square Analysis of Hypothesis One

| O  | E    | O-E  | O-E <sup>2</sup> | O-E <sup>2</sup><br>E | X <sup>2</sup> <sub>cal</sub> | X <sup>2</sup> <sub>tab</sub> |
|----|------|------|------------------|-----------------------|-------------------------------|-------------------------------|
| 30 | 30.3 | -0.3 | 0.09             | 0.003                 |                               |                               |
| 50 | 52   | 4    | 16               | 0.31                  |                               |                               |
| 15 | 17   | -2   | 4                | 0.24                  |                               |                               |
| 11 | 12   | -1   | 1                | 0.08                  |                               |                               |
| 20 | 19.7 | 0.3  | 0.09             | 0.0046                |                               |                               |
| 31 | 35   | -4   | 16               | 0.46                  |                               |                               |
| 13 | 11   | 2    | 4                | 0.36                  |                               |                               |
| 9  | 8    | 1    | 1                | 0.13                  |                               | 7.815                         |
|    |      |      |                  |                       | 1.5870                        |                               |

Calculated  $X^2 = 1.5876$ .

Critical table value: 7.815.

Since the calculated  $X^2$  value of 1.5876 is less than the critical table value of 7.815, this null hypothesis is accepted, meaning a rejection of the alternative. There is, therefore, no significant relationship between consumers' brand preference for Eco bank products and their exposure to advertising messages.

**Hypothesis Two**

Ho: There is no significant relationship between consumers' awareness of Ecobank services through advertising and their purchase of products advertised.

**Table 6:** Chi-square Analysis of Hypothesis Two

| O  | E     | O-E   | O-E <sup>2</sup> | O-E <sup>2</sup><br>E | X <sup>2</sup> <sub>cal</sub> | X <sup>2</sup> <sub>tab</sub> |
|----|-------|-------|------------------|-----------------------|-------------------------------|-------------------------------|
| 25 | 28.6  | -3.6  | 12.96            |                       |                               |                               |
| 36 | 35.1  | 0.9   | 0.81             | 0.45                  |                               |                               |
| 18 | 17.1  | 0.8   | 0.64             | 0.023                 |                               |                               |
| 9  | 8.9   | 0.02  | 0.004            | 0.035                 |                               |                               |
| 40 | 35.9  | 4.1   | 16.81            | 0.020                 |                               |                               |
| 2  | 4.08  | -2.08 | 4.33             | 1.008                 |                               |                               |
| 21 | 21.22 | -2.22 | 0.0484           | 2.06                  |                               |                               |
| 10 | 6.44  | 3.56  | 12.6736          | 0.050                 |                               |                               |
| 7  | 7.81  | -0.91 | 0.8281           | 1.968                 |                               |                               |

|   |      |       |        |        |        |        |
|---|------|-------|--------|--------|--------|--------|
| 3 | 3.86 | -0.86 | 0.7396 | 1.1050 |        |        |
| 2 | 2.02 | -0.02 | 0.0004 | 0.500  |        |        |
| 4 | 8.10 | -4    | 16.000 | 2.000  |        |        |
| 3 | 0.92 | 2.08  | 4.3264 | 5.00   |        |        |
| 5 | 4.80 | 0.2   | 0.04   | 0.008  | 14.128 | 12.582 |

$X^2_{tab} = 12.582$

$X^2_{cal} = 14.128$

Since the calculated  $X^2$  value of 14.128 is greater than the critical table value of 12.582, this null hypothesis is rejected, resulting in the acceptance of the alternative hypothesis,  $H_1$ . This means that there is a significant relationship between consumers' exposure to Eco bank advertising messages and the purchase by consumers of Eco bank advertised products.

### Discussion of Findings

The findings above show that advertising is the most motivating factor for the consumer's preference for Eco bank as a brand and for the consumers' purchasing power of Eco bank advertised services. However, advertising, as should naturally be expected, is just one but not the only factor in the motivation of consumers in their preference for the Eco bank brand.

This buttresses the idea that advertising messages are not some angelic appeals that cannot be resisted and invalidates the argument of some critics that advertising makes people restless and dissatisfied with what they have, nurturing and creating endless desires. They further debunk Durning's (1998, August 22) view that advertisements, like the present age, are mercurial, hedonistic, image - laden, and fashion - driven, glorifying the individual and idealizing consumption as the route to personal fulfillment, seeing technological progress as the motive force of destiny.

An interesting finding generated by the two hypotheses is that whereas the consumers' preference for Eco bank products is not necessarily dependent on consumers' exposure to advertising, their purchase of the

bank's services is actually influenced by their awareness of the products or services created by advertising.

This would mean that while prospective consumers superficially knew about Eco bank services or products, probably through casual exposure to the bank's advertisements, they deliberately exposed themselves to advertisements when they wanted to buy some services of the bank, an action that is better explained by the uses and gratifications theory of mass communication.

Beginning in the 1940s, studies about how and why individuals use the mass media attracted scholarly interest. These, today are called uses and gratifications studies (Vivian, 2007).

Dominick (2009) notes that "in its simplest form, the uses-and-gratifications model posits that audience members have certain needs or drives that are satisfied by using both non-media and media sources"(p.37). For McQuail (2005), the uses and gratifications approach is a version of the individualist functional theory and research that seeks to explain the uses of media and the satisfactions derived from them in terms of the motives and self-perceived needs of audience members. Thus, the perspective of current communication scholarship is that the human receiver of communication is not a defenseless target at the mercy of any message he encounters from the mass media. Rather, he is an active participant in the communication relationship, choosing which messages to attend to, interpreting them in terms of his own frame of reference; responding to them as his own needs, values, desires, capabilities and opportunities dictate and allow. And often, his interpretations and responses are quite different from those intended by the message senders (Roberts, 1971).

In other words, in line with the uses and gratifications concept, Eco bank consumers are not passively overpowered by the advertisements they read in newspapers, hear on radio or watch on television and at movies. Instead, they put to their own use and for their gratification the bank's advertisements they actively choose to pay attention to. They selectively make use of the material available to them. Confronted with a cafeteria of news, features and entertainment and advertisements from which to select, most of them go for what they want (Shaw, 1979, p.98). The actual needs satisfied by the media are called media gratifications.

## Summary, Conclusion and Recommendation

The major findings of this study can be stated as follows:

1. Advertising is the most motivating factor for consumers' purchasing power of Eco bank services around Hotel Presidential, GRA and Rumuola axis of Port Harcourt.
2. There is no significant relationship between consumers' brand preference for Eco bank products and their exposure to advertising messages.
3. There is a significant relationship between consumers' exposure to Eco bank advertising messages and the purchase by consumers of Eco bank advertised products.

## Conclusions

Whereas advertising is the most motivating factor the consumer's purchasing power of Eco bank services, the preference for Eco bank as a brand is not significantly tied to their exposure to advertising messages. That means that advertising, as should naturally be expected, is one but not the only factor in the motivation of consumers in their preference for the Eco bank brand.

## Recommendations

Based on the findings and the conclusion drawn, it was recommended as follows:

1. In planning an advertising campaign, Eco bank should not be tempted to expend all its financial resources on that venture as advertising is not some magic wand to cause maximal interest both in Eco bank as a brand and in the bank's products and services
2. The bank should concentrate on the use of television in any advertising campaign as the preliminary data analyzed showed that of all the advertising media used by Eco bank, television is the most effective.

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