ADVERTISEMENT MEDIA AND LECTURERS' PATRONAGE OF COMMERCIAL BANKS IN AKWA IBOM NORTH EAST SENATORIAL DISTRICT

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Abstract

The main purpose of the study was to determine the influence of advertisement media on lecturers' patronage of commercial banks in Akwa Ibom North-East senatorial district. Specifically, the study determined the influence of online advertisement and billboard advertisement on lecturers' patronage of commercial banks in Akwa Ibom North-East senatorial district. Two research questions guided the study while two null hypotheses were formulated and tested at .05 level of significance. A descriptive survey design was adopted for the study. The population of the study consisted of 1595 lecturers from public tertiary institutions in Akwa Ibom North-East senatorial district. Simple random sampling technique was used in selecting 320 respondents (256 from University of Uyo and 64 from College of Education, Afaha Nsit). A 47-item researcher-developed questionnaire tagged "influence of advertisement modes on lecturers' patronage of commercial banks questionnaire" (IAMLPCBQ) was used to collect data for the study. The questionnaire was face-validated by three research experts in the Faculty of Education, University of Uyo, Uyo. Cronbach's Alpha was used in determining the reliability of the instrument and coefficient index of 0.96 was obtained. Mean and standard deviation were used in answering the research questions. Two null hypotheses formulated were tested at 0.05 alpha level using t-test. The findings of the study revealed that online advertisement and billboard advertisement have high influence on lecturers' patronage of commercial banks in Akwa Ibom North-East senatorial district. There is significant difference in the mean responses of male and female lecturers on the influence of online advertisement and billboard advertisement on their patronage of commercial banks. It is therefore recommended among others that Lecturers should pay attention to online advertisement because of its role in influencing their patronage of commercial banks.

Keywords: Advertisement media, Billboard advertisement, Lecturers patronage and Online advertisement

Introduction

Over the years commercial banking institutions have kept wondering on how to market and sell their products and services to their target markets. These have made them to begin to think on how best to advertise their products and services. The competitive nature of market prevalent in the world of business today has necessitated the need for efficient and effective advertising. Advertising as an aspect of product promotion and marketing has been acknowledged and cherished as it plays pivotal role in the marketing and sales of commercial banking services. Advertising and advertisement in this study can be used interchangeably. The researchers observed that through advertising, banks compete for worthy and loyal customers. Advertising is a tool for economic growth and development as it helps in enhancing healthy competition among competitors, strengthening and facilitating booms in the financial and commodity markets.

Advertising is seen as any form of non-personal communication about products and services of an organisation. It is one of the most valued modes of communication. In the view of Aliata, Odondo, Aila, Ojera, Abong, and Odera (2012), advertising is a persuasive medium that permits the seller to repeat a message as many times as possible. The authors stated that advertising provides opportunities for dramatising the company and its products and services through artful use of various modes of advertisement such as print, non-print and electronic media. Aliata *et.al.* further added that the role of advertising in the banking industry in both personal and corporate markets has expanded completely.The aim of banks providing services is to sell the services and products to members of the public. Members of the public can only buy the services and products if they are aware of the existence, use and place to buy such services and products. This is made possible by advertising.

Sajuyigbe, Amusat and Oloyebe (2013) noted that advertising is a powerful communication tool in passing information about products and services to customers and would be customers. When there is adequate awareness through advertising, there is an increase in patronage which results in high volume of sales, productivity and profit level of an enterprise. However, poor communication of products and services to the final consumers could give competitors an edge in terms of loyalty to brands, sales volume and high market share. Consequence of this has been the major challenges for matured industries.

In the opinion of Ahukannah, Ndinaechi, and Arukwe (2000), advertising refers to calling the attention of members of the public to a product, service or an idea in order to induce them to buy. Advertising, according to Patrick, Maggie and Van den (2010), is a sponsored activity by a number of stakeholders primarily for the purpose of inducing awareness, persuading and reminding target markets that the products and services are in the markets. Advertising is usually paid by an identified sponsor with the aim of influencing the people's attitude and behaviour towards products and services. Advertising plays an important role in today's competitive world by which banks communicate with their current and potential customers. The selection of banking advertisement modes depends on a bank's target group. Most banking institutions address advertisement to holders of small accounts and hence advertise their products and services through the mass media. The press and television are the preferred modes of larger banks that have branches across the country.

Commercial banks are financial institutions that are responsible for safe keeping of money and other valuables. They are some of the kinds of banks operated in Nigeria such as First Bank, Union Bank, UBA, Diamond Bank, Sterling Bank, Zenith Bank, Fidelity Bank, Wema Bank, Skye Bank, Keystone Bank, Access Bank, Unity Bank, FCMB and Guarantee Trust Bank. Commercial banks are very important to commerce and trade. Commercial banks render many services to customers to enhance better standard of living and trade. Some of the banking services rendered by commercial banks include cheque book, current account, paying in book, savings account, fixed deposit account, bank statement, travelers cheque, loans, overdraft, electronic banking, automated teller machine (ATM), safe keeping of valuables, agent of payment, financial advice and foreign exchange transactions. A good number of commercial banks operate in the Akwa Ibom North-East senatorial district. The Akwa Ibom North-East otherwise referred to as Uyo Senatorial District.

Gulmez, Karaca and Kitapci, (2010) noted that advertising is one of the most effective and efficient methods of marketing for banks wishing to survive in the atmosphere of increasing competition resulting from globalisation. The success of banks which provides similar services as a result of rapidly changing market conditions and heightened competition depends largely on the extent to which they are able to use market communication components professionally and rationally. These components oblige banks to undertake promotional activities in order to achieve business objectives and to boost share in the market in order to gain a competitive advantage over others.

Today, everybody is increasingly exposed to advertisements. Advertisement shows up in television, radio; online; newsprint (newspapers, magazines, trade journals, flyers, periodicals, yellow pages, newsletters) and billboards. In short, advertising is everywhere at indefinite places and times. Advertising is seen as a positive effort, which significantly contributes to the economic growth and development by developing media facilities, the standard of living of the people and the local industries. The commercial banks depend largely on advertising which enhances their publicity, sales volume, profit maximisation and good return on investment. In the marketing processes of the services offered by commercial banks, advertising plays pivotal role as no successful marketing can be done without advertising. Advertising is a marketing communication tool that cannot be ignored by commercial banks as the struggle to retain and attract both potential and existing customers in a competitive market. The researchers noted that banks used online and billboard advertisements to promote their products.

In the view of Durmaz (2011), online advertisement is the advertising that is carried out using internet and the World Wide Web (WWW). Today, many products and services have been promoted and sold through the internet and the World Wide Web for the expressed purpose of delivering marketing message to attract customers. It is mostly accessed by using computers, Ipads, tablets and phones. Advertisers in this platform buy space on a web page to advertise their products and services. One of the disadvantages of online advertisement is that it is only accessible by people who are computer literate and who have systems with internet facilities. With online advertisement, the marketing aspect is made easier when the internet arena is thrown into the picture. In this wise everything referred to the marketing facet of a business is done online. Also, internet is used as a medium for advertising products and services of commercial banks.

Billboard advertisement is also known as hoarding. It is mounted on strategic places in towns and cities, alongside major highways, markets, motor parks, railway stations, roundabouts, campuses and other public places. It displays pictures and diagrams. The pictures and diagrams are drawn boldly and everything on it can easily be read and understood. It has an effective reach and very high frequency. Billboard advertisement is mostly used in towns which make it effective. Billboard is the most commonly used form of outdoor advertisements which influences lecturers' patronage of commercial of banks.

A lecturer is someone who teaches at a University or College, someone who gives or imparts knowledge through lecturing. A consumer (lecturer) is a person or individual that buys or purchases a product or service for immediate personal use. Male and female lecturers have varying ways of receiving and interpreting advertisement messages. They think and react differently to advertisement, they respond differently to stimuli when listening, viewing and examining advertisement messages on television, radio, online, newsprint and billboard.

Lecturers' patronage has to do with the decisions they make regarding the services offered by commercial banks. Decision-making is a choice between and among several other alternatives. Wilberding (2016) noted that understanding consumers (lecturers) is the central and fundamental component of growing consideration, preference, loyalty overtime. Choice in financial services is the result of a fairly complex set of decisions which result in the patronage of commercial banks. The decision making path begins with recognition of a problem, want, or need and ends with a conscious (or sub-conscious) evaluation of the experience of consuming what you choose. Ogbuji, Onuoha and Abdul (2016) noted that consumers' patronage is the impulse desire and consideration within the consumers which influence the purchase of goods and services from an outlet. Influence is the ability of advertisement modes to have effects on the behaviour of lecturers. Patronage is the support, encouragement, privilege, or financial aid that an organisation or individual bestows to another. Patronage is the financial support or business provided to banks by lecturers, client, consumers, and so on.

Gender is one of the common demographic variables of lecturers and it is a natural dichotomous variable that explains the masculinity and femininity of every lecturer. It is obvious that male and female lecturers act, pay attention and listen differently to advertisement modes with different perceptions of the advertisement which influences their patronage of commercial banks. Gender is a significant factor when designing advertisements which are meant to influence the male or female target. Goedschalk (2010) stated that gender is the division of people into two categories male or female. Goedschalk noted that there is a fundamental difference in how males and females process information. Through socialisation, gendered work and family roles, male and female are socially constructed to be different in behaviour, attitudes and emotions. It is this difference in behaviour, attitudes and emotions that influence the attitude toward the advertisement and makes it difficult for banks to attract the attention of both male and female with one single advertisement. The author also stated that females tend to process information more comprehensively than males, picking up on relevant as well as irrelevant and detailed information. The difference in response to advertisements between males and females is very important for banks because the success of their advertisement campaigns depends on the knowledge and judgment lecturers assimilate from the advertisement campaign.

Often times, most information regarding products and services offered by banks are carried in advertisement messages. Unfortunately, consumers lack knowledge of the existence of these services largely because they do not listen to or pay attention to those advertisement messages. In spite of the role played by advertisement, it is common to see lecturers choose banks that are close to them or being recommended by a friend or relative without recourse to what the advertisement messages carry. Sometimes, bank services are chosen based on goodwill not minding the type of services offered by those banks. Various studies have been conducted on influence of advertisement on consumers patronage for instance Udochi (2013) investigated on influence of advertising messages on Carifas University undergraduates patronage of good morning cornflakes, Kumar and Raju (2013) studied on the role of advertising on consumers decision making and Mylonakis (2008) studied on influence of banking advertising on bank customers: an examination of Greek bank customers choice. From the foregoing, the gap therefore exist as these studies centred on a single advertisement mode while some focused on consumers patronage without considering advertisement modes and lecturers patronage of commercial banks. Given that lecturers are also consumers of commercial banks' services, the study now sought to determine the influence of advertisement media on lecturers' patronage of commercial banks in Akwa Ibom North-East senatorial district. Specifically, the study sought to examine:

1. determine the influence of online advertisement on lecturers' patronage of commercial banks in Akwa Ibom North-East Senatorial District.

2. determine the influence of billboard advertisement on lecturers' patronage of commercial banks in Akwa Ibom North-East Senatorial District.

Research Questions

The following research questions were formulated to guide the study:

1. What is the influence of online advertisement on lecturers' patronage of commercial banks in Akwa Ibom North-East Senatorial District?

2. What is the influence of billboard advertisement on lecturers' patronage of commercial banks in Akwa Ibom North-East Senatorial District?

Null Hypotheses

The following null hypotheses were formulated to guide the study and were tested at .05 level of significance.

Ho_1: There is no significant difference in the mean responses of male and female lecturers on the influence of online advertisement on their patronage of commercial banks in Akwa Ibom North-East Senatorial District.

Ho_2: There is no significant difference in the mean responses of male and female lecturers on the influence of billboard advertisement on their patronage of commercial banks in Akwa Ibom North-East Senatorial District.

Methodology

The descriptive survey design was adopted for this study. This study intends to use questionnaire to examine the opinions, preferences and perception of persons of interest to the researcher. Amajuoyi and Joseph (2016) stated that this design is appropriate for collection and analysis of data through questionnaire and interview and observation. Inferences were made to the larger population through the use of sample drawn from lecturers in the university of Uyo and College of Education, Afaha Nsit, Akwa Ibom North-East senatorial district. The study was conducted in Akwa Ibom North-East Senatorial District. Akwa Ibom North-East senatorial district is one of the 109 senatorial districts of Nigeria. It is found in the South South geo-political zone of Nigeria. It comprises 9 local government areas of Uyo, Uruan, Ibesikpo Asutan, Nsit Ubium, Nsit Ibom, Nsit Atai, Itu, Ibiono Ibom and Etinan. The population of the study consisted of 1595 lecturers of public tertiary institutions in Akwa Ibom North-East senatorial district made up of 1433 lecturers from University of Uyo and 162 lecturers from College of Education, Afaha Nsit (Personnel Affairs, University of Uyo and Establishment, College of Education, Afaha Nsit, 2022). The sample size consisted of 320 lecturers of public tertiary institutions in Akwa Ibom North-East senatorial District. The sample size was determined through the Taro Yamane formula. Simple random sampling technique was adopted thereafter to select 256 and 64 respondents from University of Uyo and College of Education, Afaha Nsit respectively for the study.

A 17-item questionnaire was developed by the researchers tagged “Advertisement Media and Lecturers’ patronage of Commercial Banks Questionnaire (IAMLPCBQ)”. The structured questionnaire was used to collect data for the study. It has four response options namely: Very High Influence (VHI) =4 points, High Influence (HI) =3 points, Low Influence (LI) =2 points and Very Low Influence (VLI) =1 point. The research instrument was subjected to face validation by three experts, two from the Department of Vocational Education and one from the Department of Educational Foundations, Guidance and Counseling, all in University of Uyo, Uyo. To ensure the reliability of the instrument, the instrument was administered to 30 lecturers selected from the two institutions who were not part of the sample. Cronbach’s Alpha was used to determine the reliability coefficient. This yielded a reliability coefficient of 0.96 which was high enough to qualify the instrument for use for the study. The questionnaire was administered by the researcher together with two research assistants. The research questions were answered using mean and standard deviation while t-test was used to test the null hypotheses at .05 level of significance.

Research Question 1

What is the influence of online advertisement on lecturers' patronage of commercial banks in Akwa Ibom North-East Senatorial District?

Table 1: Mean responses of the respondents on the influence of online advertisement on lecturers'patronage of commercial banks in Akwa Ibom North-East Senatorial District. n=304

S/N	Item	$\bar{X}$	SD	Decision
1	Variety of online advertisement influences my patronage of commercial banks	2.88	1.09	HI
2	Information on online advertisement influences my patronage of commercial banks	2.79	0.87	HI
3	Perception of online advertisement influences my patronage of commercial banks	2.80	0.93	HI
4	Awareness created by online advertisement influences my patronage of commercial banks	2.97	0.95	HI
5	Extended exposure to online advertisement influences my patronage of commercial banks	2.55	0.86	HI
6	Online video influences my patronage of commercial banks	2.29	0.83	LI
7	Moving pictures on online advertisement influences my patronage of commercial banks	2.43	1.01	LI
8	Online preference influences my patronage of commercial banks	2.28	0.83	LI
9	Classified advertisement influences my patronage of commercial banks	2.23	1.13	LI
10	Search engine advertisement influences my patronage of commercial banks	2.17	0.86	LI

HI = High Influence, LI = Low Influence

Results on Table 1 indicate that items for variety of online advertisement, information on online advertisement, perception of online advertisement, awareness created by online advertisement and extended exposure to online advertisement with the means of 2.88, 2.79, 2.80, 2.97 and 2.55 respectively were noted as having high influence on lecturers' patronage of commercial banks. The mean of 2.29, 2.43, 2.28, 2.23 and 2.17 were obtained for online video, moving pictures on online advertisement, online preference, classified advertisement and search engine advertisement. These indicate a low influence on lecturers' patronage of commercial banks. It was further observed that the standard deviation ranged from 0.83 -1.13. This indicates that the respondents were divergent in their responses.

Research Question 2

What is the influence of billboard advertisement on Lecturers' patronage of commercial banks in Akwa Ibom North-East Senatorial District?

Table 2: Mean responses of the respondents on the influence of billboard advertisement on lecturers' patronage of commercial banks in Akwa Ibom North East Senatorial district

n=304

S/N	Items	$\bar{X}$	SD	Decision
1	Catchy background on billboard advertisement influences my patronage of commercial banks	2.58	1.02	HI
2	Involuntary exposure to billboard advertisement influences my patronage of commercial banks	2.53	0.97	HI
3	Geographical placement of billboard advertisement influences my patronage of commercial banks	2.59	0.91	HI
4	Brand logo on billboard advertisement influences my patronage of commercial banks	2.86	0.79	HI
5	Creativity in billboard advertisement influences my patronage of commercial banks	2.88	1.05	HI
6	Moving images on digital billboard influence my patronage of commercial banks	2.64	0.91	HI
7	Catchy slogan on billboard advertisement influences my patronage of commercial banks	2.67	0.96	HI

HI = High Influence

The data presented in Table 2 show the mean range from 2.53 – 2.88. The item on creativity in billboard advertisement had the highest mean of 2.88 followed by item on brand logo on billboard advertisement with the mean of 2.86, catchy slogan on billboard advertisement with the mean of 2.67, moving image on digital billboard with the mean of 2.64, geographical placement of billboard advertisement with the mean of 2.59, catchy background on billboard advertisement with the mean of 2.58 and involuntary exposure to billboard advertisement with the mean of 2.53. These indicate that these items have high influence on lecturers' patronage of commercial banks in Akwa Ibom North East Senatorial District. Also, it was observed that the standard deviation range from 0.79 – 1.05. This indicated that respondents were divergent in their responses.

Null Hypothesis 1

There is no significant difference in the mean responses of male and female lecturers on the influence of online advertisement on their patronage of commercial banks in Akwa Ibom North-East Senatorial District.

Table 3: t-test analysis of the difference in the mean responses of male and female lecturers on the influence of online advertisement on their patronage of commercial banks in Akwa Ibom North-East Senatorial District

n= 304

S/N	Items	Gender	N	$\bar{X}$	t	SD	Sig.P	Dec.
1	Variety of online advertisement influences my patronage of commercial banks	Male Female	255 49	2.99 2.04	5.92	1.06 0.86	.063	Not Sig
2	Information on online advertisement influences my patronage of commercial banks	Male Female	255 49	2.88 2.04	6.72	0.98 0.86	.101	Not Sig
3	Perception of online advertisement influences my patronage of commercial banks	Male Female	255 49	2.71 3.02	2.13	0.94 0.82	.171	Not Sig
4	Awareness created by online advertisement influences my patronage of commercial banks	Male Female	255 49	3.13 2.04	8.10	0.86 0.86	.633	Not Sig
5	Extended exposure to online advertisement influences my patronage of commercial banks	Male Female	255 49	2.46 2.69	1.74	0.89 0.58	.000	Sig.
6	Online video influences my patronage of commercial banks	Male Female	255 49	2.14 2.69	4.44	0.65 1.26	.000	Sig.
7	Moving picture on online advertisement influences my patronage of commercial banks	Male Female	255 49	2.31 2.69	2.43	1.05 0.50	.000	Sig.
8	Online preference influences my patronage of commercial banks	Male Female	255 49	2.33 1.71	5.13	0.72 1.00	.000	Sig.
9	Classified advertisement influences my patronage of commercial banks	Male Female	255 49	2.06 2.69	3.72	1.04 1.26	.006	Sig.
10	Search engine advertisement influences my patronage of commercial banks	Male Female	255 49	2.21 1.71	3.91	0.77 1.00	.000	Sig.
	Cluster	**Male** **Female**	**255** **49**	**25.27** **23.35**	**2.03**	**5.97** **6.23**	**.043**	**Sig.**

Significant at P<0.05, Source: Field Work, 2022.

Table 3 presents the summary of t-test analysis of the difference in the mean responses of male and female lecturers on the influence of online advertisement on their patronage of commercial banks in Akwa Ibom North-East senatorial district. The result in Table 4.8 shows that out of ten items, six items were significant (t= -1.74, -4.44, -2.43, 5.13, -3.72 and 3.91 with P< .000, .000, .000, .000, .006 and .000 at df 302), the remaining four items were not significant (t=5.92, 6.72, -2.13 and 8.10 with P> .063, .101, .171 and 633 at df 302). The result further reveals t-value (2.03) and p-value (.043) at df 302 at .05 alpha level. Since the p-value of .043 is less than .05 alpha level, the null hypothesis which states that there is no significant difference in the mean responses of male and female lecturers on the influence of online advertisement on their patronage of commercial banks in Akwa Ibom North-East Senatorial District was rejected. This implies that male and female lecturers differ significantly on the influence of online advertisement on their patronage of commercial banks in Akwa Ibom North-East Senatorial District.

Null Hypothesis 2

There is no significant difference in the mean responses of male and female lecturers on the influence of billboard advertisement on their patronage of commercial banks in Akwa Ibom North-East senatorial district.

Table 4: t-test analysis of the difference in the mean responses of male and female lecturers on the influence of billboard advertisement on their patronage of commercial banks in Akwa Ibom North-East Senatorial District

n= 304

S/N	Item	Gender	N	$\bar{X}$	t	SD	Sig. P	Dec.
1	Catchy background on billboard advertisement influences my patronage of commercial banks	Male Female	255 49	2.58 2.36	1.39	1.08 .52	.000	Sig.
2	Involuntary exposure to billboard advertisement influences my patronage of commercial banks	Male Female	255 49	2.52 2.36	1.04	1.03 .52	.000	Sig.
3	Geographical placement of billboard advertisement influences my patronage of commercial banks	Male Female	255 49	2.60 2.36	1.70	.96 .52	.000	Sig.
4	Brand logo on billboard advertisement influences my patronage of commercial banks	Male Female	255 49	2.85 2.69	1.35	.65 1.26	.000	Sig.
5	Creativity in billboard advertisement influences my patronage of commercial banks	Male Female	255 49	3.00 2.04	6.28	.87 1.44	.000	Sig.
6	Moving images on digital billboard influence my patronage of commercial banks	Male Female	255 49	2.73 2.04	5.11	.86 .86	.629	Not Sig.
7	Catchy slogan on billboard advertisement influences my patronage of commercial bank	Male Female	255 49	2.67 2.69	-.15	1.01 .50	.000	Sig.
	Cluster	**Male** **Female**	**255** **49**	**18.99** **16.57**	**3.30** **4.43**	**4.75**	**.001**	**Sig**

Significant at P< 0.05, Source: Field Work, 2022

Table 4 presents the summary of t-test analysis of the difference in the mean responses of male and female lecturers on the influence of billboard advertisement on the patronage of commercial banks in Akwa Ibom North-East Senatorial District. The result in Table 4.10 showed that all items were significant (t=1.39, 1.04, 1.70, 1.35, 6.28 and -.15 with P < .000, .000, .000, .000, .000 and .000 at df 302) except item 46 with t=5.11 and p > .629 at df 302. Table 4.10 further shows t-value (3.30) and p-value (.001) at df 302 at .05 alpha level. Since the p-value of .001 is less than the .05 alpha level, the null hypothesis which states that there is no significant difference in the mean responses of male and female lecturers on the influence of billboard advertisement on their patronage of commercial banks in Akwa Ibom North-East Senatorial District was rejected. This implies that male and female lecturers differ significantly on the influence of billboard advertisement on their patronage of commercial banks in Akwa Ibom North-East Senatorial District.

Discussion of Findings

The findings of this study are discussed based on the specific purpose of the study.

The finding for research question three revealed that five items on online advertisement had their mean above the cutoff point of 2.50; the remaining five had their mean below the cutoff point of 2.50. Items for cutoff point above 2.50 are variety of online advertisement, information on online advertisement, perception of online advertisement, awareness created by online advertisement, and extended exposure to online advertisement. Those with cut off point below 2.50 are online video, moving pictures, online preference, classified advertisement and search engine advertisement. This showed that the inability of lecturers to patronise the right bank and the bank that meet their needs is due to their non challant attitude towards advertisement. This finding is similar to the findings of Mohammed and Alkubise (2012) who found that internet skills and usage per day, advertisement content and location are significant factors that affect the effectiveness of online advertisement. There is therefore the need for lecturers to ensure prompt attention to online advertisement, internet skills usage per day, advertisement content and location of online advertisement. This will help in no small way in creating the needed awareness for banking products and services as most of them are carried in advertisement.

The result for hypothesis three showed that there is significant difference in the mean responses of male and female lecturers on the influence of online advertisement on their patronage of commercial banks in Akwa Ibom North-East Senatorial District. This implies that online advertisement has high impact on lecturers' patronage of commercial banks. This is in contrast with the finding of Mylonakis (2008) who maintained the issue of customers' indifference to advertising in their decision to cooperate with banks. This is because the research approach was different and the earlier study focused on a different background. This further revealed that lecturers pay attention to online advertisement.

The result that provided answer to research question five showed that all items on billboard advertisement had their mean above the cutoff point of 2.50. Catchy background, involuntary exposure, geographical placement, brand logo, creativity in billboard, moving image in digital billboard and catchy slogan have high influence on lecturers patronage of commercial banks. This finding implies that lecturers pay attention to billboard advertisement which influenced their rational and informed choices of commercial banks in Akwa Ibom North East Senatorial District and as such they are aware of the services of commercial banks which in turn guaranteed their patronage.

The result for hypothesis five revealed that there is significant difference in the mean responses of male and female lecturers on the influence of billboard advertisement on their patronage of commercial banks in Akwa Ibom North-East Senatorial District. This finding is in agreement with the finding of Iqbal and Batool (2016) who found that billboard advertisement influences the consumer buying behaviour more when it is attractive to see, easy to understand and it is properly placed, delivery its messages to the right people.

Conclusions

The following conclusions were drawn based on the findings of the study on influence of advertisement media on lecturers' patronage of commercial banks in Akwa Ibom North-East Senatorial District. The findings revealed that advertisement modes have high influence on the patronage of commercial banks by lecturers. Evidence from the findings showed that majority of items on the two advertisement media had high influence on lecturers' patronage of commercial banks. This indicated that advertisement media have exerted enormous influences on lecturers regarding their patronage of commercial banks in recent times.

Recommendations

Based on the findings of the study, the following recommendations are made:

1. Lecturers should pay attention to online advertisement because of its role in influencing their patronage of commercial banks.

2 Lecturers should frequently be exposed to billboard advertisement as it influences their patronage of commercial banks.

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