

❖ **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).

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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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