



INFLUENCE OF ONLINE ADVERTISING ON CONSUMER BRAND AWARENESS AND PATRONAGE OF FINANCIAL INSTITUTIONS IN ENUGU: A STUDY OF UNITED BANK FOR AFRICA (UBA)

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ABSTRACT

Influence of online advertising on consumer brand awareness and patronage of United Bank for Africa (UBA) was investigated. Most consumers have not adequately adopted online transaction even when they are aware of its existence. The extent online advertising influences consumer brand awareness, the extent online advertising influences consumer purchase behavior and the extent online advertising influences consumer brand recall of UBA products were the research objectives. The scope of the study is the influence of online advertising in UBA Enugu. Population of the study is all customers of 5 branches of UBA who are educated and are connected to the internet. Sample size was determined using Freund and William's method as the population is indefinite. Purposive sampling technique was adopted and survey method was used to gather primary data using questionnaire instrument. Content validity was conducted to sort out for consistency of the questionnaire and reliability was achieved using Cronbach's alpha and a value of 0.890 was arrived at. Findings revealed online advertising significantly influences customer brand awareness of UBA products. Also, it was discovered that online advertising has no significant influence on consumer purchase behavior. And also, online advertising has no significant influence on consumer brand recall of UBA products. The study recommends that the banks should design their online advertising in attractive texts, images and even videos to create better awareness of their various products. Bank marketing executives should persuade customers on one-to-one bases to adopt the online banking transactions. Also, financial institutions who haven't adopted online advertising must key into it to foster consumer brand awareness and patronage.

Keywords: Online Advertising, Online Consumer Behavior, Innovation Adoption Theory, Types of Online Advertising, Online Advertising Criticism and United Bank for Africa (UBA),

Introduction

The paradigm shift in the media of communication and advertising landscape is remarkably a landmark and this has been made possible by the evolution of online advertising through the internet technology and innovation. On its website, Hot Wire in 1994 sold the first Banner which led to the evolution of online advertising of its goods and services (Evans, 2009; Tehreem and Rizwan, 2016; Deshwal, 2016). Online advertising is the promotion of a company's goods and services by projecting ad messages through other organizations' websites on the internet (Singh, 2016). It's an effective and efficient opportunity to conveniently target ad messages on the current and potential consumers of a company's products. It allows companies to reach their diverse audience with targeted ad messages with great accuracy and on time (H and K, 2013). Online advertising offer the consumer as well as the advertiser a medley of benefits (Zourikalatehsamad, Payambarpour, Alwashali and Abdolkarimi, 2015).

The effectiveness and viability of online advertising is a result of its high degree of interactivity. It has feedback mechanism and this allows consumers to make their complaints as well as contributions to likely advertising messages adjustments and also, product, service or brand improvement (Tavor, 2011). Online advertising is very cheap compared to the traditional print and electronic media. While the traditional media may take a larger chunk of the advertiser's marketing communication budget, the online advertisement is highly cost efficient for a divergent and widely targeted audience. In other words, online advertising is cost effective. Also, through the online advertising campaign, the marketer could easily attract global attention for his goods and services. Indeed, it has a wider reach as majority of people had adopted the online media of communication (Facebook, Twitter, YouTube, Pinterest, WhatsApp etc). In other words, it has a wider reach per 1,000 (Belch and Belch, 2001) than other media.

Moreover, while a marketer is only expected to pay limitedly for the number of qualified clicks and leads, in the traditional channels, a full amount of the ad money charged by the ad agency is paid for the service even before the expected result of the ad begins to unfold. Online advertising does not require the payment challenges involved in the traditional media. Online advertising has the power to transfix the group of consumers who require a company's products and services. It is target market oriented as opposed to the traditional advertising that is mass marketing oriented.

Because it focuses on a target audience, it leads to successes than the traditional advertising which is ridden with “**near misses**” (Nwosu, 2001).

Online advertising has speed in message delivery. As a marketer kick starts his online advertising campaign, the message reaches the widest audience the very moment it is sent across. It is faster than all traditional or offline advertising channels in terms of message delivery (Hashimova, 2015). The moment the ad is sent to the target audience and they are connected online is the moment the advertisement is received. Online advertising makes a product or service very popular if the advertising campaign was properly planned. Through electronic word-of-mouth, the ad message about the product and service and their ability to deliver quality customer benefits go viral. And when this happens, the marketer’s return on investment soars. In support of this view, Tehreem and Rizwan (2016) observed that though online advertising is an unavoidable occurrence and scene for consumers, they perceive it as a convenient method to shopping.

Furthermore, evaluating advertising objectives through the number of visits by customers (qualified clicks), it will be easy to measure online advertising effectiveness; unlike the traditional advertising that cannot easily measure the sales impact of a brand after launching an advertising campaign. Very few researches had been conducted on online advertising in relation to consumer purchase behavior. Besides, this particular study is different because it investigated not on consumer purchase behavior but consumer brand awareness and brand recall.

Statement of the Problem

The ushering in of the online technology by the internet is a landfall in the delivery of marketing mix cum marketing communication promises. Online advertising is a typical beneficiary of a gamut of benefits the internet delivers. But, unfortunately, many bank customers in Nigeria and other developing countries are yet to key in (Heinonen and Rozenveld, 2013). Consumers have perceived risks and lack the trust of operating online banking transactions. They trust brick-and-mortar most and still find their way to the banking hall on regular basis.

Companies who have adopted it are still budgeting and executing their major advertising campaign on the traditional media with little online presence. Ironically, those who are present

online find a very minute population of consumers who dare to click on an ad to view the message holistically or to make a purchase. In other words, majority of Nigerians still purchase their goods in the traditional brick-and-mortar shops.

Nevertheless, the internet facilities and services in Nigeria are yet to be fully explored and exploited as the connectivity is rarely stable. Maybe that is why many companies are yet to prefer online advertising as a more convenient, speedy, less costly, more message focused, interactive, and easy to evaluate in terms of return on investment conduit to advertise their goods and services. Similarly and metaphorically, consumers lack the confidence and trust of the online media too (Okolo and Ehikwe, 2015). Consequent upon this gulf in holistically adopting the online channel of communication by the duo; companies and consumers, this research intend to investigate the influence of online advertising on consumer brand awareness and patronage of United Bank for Africa (UBA) products in Enugu.

Objectives of the Study

The cardinal objective of the study was to determine the impacts of online advertising in marketing financial institutions with special attention to UBA Nigeria. The specific objective of the study was to:

- To ascertain the extent online advertising influences consumer brand awareness of UBA products.
- To investigate the extent online advertising influences consumer purchase of UBA products.
- To determine the extent online advertising influences consumer brand recall of UBA products.

Research Questions

- To what extent would online advertising influences consumer brand awareness of UBA products?
- What extent would online advertising influences consumer purchase behaviour of UBA products?
- To what extent would online advertising influences consumer brand recall of UBA products?

Significance of the Study

Consumers will benefit as they will reap from the comfort and convenience of homes to conduct transactions. In other words, going to the bank for every transaction will drastically reduce. A lot of products are displayed online and therefore they can compare and choose which one they want.

Also, the company will reap the high patronage of numerous customers. That is; the high return on investment as the customers are a different target market on their own. Investors will be attracted as more patronage brings higher market share and this result to the appreciation of share price of UBA.

Moreover, research students and consultants would value the research as a veritable research material for the furtherance of future studies. Finally, this high profitability in all aspects will be utilitarian in the execution of corporate social responsibility for community members where the banks are domiciled.

Scope of the Study

The content of the scope of the study is to assess the influence of online advertising on consumer brand awareness and patronage of financial institutions in Enugu: a study of United Bank for Africa (UBA)

Review of Related Literature

Profile of UBA

“UBA’s has more than 65 years of providing uninterrupted banking operations, dating back to 1948 when the British and French Bank Limited (BFB) commenced business in Nigeria. BFB was a subsidiary of Banque Nationale de Credit (BNCI), Paris, which transformed its London branch into a separate subsidiary called the British and French Bank, with shares held by Banque Nationale de Crédit and two British investment firms, S.G. Warburg and Company and Robert Benson and Company. A year later, BFB opened its offices in Nigeria to break the duopoly of the two existing British owned banks in Nigeria then.

Following Nigeria’s independence from Britain, UBA was incorporated on 23rd, February 1961 to take over the business of BFB. UBA eventually listed its shares on the Nigerian Stock Exchange (NSE), in 1970, and became the first Nigerian bank to subsequently undertake an Initial Public Offering (IPO). UBA also became the first sub-Saharan bank to take its banking business to North America when it opened its New York Office (USA) in 1984 to offer banking services to Africans in Diaspora.

Today’s UBA emerged from the merger of the dynamic and fast growing Standard Trust Bank, incorporated in 1990 and UBA, one of the biggest and oldest banks in Nigeria. The merger was consummated on August 1, 2005; one of the biggest mergers done on the Nigerian Stock Exchange (NSE). Following that merger, UBA went ahead to acquire Continental Trust Bank in the same year, further expanding the UBA brand. UBA also subsequently acquired Trade Bank in 2006 which was under liquidation by the Central Bank of Nigeria (CBN).

UBA had another successful combined public offering and rights issue in 2007 and made further banking acquisitions of three liquidated banks namely: City Express Bank, Metropolitan Bank, and African Express Bank. The bank also acquired Afrinvest UK, rebranding it UBA Capital, UK.

The quest to build a strong domestic and African brand intensified in 2008 when UBA made further acquisitions of two liquidated banks, Gulf Bank and Liberty Bank while at the same time intensifying its African footprint with the establishment of UBA Cameroon, UBA Cote d'Ivoire, UBA Uganda, UBA Sierra Leone, and UBA Liberia as well as the acquisition of a 51% interest in Banque Internationale du Burkina Faso, which was the largest bank in the country with 40% market share. Currently, UBA has 18 African subsidiaries, contributing about 20% of the Group's balance sheet, with a target of contributing 50%.

On 13 December 2012, the shareholders of UBA Plc unanimously voted for the bank to restructure into a Monoline Commercial Banking Model in order for it to fully comply with the new CBN guidelines for commercial banks in Nigeria, which repealed the erstwhile universal banking regime.

With the restructuring, the Group's non-commercial banking subsidiaries with the exception of Africa Prudential Registrars Plc and Afriland Properties Plc were consolidated under UBA Capital Plc and spun-off to shareholders of the Bank. The Bank's excess real estate assets were used to capitalise Afriland Properties Plc, which was then spun-off, along with Africa Prudential Registrars Plc, to be held directly by the Bank's shareholders.

Along with UBA Plc, the result of the restructuring is three stand-alone entities held directly by the Bank's shareholders – UBA Capital Plc and Africa Prudential Registrars Plc, which are already listed on the Nigerian Stock Exchange, as well as Afriland Properties Plc, now controlled by independent shareholders.

Under the Monoline business structure, UBA Plc remains the parent company for all of the Group's commercial banking activities in Nigeria, Africa and the rest of the world. UBA Plc is also the parent company for UBA Pension Custodian Limited, UBA Capital (UK) and UBA FX Mart Limited.

Now fully positioned as a pan-African bank, the UBA Group is firmly in the forefront of driving the renaissance of the African economy and is well positioned as a one-stop financial services institution, with growing reputation as the face of banking on the continent" (UBA, 2018).

Conceptual Framework

Online Advertising

Advertising started in 1836 in France when La Presse; a French newspaper carried a paid advertising in one of its pages (Bakshi and Gupta, 2013). Advertising behoves different perceptions from different people and professionals (O'Guinn, Allen and Semenic, 2000). Understanding advertising according to Ehikwe (2005) is simply deliberating over God's creation. Since advertising is all about creating and transportation of messages, he submitted that every object of creation carries a message differently and respectively. Ehikwe defined advertising as a process of communication and promotion through which messages are transported or conveyed as a means of identification and differentiation of a product, service or brand to create an appeal (Belch and Belch, 2012) that persuades a consumer to placing a demand on an offer. According to O'Guinn et al. (2000) "advertising is a paid, mass-mediated attempt to persuade". In other words, it is a paid form of communication by a company who wants its messages to be heard by its audience. (Kotler and Armstrong (2012) noted three major advertising objectives thus:

To Inform;

- Telling the market about a new product
- Suggesting new uses for a product
- Informing the market about change in price
- Explaining how product works
- Describing available services
- Correcting false impressions reducing the risks associated with buying
- Building and sustaining company image and reputation (Nwosu, 2001)

To Persuade;

- Building brand preference
- Encouraging brand switching
- Changing customer perception about the attributes of a product
- Persuading customer on the need to buy a product immediately
- Persuading customers to receive a sales call

To Remind;

- Reminding customers that the product may be needed in the near future

- Reminding them where to locate and purchase the product
- Keeping the product in the minds of the customers during off seasons (troughs)
- Maintaining top-of-mind brand awareness

The internet evolution and revolution has brought dramatic changes in the business world. Conducting business is just in a matter of a second at the click of a button (Harfoushi, Alfawwaz, Obeidat, Obeidat and Faris, 2013). Online advertising is referred to as the promotion of products, services, brand or a company on the internet (Priyanka, 2012; Singh, 2016). Anusha (2016) concurred with this and described online advertising as the use of the internet to promote a marketing message to the consumers. It includes search engine marketing, banner ads, interstitial ads, online classified advertising, (Bakshi and Gupta, 2013) social media marketing, email marketing, mobile marketing etc (Anusha, 2016; Wikipedia, 2018). (Nwosu and Nkamnebe, 2006) observed that online advertising goes by many names such as online marketing, internet advertising or web advertising.

Like other advertising media, online advertising frequently involves both a publisher, who integrates advertisements into its online content, and an advertiser who provides the advertisements to be displayed on the publisher's content. Other potential participants include advertising agencies that help generate and place the advertisement copy, the advertisement server who technologically delivers the advertisement and tracks statistics, and advertising affiliates who do independent promotional work for the advertiser (Anusha, 2016).

Online advertising is quite different from traditional advertising because of its versatility. Its flexibility and adjustability gives room for late minute changes even when an ad campaign is underway (Anusha, 2016). It allows the user to make as many changes as possible to suit the latest trends in consumer market. Online advertising has the capacity to reach many targeted customer groups on the internet (Awais, Samin and Bilal, 2012). According to them, effective online advertising intend to persuade, inform, convince, remind and retain customer. A salient advantage of online advertising over the traditional advertising is that while it targets a specific

group online, the traditional ads are mass marketing oriented (Anusha, 2016). “Advertising on television, radio, newspapers, billboards or direct mail is based on large exposure and a particularly wide audience. Internet advertising, on the other hand, is based on relatively few channels that coalesce to bring forth a maximized target customer” (Tavor, 2011).

Bakshi and Gupta (2013) observed the following objectives of online advertising:

- Build brand loyalty
- Increase website traffic
- Generate sales
- Build a social media following
- Improve customer convenience

Its message is very effective and its cost very efficient unlike the traditional TV and radio ads. Tavor (2011) opined that the cost is beginning to rise although. Its effectiveness makes it to transfix the audience in such a way that it guards him into placing order for the product advertised (Awan, Ismail, Majeed and Ghazal, 2016). The internet has become a source that is recognized to expand increasingly. Its growth particularly attracts the attention of advertisers as well advertising agencies as a more productive means of reaching out to customers. In fact, the internet is providing users with unfathomable access to information superhighway on which abounds different products and brands from different companies around the world. Okolo and Ehikwe (2015) observed thus –

The advent of information and communication technology has change the way business is conducted today and some difficult task have become simpler with the involvement of the internet. The internet is a network of computers across the globe and the purpose of the internet is resource sharing as well as communication. However, the greatest advantage of the internet is that it does not have physical or geographical restrictions.

It is communications geared towards influencing the decision of consumers and consequently affects their choice (Chaubey, Sharma and Pant, 2013).

Online advertising influences consumer purchase decision (Aqsa and Kartini, 2015). Research on online advertisement has centered on different aspects of the term. Many scholars have investigated different aspects of online advertising. For instance, Sanje and Senol (2012) studied the importance of online behavioral advertising for online retailers while Harker (2008) studied regulating online advertising: the benefit of qualitative insights and found that whilst controlling advertising on traditional media is moving towards best practice, the dynamic context of the internet provides new challenges for all stakeholders in terms of consumer protection.

Online advertising provides current and topical information and even news about a company's product(s) through colorful and interactive catalogue. Yes, of course, online advertising is borderless and bequeaths the consumers with the power and rationality to make national, regional and international purchases as they can access unlimited information about many companies' offerings on their web sites at will and at all times (Tavor, 2011).

Sakarya and Soyer (2013) studied cultural differences in online shopping behaviour and found that there were differences in the online shopping behavior of consumers, while the two groups share similar consumption values; some dimensions of online shopping behavior of utilitarian and hedonic online shoppers differ for the overall sample. Budak, Goel and Rao (2016) studied disruptions to online advertising market and the widespread use of ad-blocking software and proposed restrictions on third-party tracking, trends that have great concerns on consumer privacy. Online advertising on the internet has changed advertising practices over the past two decades Okoro and Epepe (2015).

Online Advertising Types

Tavor (2011; H and K, 2013; Deshwal, 2016) described the following online advertising types:

❖ Banner Advertisement

This is the commonest form of online advertising. Most online advertiser use banner ad as it and that's why it represents the largest share of online advertisement (Tavor, 2011).

It is a graphic image that describes and galvanizes consumers to purchase a product and/or service by announcing the name and identity of a website (H and K, 2013). They appear in different locations on the websites with varying sizes and shapes that is determined by the budget of the advertiser. According to Tavor (2011), “it is an advertising sign/film that is part of the web page’s tapestry, and when clicked on, links the clicker directly to the advertiser’s chosen website”.

❖ **Pop-up Advertisement**

These are advertisements that are located between two pages. They pop up while the consumer is surfing the net. It is a new window that opens in front of the current one to display an advert. Once a page is loaded, it appears automatically on a new window obstructing the surfer from his usual business. To keep browsing the net, the user opens another window or clicks another interesting article in order to escape from the Pop-up advertisement. Pop-up ads are very annoying, though, the advertiser might increase exposure of his product or service it does not guarantee its effectiveness (Tavor, 2011).

❖ **Floating Advertisement**

These are ads that obtrusively interrupt and break the privacy of the surfer of the internet by superimposing itself over the current page of the user of the internet. Being uninitiated by the user, it disappears after a short while (Deshwal, 2016). “The most basic floating ads simply appear over the Web page, either full screen or in a smaller rectangular window. They may or may not provide a means of escape, such as a close button. More sophisticated versions can come in any shape or size and include sound, animation, and interactive components.”

❖ **Expanding Advertisement**

These are the advertisements that expand as consumers click on them (Deshwal, 2016). Just moving a mouse over the hyperlink does not expand the advertisement. The visitors’ experience on the web page may be stalled as they take a much longer time to download. Deshwal (2016) notes that “polite ad formats were developed to address this challenge by

enabling advertisers to serve larger file formats without disturbing the load time for the rest of the images on the page”.

❖ **Video Advertisement**

These are small video advertising that automatically plays itself or may be played by the visitor to the website. Its advantage is that it is in video form and similar to the traditional and typical electronic advertising on television. YouTube advertising is a typical example of video advertisement; and its popularity is devoid of the regular obtrusiveness associated with regular ads (Brooke, n.d).

Online Advertising Benefits

Online advertising is an effective and efficient method of showcasing goods and services by marketers. In reality, when compared to the traditional media of advertising, it less expensive, accurate, timely, and target marketing oriented. Deshwal (2016) observed the following benefits of online advertising:

- **Cost Effectiveness:** Online advertising is very cheap compared to the traditional print and electronic media. While the traditional media may take a larger chunk of the advertiser’s marketing communication budget, the online advertisement is highly cost efficient for a divergent and widely targeted audience.
- **Reach:** Through the online advertising campaign, the marketer could easily attract global attention for his goods and services. Indeed, it has a wider reach (Hashinova, 2015) as majority of people had adopted the online media of communication (Facebook, Twitter, YouTube, Pinterest, WhatsApp etc). In other words, it has a wider reach per 1,000 (Belch and Belch, 2003) than other media.
- **Payment:** While a marketer is only expected to pay limitedly for the number of qualified clicks and leads; the traditional channels a full amount of the ad money charged by the ad agency is paid for the service even before the expected result of the ad begins to unfold. Online advertising does not require the payment rigors involved in the traditional media.
- **Target Audience:** Online advertising transfixes the group of consumers who require a company’s products and services. It is **target market oriented** as opposed to the

traditional advertising that is **mass marketing oriented**. Because it focuses on a target audience, it leads to successes than the traditional advertising which is ridden with “**near misses**” (Nwosu, 2001).

- **Velocity:** As a marketer kick starts his online advertising campaign, the message reaches the widest audience the very moment it is sent across. It is faster than all traditional or offline advertising channels in terms of message delivery. The moment the ad is sent to the target audience and they are connected online is the moment the advertisement is received.
- **Audience Interactivity:** Online advertising is engaging as the consumer can easily prop the message and give feedback to the marketer for any product or even ad message improvement and adjustment. This feedback is what really makes online advertising as an aspect of public relations practice.
- **Evaluating Advertising Objectives:** Through the number of visits by customers (qualified clicks), it will be easy to measure online advertising effectiveness; unlike the traditional advertising that cannot easily measure the sales impact of a brand after launching an advertising campaign.
- **Branding and Return on Investment (ROI):** Online advertising makes a product or service very popular if the advertising campaign was properly planned. Through electronic word-of-mouth, the ad message about the product and service and their ability to deliver quality customer benefits go viral. And when this happens, the marketer’s return on investment soars.

Role of Online Advertisement in the Banking Sector

Online advertising would naturally make potential customers to be aware of the products and services which the bank offers. It will also remind the current customers that the bank is still competitively in existence and would want to serve the customers better than the competitors. Online awareness creation is very important in era that is dominated new trends in information and communication technology (Awais, Samin and Bilal, 2012). Many banks are now spending less of their advertising budget on the traditional media such as TV, radio, newspaper and magazine; and have diverted interest to establishing their presence online. Maintaining an online

presence is very profitable for banks because majority of their customers have adopted the online social media innovation (Awais et al., 2012). In other words, the cost of budgeting for online advertising is very low compared to the budgeting for the traditional media.

Moreover, online advertising generates revenue for the bank by building an online traffic where customers may locate the kind of service they want and get the service perfected immediately. Online advertising has the convenience of allowing the bank customer access the bank's advertised product 24/7. It could be compared with the traditional advertising that customers traditionally go to the bank to transact physically. As a result of this comfort and convenience, multimillion transactions can be conducted timelessly generating millions of dollars in revenue for the bank.

It is also faster in message delivery than the traditional radio and TV ads. Its message is highly flexible and may be adjusted at will to suit a particular bank audience who can compare different product and services offer. In other words, products and services can be browsed at any time and repeatedly (Awais et al., 2012). Haque, Tarofder, Al Mahmud and Hj Ismail (2007) observed that message delivery, bank customers can easily click on the advertisement and place immediate order and also download some products their computers and mobile phones.

Online advertising influences consumer attitude towards the purchase of a product. A consumer who sees an advert online; maybe a banner ad, floating ad or even a pop-up ad would be attracted to buy a product or service (Aqsa and Kartini, 2015). For example, an advert by First Bank encouraging a certain amount of deposit from a targeted customer group (Awais et al., 2012) at a particular period of time appealing to them to win a whole lot of prizes will normally attract economic boom for the bank and as well secure a lot of prizes such as cars, washing machines, generator sets and other consolatory prizes..

Further, online advertising harbors competitive advantage for genuine banks with genuine online presence (Hsuan and Yazdanifard, 2014). Due to the privatization of banking sector the competition among the different financial institutions has increased tremendously, as each organization is trying to expand its market share by offering variety of financial products designed towards the targets markets. In this scenario, every firm claims uniqueness of its

products and services and tries to impress their consumers that these products and services are best suited for their needs and wants. As a result of dynamics of heightened market competition, advertising and other promotional strategies such as public relations, sales promotions, personal selling, direct marketing and event marketing (Nwosu, 2001) assume significant role as far as the promotion of these financial products and services are concerned.

Online Advertising Criticisms

Nwosu and Nkamnebe (2006; Singh and Vij, 2007; Melgar and Elsner, 2016) described some online advertising criticisms as follows:

❖ Advertising is Materialistic

Advertising leads to indiscriminate acquisition of products by the consumers. In other words, it is the piling up and over accumulation of wealth by individuals in a capitalist economy. As a result of advancement in technology, new innovations appear as different products could come in many versions seeking the income of the consumers. Because of the massive message bombardments (Ehikwe, 2005), wealthy consumers go ahead to accumulating products which they may never use. These products are dumped all over the environment and sometime become an environmental concern. For instance, a rich man out of prestige keeps purchasing different brands of new posh cars. To the extent that he luxuriously has up to between 5-10 cars of different versions and brands wanting for space where they will be parked.

They argued that the materialistic criticism ironically leads to economic boom and wealth creation for the advertiser and this contributes to a nation's GDP.

❖ Increases price of products:

Advertising is perceived to increase the price of products in the market. It is believed that advertisers include the cost of advertising budget on the price of products sold to the final consumers. "With a good advertising campaign, the company is in the position of setting a higher price as the sincerity and competence of the product show it is worth the extra money compared to the competition" (Melgar and Elsner, 2016). It is a known fact that advertising breeds competition which leads to mass production by companies. When products are massively produced, it competitively leads to reduced price.

❖ **Advertising is Deceptive**

Advertising is deceptive as it is an untrue, misleading and false representation of a company's products and services. False impressions are made about the product benefits or performance. The messages relayed are not in strict consonance with product efficacy and performance. Consumer had been deceived into buying a product that never worked at all let alone delivering the expected promise woven into the advertising slogan, jingle or unique selling proposition (USP) by the advertiser. Deception can occur through false testimonial, bait-and-switch offers, incomplete product description, false promise, visual distortion and false/misleading product comparison. Ironically, consumers are savvy enough to detect any form of message manipulations by the advertiser and could easily select products they believe would sort and satisfy their genuine needs and wants.

❖ **Advertisements are Offensive or in Bad Taste:**

Advertising is irritating and boring. Consumers are offended by advertisement that use sex and fear appeal to project messages on them. Indecent or nude advertisement irritates consumers who are true Christians or those consumers whose culture perceive nudity as a taboo. And as such, may not want to be associated with the product advertised. Also, advertisement relating to fear appeal may not be condoned by consumers. Fear appeals in advertisements are associated with products such as mouthwash, deodorant and anti-dandruff shampoos. On the contrary, while some consumers perceive sex, nudity as obnoxious, some love it believing that it is trendy.

❖ **Puffery**

Puffery in advertising means undue exaggerated and unverifiable claims about product quality. When product quality is exaggerated, it becomes deceitful. The image restoring advertising by the Nigerian media about Nigeria woven in the USP "good people, great nation" may be perceived as puffery as Nigeria is still rate high by the Transparency International as one of the world's most corrupt nations. Many of the advertising pufferies are found in the USP of the products and these appeals are very hard to be fulfilled. Such appeals as accurate, convenience, portable, reliable, strong, first, best are difficult to meet. From another perspective, some

products may really perform far and above its advertising message; though very rare in a developing country like Nigeria.

Noteworthy is the packaging, labelling and brand names of some products; of course, they are part and parcel of the advertisement and guess what. Some brands had chosen an exaggerated names that ended up killing the brand when consumers perceive a mismatch between the content, taste, performance, reliability and other attributes that embellish it with the much consumer desired and expected benefits. Take for instance the Guinness Extra Smooth and Harp Triple Filter brands by Guinness Nigeria and GulderMax and Ace Root brand of beer by Nigerian Breweries. Their celebration was short-lived as these brands fell short of consumers' expectations.

❖ **Monopoly**

Advertising is perceived as leading to monopoly. Multinational giants use millions of dollars worth to advertise their brand; and this wards off smaller companies from showcasing their brands as they don't possess the financial muscle to challenge the leadership in the markets. But this is antithetical to those smaller companies who niche market their products. They sort out segments not perceived as profitable by the giants; establish it, nurture and sustain it such that before the multinational could come to dominate it, the niche marketer must have gained ground and reaped all the benefits it could offer. Or moreso, the image the 'nicher' has built may not allow any form of competition.

❖ **Advertising is Anti-sustainability**

Advertising does not support sustainable business and consumer behavior as it encourages over consumption and general mismanagement of scarce natural resources. It does not encourage the reusability of products but rather persuade consumers to keep buying newly innovated products by jettisoning older ones that still have second hand value. A product through advertisement dies before its life span because of the manufacture and advertisements of newer ones. This leads to destruction of the plant through pollution. However, sustainability conscious and committed businesses and consumers still and will continue to reuse and even recycle products to remain resources for the unborn generation.

Online Consumer Buying Behavior

Lucidly, since the advent of the internet technology, the relationship between the marketer and consumers has taken a different toll (Arshad, Zafar, Fatima and Khan, 2015). Consumer behavior is the perception, attitude, values, intention and action the displayed by the consumer when in contact with a projected message, product and service. It is the overall psychological disposition of the consumer before and after the purchase of a product or service. Online buying or purchase behavior is defined as the behavior of consumers as they purchase goods and services on the internet (Ariff, Yan, Zakuan, Bahari and Jusoh, 2013). Specifically, in online advertising, consumers are attracted by the ease of use of the internet. And the ease of use include such factors as design of the website, speed of download, ease to navigate or surf the net, search function, ease of placing order for the product, and ease of purchase (Al-Azzam, 2014).

Research reveals that the age of consumer and consumer ability and intellect to use information and communication technology affects the adoption of information system including online shopping (Ariff et al., 2013). They state the online buying experience thus:

In an e-market, the process starts with logging into a seller's site, registering (if needed), and entering into an online catalog (E-catalog) or the buyer's account. E-catalog can be very large, so a search mechanism may be needed. Besides that, the online buyer needs to compare prices. If the buyer unsatisfied, the buyer may abandon the site. On the other hand, if satisfied, the buyer will select the item and place it in a shopping cart. The buyer might then return to the e-catalog to choose more items. When shopping is completed, the buyer goes to a check out page where a shipment option is selected from a menu. A payment option may be available. Payment method may be PayPal, credit card and others. After checking all the details for accuracy, the buyer submits the order.

Online shopping has got a lot of limitations in most developing countries and this could build consumer attitude and behavior towards online engagements. Okolo and Ehikwe (2015) noted trust, poor infrastructure, low e-payment awareness and acceptance and unregulated market. Ayo, Adewoye and Oni (2011; Jenyo and Soyoye, 2015; Ayegba, Ochiba, Omale and Onoja,

2017) supported this view and highlighted that trust and perceived risks are part of the challenges of online transaction in Nigeria. Consumers naturally perceive risks in adopting a new behavior. In a corrupt ridden Nigeria, consumers perceive that their products may not be delivered as promised by the e-tailers. In other words, there is dearth of trust whether the e-tailer will meet his/her own part of the bargain. And whenever consumers have mixed feelings about online exchanges, it is bound to affect their decision.

However, it has been revealed that online purchase has got a lot of benefits it offers the customers. It is convenient, cost effective, allows consumers to compare prices and gives access to a variety of products (Jukariya and Singhvi, 2018; Okolo and Ehikwe, 2015). Undoubtedly, online buying delivers the comfort that is totally lacking in the brick-and-mortar transaction. Customers are not limited to the time of closure experienced in the brick-and-mortar rather, they can surf for a product on the net 24/7 in a matter of some seconds. Another landmark is that a customer may have his goods deliver at his door step at the time he wishes. The customer has no business with puffery experience, parking space or even bashing of his car that is a regular issue with brick-and-mortar shopping (Okolo and Ehikwe, 2015).



Theoretical Framework

The Innovation Adoption Theory (IAT)

This theory was propounded by Roger (1995) when he integrated 508 studies that necessitated the adoption of innovation among individuals and businesses (Lai, 2017). Generally, individuals and groups initially possess latitude of rejection (Nwosu and Nkamnebe, 2006) of a new innovation. They may not adopt it until sometimes it might take very long. They suffer from undue perceived risk but ironically at times, it may have been worthwhile as many innovations didn't stand the test of time. Perhaps it might be regrettably sometimes to start late after some few companies may have harvested all it needed to secure a market leadership of being an innovator (Belch and Belch, 2012). Diederer, Meijl, Wolters and Bijak (2003) concurred with this view and respond that farmer do not adopt innovations in agricultural sector as they evolve in the market. For them, it even takes a longer period for certain segment of the farming population to key into a new innovation. Though, some choose to be the first to adopt an innovation and they are called the innovators while others follow the innovators as the early adopters, late adopters, or non-adopters.

Adoption of innovation ensues when a consumer becomes aware of a new innovation and tries to gain adequate knowledge about it in order to make decisions that will favor his business. Based on information acquisition perception and attitude will be formed and this will guide intention to adopt or not to adopt the innovation (Moghavvemi, Hakimian and Feissal, 2012). Five general attributes of innovation exist (Sahin, 2006; Roger, 2003). They are:

1. **Relative advantage:** this refers to the anticipated comparative advantage the new innovation over and above its preceding one. If the new innovation is expected to be more effective and efficient to operate, the company will adopt it immediately. On the contrary, rejection will be the best decision.
2. **Compatibility:** this entail assessing the innovation to know it is in line with the corporate strategy and culture of the organization. The enterprise tries to align the potential value of the innovation with its already established image.
3. **Complexity:** this refers to the ease of use of the innovation when adopted. Any perceived risk or difficulty in the application of the innovation to deliver customer benefits will

derail any early adoption of the technology. But if it is perceived to be very easy and simple to operate, the enterprise will go ahead to adopting it,

4. **Trialability:** this refers to the limited experimentation carried on the innovation as an acid test to verify its performance. Any disappointment at this stage will necessitate a U-turn in adopting the innovation.
5. **Observability:** how efficacious has the innovation proved? The innovation is compared with other innovation to know whether it is worthwhile.

Over the last three decades, adoption of information technology (IT) innovation has been a topic of intellectual discourse among researchers and professionals alike (Basole, Seuss and Rouse, 2013). According to them, two different approaches to IT innovation adoption exist. The bottom-up view which is the first is simply the adoption by individuals which depends on the characteristics of the user, contextual element and motivation. Secondly, adoption of IT innovation by businesses based on motivation and characteristics of the business is known as the enterprise IT innovation adoption.



Review of Empirical Literature

This refers to other related studies' submissions based on their empirical discoveries. They are made to authenticate this current study to ensure it is in line with current online advertising trends.

Research conducted by Tehreem and Rizwan (2016) on "Effects of Online Advertisement on Consumer Buying Behaviour of University Students of Pakistan," it was revealed that consumer buying behaviour is significantly influenced by online advertising. Using questionnaire instrument to generate data from 300 consumers, data was analysed SPSS using multiple regression.

In another related study on "The Impact of Advertisement and Consumer Perception on Consumer Buying Behaviour" conducted by Malik, Ghafoor, Iqbal, Unzila and Ayesha (2014) it was revealed that advertising and consumer perception have a positive and significant relationship with consumer purchase decision. Questionnaire was used to collect data from the respondents and a sample of 150 respondents was obtained. Data analysis was done using correlation and ANOVA using SPSS software.

Also, in a study titled "Measuring the Effectiveness of Online Advertisement in Recalling a Product: An Empirical Study" by Chaubey et al. (2013), it was revealed that online advertising through animated advertising and banner plain text is an effective medium for motivating consumers to recall online advertising messages and subsequently making purchase decisions. Quantitative method was adopted to collect data from 1, 000 consumers who are exposed to online advertising and 413 consumers were selected. Percentages were used in analyzing data in the study.

Moreso, "Internet Advertisement in Malaysia: A Study of Attitudinal Differences" was conducted by Haque, Tarofder, Al Mahmud and Hj Ismail (2007) and the result revealed that there is a significant attitudinal differences between male and female consumers in their exposure to online advertising. However, male respondents are show more positive attitude than the female. ANOVA result also revealed that there is a significant attitudinal difference between

two races; Chinese and Malay. However, the attitude of the trio; Chinese, Malay and Indians were positive toward exposition to online advertising.

In another study to investigate the “Effect of Online Advertising on Consumer,” survey was adopted and questionnaire was the instrument used to generate data from 500 respondents. Pie charts and bar charts were used to describe and analyze data. It was revealed that consumers prefer rectangular banner and skyscraper advertising designed in large picture and heavy copy layout. Also, online advertisement placed above the mast head and on the right side of the homepage gains the maximum attention towards it. While the advertisements that displayed fluorescent colors and promotional offers attract the netizens (Kalia and Mishra, 2016).

Furthermore, Khraim (2015) conducted a study titled “The Impact of Search Engine Optimization Dimensions on Companies Using Online Advertisement in Jordan.” A questionnaire was distributed personally on 121 companies in Jordan. Out of 121, only 102 companies completed and returned the questionnaire, which give 72% response rate. Factor Analysis provided four dimensions which were used later in Multiple Regression. The study revealed that while search engine optimisation connectivity was not significant, the trio of search engine optimisation competitiveness, search engine optimisation experience and search engine optimisation techniques were all significant.

Finally, Mathew, Ogedebe and Ogedebe (2013) conducted a study in Maiduguri, Nigeria on “Influence of Web Advertising on Consumer Behaviour in Maiduguri Metropolis, Nigeria.” Questionnaire was used to collect data from 139 respondents. Data was analysed using frequencies and percentages. The study reveals that “majority 100(71.94%) of the respondents said their disposition towards web advertising was positive. Minority 39(28.06%) of the respondents said that their disposition towards web advertising was negative. 102(73.38%) of the respondents said their attitude towards web advertising was informative. The study, also find out that majority 42(30.22%) of the respondents said web advertising influences them to use some of the products and services. A total of 32(23.02) of the respondents reported that web advertising only influences them to plan for their future purchase. Furthermore, another 22(15.83%) of the respondents said that web advertising influences them to purchase some of the products and

services. The study revealed the challenges encountered while purchasing what consumers see advertised on the web, these include; erratic electricity supply, lack of access to internet, services not provided as advertised, fraud and products were delivered in bad conditions.”

Methodology

The researcher employed survey method by administering structured questionnaire to gather primary data to address the objectives of the study from customers of UBA using purposive sampling technique. The scope of the study bordered on the concept of online advertising. And 5 UBA branches in Enugu were involved. The population was indefinite and Freund and Williams method was used to determine the sample size after a pilot study was conducted by distributing the research instrument on 100 respondents. Questionnaires were equally distributed to 20 customers to each of the bank branches at Ogbete Main Market, Agbani Road, UNEC, Kenyatta Market and Okpara Avenue; all in Enugu metropolis. 68 were positive responses while 32 were negative ones and applying Freund and Williams, 366 was got and 291 were correctly filled and returned. Reliability was tested using Cronbach's alpha and the value of 0.890 was obtained. Analysis of data was done using frequency and simple percentage.

Presentation, Analysis and Interpretation of Data

Introduction

This contains data presentation and discussions of the research questions. Three hundred and sixty six (366) questionnaires were administered to the respondents (customer) and two hundred and twenty one (291) were correctly filled.

Table 1: Online advertising influences consumer brand awareness of UBA products.

The extent to which online advertising influence consumer brand awareness of UBA products.		
Response	Frequency	Percentage
Very High Extent	09	03%
High Extent	20	07%
Moderate Extent	26	09%
Low Extent	80	27%
Very Low Extent	156	54%
Total	291	100%

Table 1 above revealed that only 09 respondents making 03% of the customers of UBA indicated that online advertising to a very high extent alerted their awareness of UBA products. 20(07%) of the customers indicated that online advertising to a high extent created the awareness of UBA products. While 26(09%), 20(07%) and 09(03%) indicated a moderate extent, low extent and very low extent awareness creations respectively. Therefore online advertising has no significant influence on consumer brand awareness of UBA products.

Table 2: Online advertising influences consumer purchase behavior of UBA products.

The extent to which online advertising influences consumer brand purchase behavior of UBA products.		
Response	Frequency	Percentage
Very High Extent	10	03%
High Extent	21	07%
Moderate Extent	40	14%
Low Extent	90	31%
Very Low Extent	130	45%
Total	291	100%

Table 2 above revealed that only 10 respondents making 03% of the customers of UBA indicated that online advertising to a very high extent attracted them to UBA products. 21(07%) of the customers indicated that online advertising to a high extent attracted them. While 40(14%), 90(31%) and 130(45%) indicated a moderate extent, low extent and very low extent attractions to UBA products respectively. Therefore online advertising has no significant influence on consumer purchase behavior of UBA products.

Table 3: Online advertising influences consumer brand recall of UBA products.

The extent to which online advertising influences consumer brand recall of UBA products.		
Response	Frequency	Percentage
Very High Extent	12	04%
High Extent	19	07%
Moderate Extent	30	10%
Low Extent	80	27%
Very Low Extent	150	52%
Total	291	100%

The above table 3 revealed that only 12 respondents making 04% of the customers indicated that to a high extent, online advertising stimulated their recall of UBA products. Only 19(07%) of the customers indicated that online advertising to a high extent motivated their recall. While 30(10%), 80(27%) and 150(52%) indicated a moderate extent, low extent and very low extent recalls respectively. Therefore online advertising has no significant influence on consumer brand recall of UBA products.

Summary of Findings

- Findings revealed that online advertising impacted on a few customers of UBA in terms of brand awareness. This indicates that not many of them have adopted the use of the internet to access information about UBA products. In other words, they still mainly rely on brick-and-mortar (visiting the UBA branch closer to them physically). This was shown in the 09(03%) and 20(07%) responses.
- Also, it was revealed that customers of UBA hardly perform online transactions as a result of perceived risks and lack of trust. Very few customers embark on online transaction and therefore prefer going to their bank physically than using the online channels. This was indicated in the 10(03%) and 21(07%) responses.
- Finally, online advertising did not aid recall of UBA products as customers relied on other traditional advertising as well as impulsive buying behavior and word of mouth. The analysis indicated that 12(04%) and 19(07%) were the only customers that online advertising aided their recall.

Conclusion

Researchers concluded that online advertising has only affected very few customers of UBA towards product awareness, patronage and recall of UBA communications and product offerings. This was caused by the level of adoption of online marketing by majority of UBA customers. In other words, only a few innovators have adopted online banking and are therefore attracted to online advertising.

Recommendations

The banks should design their online advertising in attractive texts, images and even videos to create better awareness of their various products. The adverts should be very alluring to be able to decoy customers towards UBA products.

Bank marketing executives should persuade customers on one-to-one bases to adopt the online banking transactions. They should convince them by outlining for them the expected benefits that online banking will bequeath them with.

The researcher recommends also that financial institutions who haven't adopted online advertising must key into it to foster consumer brand awareness and patronage. Then for those that have started deploying it, there is need for them to do so.

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