
Customer Perception and Influence of Media Campaigns on Retail Banking Products' Patronage: A Study of Firstbank of Nigeria Ltd

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Abstract: This study examines Customer Perception and Influence of Media Campaigns on Retail Banking in Nigeria: A study of First Bank of Nigeria Ltd adverts. It is aimed at identifying various media used by First Bank of Nigeria Ltd in reaching out to its customers; determining the influence of media campaigns on the customers; determining the perception of the customers towards the bank's advertisement. A survey research method was used; data was obtained from both primary and secondary. A total of hundred (100) questionnaires were purposively administered to selected customers of Bukuru branch of the bank to elicit information on their perception on its products and services and the efficacy of the various media adverts. The theory used for this study is Cultivation perception of Social Reality theory, which states that the audience should pay attention to mass communication messages, learn the contents of the messages and make appropriate changes in attitudes or beliefs or produce the desired behavioural responses. Uses and Gratification theory was used to examine how media consumers are influenced by the content. The study found that First Bank's placement of adverts in the television, radio, newspapers, internet and billboards influence the customers' perception on their products and services and recommends that, more of these media campaigns should be undertaken by the Bank to increase her level of profitability.

Keywords: Customer Perception, Media Campaigns, Retail Banking, Banking Products, Firstbank

1. Introduction

Banking from inception has been practised without so much effort of media advertising, road shows, physical visit to both prospectives and customers alike. During this era of armchair banking, banks did not have to make any special case for savings, current, deposit accounts, loan facilities and even safe custody as they were simply offering needed basic services. Ogunlete (2010) asserts that in the 1950 banks had no regard for advertising and media campaigns because they had much customers rushing for limited services of very few banks.

Banking in the past was practiced in such a way that customers and the prospectives go the extra miles to locate the arm chair banker and the facilities to be able to access the

products and services of the bank (Ogunlete 2010). But due to changes in times and the development of both electronic and print media coupled with the stiff competition that resulted from licensing of new generation banks, banks now make extra efforts, spend extra money to communicate their locations, ideas, services and products to the general public. Due to these paradigm shifts, banks discovered the need to aggressively and persuasively market themselves using media campaigns to project their image to the world. This study will also point out the products, services and the media campaigns and what the customers of the bank think about them.

The population explosion of the late 1990 led to so many people chasing after very few goods and services to meet their needs. Most of the policies of government also favoured the

establishment of more banks which leveraged on the information technology to rebrand the existing products of First Bank Ltd and other older banks to woo both the unbanked and customers of the older banks to themselves. Also, before this era, First Bank's buildings were created in the image of a Greek temple calculated to impress the public with the bank's importance, solidity and brand. But the new generation banks went into massive and aggressive marketing with the use of media campaigns, physical visits to customers and prospectives engaging the older banks in very stiff competition through their rebranded products and this method almost succeeded in forcing banks such as Afri-Bank, Union Bank, Wema Bank and other ones out of business.

There is no day that First Bank Ltd does not place its adverts in either print, electronic and even on the web. The adverts range from the U-First products, electronic business product such as mobile banking, first monie, online banking, cards products, mortgages, and other consumer and whole sale banking products. Examples of some First Bank advertisements placed in the print media include but are not limited to the ones placed and outlined in the under mentioned media. Enjoy 24/7 banking convenience (First online) (*The Nation* Wednesday 7 March 2012), introducing First pay link, an online payment platform (*Daily Trust*, Thursday 8 March 2012), Hi Fi young Savers Account (*The Nation*, Friday 9 March 2012), First Bank's U First product advertised in Vanguard Newspapers, Saturday 10 and Sunday 11, March 2012 and Firstbank portal.

First Bank establishes budgets for advertising and sales promotion and managed to attract many new customers. Competitors copied and followed suit. The banks that introduced advertising soon found their advantages cancelled by the rush of the imitators. They also learned that while attracting people to a bank is easy, converting them to loyal customers entails so much effort towards road shows, promotions, advert placements, among others to make them continuously perceive the banks' products and services positively. Advertisements by banks make known the existing products, services and offers that the public is unaware of their existence, usage or benefit derivable from them. It has persuasive influence and also builds persuasive images in the minds of consumers. In an industrialized society almost everyone is reached through advertising and are surrounded by both indoor and outdoor advertising messages and their responses may depend on the methods used in conveying such messages.

The concept of industrialization brought about expansion in the society. As companies started mass production of goods, advertising became the vehicle to sell mass consumption in the new consumer – oriented society. Before the advent of industrialization, the society was not complex as it is today, it was easier for people to reach one another but as the society started expanding due to industrialization, there was mass production and mass consumption the need for advertising arose (Asemah, 2010).

John (1997) says that advertising is the product of great forces that have shaped modern society, beginning with

Gutenberg's movable types, which made mass produced messages possible. The concept of early advertising dates to early civilization. In 3000 BC, Babylonian merchants hired hawkers to hawk their wares to prospective customers and placed signs over their door ways to indicate what they sold. This practice continued in ancient Greek and Rome. Advertisements were found in walls in the streets of the excavated Roman city of Pompelli. Newspaper advertisement developed after Gutenberg developed movable types in the fifteenth century. He introduced flyers. Subsequently, magazines and Newspapers were introduced. Thus, Johannes Gutenberg is regarded as the progenitor of the advertising media (Anyacho, 2007).

1.1. Statement of the Problem

The need for qualitative and quantitative service delivery is the expectation of the banks customers at any point in time. Ogunlete (2010) asserts that, often times, bank customers make various complaints about poor and unsatisfactory services received from their banks, yet most of them defend their actions giving reasons why certain things are done in a particular way without considering the cost implication on their so called valued customers. Often times, customers and the prospectives are enticed by the beautiful adverts on TV, radio, bill boards and in, newspapers, magazines and on the web, but get into contact with their bankers to meet with either the realities of what they see in adverts or a complete diversion from reality. Most banks in Nigeria had through beautiful adverts painted pictures of services and products that are non existent or where they exist are either not packaged well enough to meet the customers' and would be customers' needs or are poorly delivered by the staff of the organization. Some products may not be well delivered by the staff of the bank due to knowledge gap, poor attitude, bad or broken work tools, bureaucratic bottlenecks and lack of staff loyalty to the bank's brand, among other reasons. Also, most banks always advertise lower lending rates, lower turn around time to deliver certain services, consistency and quality of services availability in areas of mobile banking, internet banking solutions, alerts, ATMs and point of sale terminals. All these adverts on television, the internet, bill boards and Newspapers create a very positive impression on the public, but a visit to the bank in most cases reveal the existence of hidden charges, poor staff attitude, very lengthy turn around time, dysfunctional ATMs, Point Of Sale(POS) terminal, mobile and internet(online) banking platforms. The media may have created a positive impression on the customers and prospective, yet the latter may receive very negative experiences when they come in contact with realities. It is based on this problem that this research is conceived.

1.2. Objectives of the Study

This study is aimed at investigating the influence of media campaigns on retail banking services in Nigeria. This aim has been achieved through the following specific objectives: -

- i). To identify various media used by First Bank of

Nigeria Ltd in reaching out to her customers and the public.

- ii). To determine the influence of media campaigns on the customers and the public.
- iii). To determine the perception of the customers towards the bank's adverts.

2. Methodology

The research population for this study comprised of customers of First Bank of Nigeria Ltd Bukuru branch. Purposive sampling technique was used in this study, because the population studied has the required characteristics needed for this research work. Wimmer and Dominick (2006), assert that purposive sample includes subjects or elements selected for specific characteristics or qualities and eliminates those who fail to meet these criteria. Purposive sampling is often used in advertising studies where researchers select subjects who use a particular type of product and ask them to compare with a new product. A purposive sample is chosen with the knowledge that is not representative of the general population. In purposive sampling, the researcher purposely targets a group of people believed to be relevant for the study. In this case, the customers of First Bank of Nigeria Ltd Bukuru branch Jos Plateau State Nigeria, who have the requisite academic qualification of post-primary education. This is to eliminate certain members of the population who do not have the characteristics desired by the researcher.

The sample size for this research is one hundred (100) customers. The questionnaire was administered to one hundred customers because of their experiences on the realities of banking services and products *visa viz* banks adverts. The data for this study was collected from both primary and secondary sources. Primary data was obtained through structured questionnaire which is both open and close-ended. It has elicited information on how the respondents think about the services of the bank. While the secondary data was obtained from textbooks, journals, First Bank website and other professional publications which were used in review of literature to enable the researcher identify the gaps filled by the study. The researcher met with the respondents after filling the research instrument and ensured that the details are appropriate, adequate and complete for analysis. Data collected from the respondents was subjected to statistical analysis using frequency tables, percentages, ratios and five likert scale. These data are in line with the problems and objectives of the study. The presentation will be followed by analysis of data using frequency tables, percentages and the five likert scale. Out of the one hundred (100) copies of questionnaires administered to the field, ninety one (91) were retrieved; this represents 91% of the total questionnaires administered.

3. Theoretical Framework

For many years research was not widely used in advertising. Decisions were made on a more or less intuition

basis. But with increased competition, mass markets, and mounting costs, however, more advertisers have come to rely on research as a basis of management tool (Haskins & Kendrick 1993). Two theories are used in this study, they are: Cultivation of Perception of Social Reality and the Uses and Gratification theories. These theories are used to provide conceptual understanding and give proper perspectives of looking at complicated problems and social issues. They also have provided the framework within which our analyses have been conducted.

3.1. Cultivation of Perceptions of Social Reality

The cultivation theory was propounded by George Gebner and others. The theory looks at how the media affects audience perception of the real world. The basis assumption underlying the cultivation, or enculturation, approach is that repeated exposures to consistent media portrayals and themes influence customers' perceptions of these items in the direction of the media portrayals. In effects, learning from the media environment is generalized, sometimes incorrectly to the social environment (Wimmer & Dominick 2000).

Some early studies indicated that media portrayal of certain topics could have an impact on audience perceptions, particularly if the media were the main information sources. Siegel (1958) found that children's role and expectations about a taxi driver could be influenced by hearing a radio program about the character. DeFleur and DeFleur (1967) found that television had a homogenizing effect on children's perceptions of occupation commonly shown on television. The most recent research on viewer perceptions of social reality stems from the cultural indicators project of George Gerbner and his associates. Since 1968, they have collected data on the content of television and have analyzed the impact of heavy exposure on the audience (Wimmer & Dominick 2000).

The theory proposes that watching television has effect on the viewer. TV is the eye opener of the family or home and has become a member of the family because it tells us what is happening around us. How do the media affect audience perception of the real world? The basic assumption underlying the cultivation theory or enculturation approach is that repeated exposures to consistent media portrayals and themes influence our perception of these items in the direction of the media portrayals. In effect, learning from the media environment is generalized, sometimes incorrectly, to the social environment. Cultivation theory is therefore; concerned with the total, not individual impacts of communication through television where people used to learn socialization and cultivate their predisposition from experience which they have obtained through television. One negative effect of this is that, television does not generally present the realistic view of the world. Television tends to show and reinforce commonalities among us, so those who regularly watch television tend to see the world in the way television portrays it (Yarosan & Asemah 2008). This theory is relevant to the research as one of the basic purposes of mass media messages, adverts inclusive, is to

gain audience perception in order to conform to such messages. That is, the audience has to pay attention to their messages, learn the contents of the messages and make appropriate changes in their attitudes or beliefs, or produce the designed behavioural responses. Thus, this theory also helps to explain the relationship between customer perception and influence of media campaigns of First Bank Nigeria Ltd.

3.2. Uses and Gratification Theory

Uses and gratification theory was propounded by Katz in 1970. The theory takes the view of the media consumer. It examines how people use the media and the gratification they seek and receive from their media behaviours. Uses and gratification researchers assume that audience members are aware of and can articulate their reasons for consuming various media content (Wimmer & Dominick 2000).

The theory is simply concerned with how people use the media for gratification of their needs, an outcome of Abraham Maslow's hierarchy of needs, it propounds the fact that people choose what they want to see, read or listen to and the different media compete to satisfy each individual needs. The uses and gratification approach reminds us that people use the media for many purposes as media users become increasingly confronted with choices needed. This approach should direct our attention to the audience as this theory intends to inform the audience about issues that will satisfy their needs and wants (Yarason & Asemah 2008). In this regard, we have to combine First Bank Adverts in an entertaining package as gratification to influence customer perception.

4. Results and Discussion

Table 1. Sex of Respondents.

RESPONSES	FREQUENCY	PERCENTAGE
MALE	52	57.1
FEMALE	39	42.85
TOTAL	91	100

Source: Field Survey, 2016

Table 1 shows the frequency and percentage distribution of respondents' sex. The Male respondents were 52 representing 57.1% while Females were 39, representing 42.85%. The researcher sought to know the sex categories of FBN customers with the highest percentage. The result shows that the males have the highest frequency.

Table 2. Age Range of Respondents.

RESPONSES	FREQUENCY	PERCENTAGE
20-35	48	52.7
36-45	26	28.57
46-55	17	18.7
TOTAL	91	100

Source: Field Survey, 2016

Table 2 shows the frequency and percentage distribution of

respondents' Age Range. 20-35 were 48, representing 52.7%, 36-45 were 26, representing 28.57% while 46-55 were 17, representing 18.7%. The researcher sought to know the categories of FBN customers with the highest percentage; the result shows that the youths with the age range of 20-35 had the highest percentage. This could mean that the young and active population forms the largest group of the first bank customers.

Table 3. Occupation of Respondents.

RESPONSES	FREQUENCY	PERCENTAGE
STUDENTS	37	40
CIVIL SERVANTS	39	42
SELF EMPLOYED	5	5
PROFESSIONAL	10	10
TOTAL	91	100

Source: Field Survey, 2016

Table 3 shows the respondents' occupation, the frequency and percentage distribution of FBN customers. Where students had 37 frequencies, representing 40%, Civil Servant had 39 frequencies, representing 42%, Self Employed had 5 frequencies, representing 5% while Professional had the frequency 10 representing 10%. The result shows that Civil Servants had the highest frequency and this will also entail that majority of the bank's customers are civil servants.

Table 4. Educational Qualification of Respondents.

RESPONSES	FREQUENCY	PERCENTAGE
SSCE	15	16.5
DIPLOMA	39	42.85
DEGREE	27	29.67
HIGHER DEGREE	10	10.98
TOTAL	91	100

Source: Field Survey, 2016

The above table shows the frequency and percentage distribution of the respondents' Educational Qualification. 15 respondents had SSCE representing 16.5%, 39 respondents had Diploma representing 42.85%, 27 respondents had first degree 29.67% and 10 respondents had Higher Degree representing 10.98%. The result shows that Diploma had the highest frequency of 39.

Table 5. Marital Status of Respondents.

RESPONSES	FREQUENCY	PERCENTAGE
SINGLE	40	43.95
MARRIED	51	56.0
TOTAL	91	100

Source: Field Survey, 2016

Table 5 shows the frequency and percentage distribution of respondents' Marital Status. The Single's responses had the frequency of 40 representing 43.95% while the Married had the frequency of 51 representing 56.0%. The researcher sought to know the marital categories of FBN customers with the highest percentage. The result shows that married had the highest frequency.

Table 6. Influence of Media Campaigns on FBN'S Customers.

S/N	ITEMS	SA	A	UD	D	SD	X	DECISION
1	FBN adverts make people aware of the Bank's products and services.	40	30	7	4	10	3.94	Accepted
2	FBN media adverts on products and services influence customers and the public.	46	35	2	8	0	4.30	Accepted
3	The media campaigns placed by FBN communicate products uses.	60	30	0	0	0	4.61	Accepted
4	FBN adverts have made the banking information and marketing activities available to customers.	29	50	1	7	4	4.02	Accepted
5	The adverts of FBN in the media can attract customers to the bank.	21	34	13	3	20	3.36	Accepted

Source: Field Survey, 2016

From table 6, the mean score obtained from the information on the influence of media campaigns on FBN products and adverts. Five items were assessed and all the variables were "accepted". Item 3 with the highest respondents translate into 4.61 table mean affirms that, the media campaigns placed by FBN, communicates products uses. The remaining variables also agreed with the influence of media campaigns on FBN customers.

Table 7. The perception of customers on the Firstbank's adverts of products and services.

S/N	ITEMS	SA	A	UD	D	SD	X	DECISION
6	The customers of FBN are enticed by the beautiful adverts on television.	16	41	4	10	0	3.0	Accepted
7	The beautiful and catchy adverts of FBN products and services in the media have changed your perception towards the bank.	38	41	7	4	1	4.21	Accepted
8	First Bank products and services being advertised in the media are in existence in all branches.	40	33	10	6	2	4.13	Accepted
9	Media campaigns of FBN have influence on customers' perception.	51	34	6	0	0	4.49	Accepted

Source: Field Survey, 2016

Table 7 shows the mean score on the information obtained on the perception of the customers on the bank's adverts. Item 18 had the highest variables 4.49, which affirm that the media campaigns of FBN have influence on customers' perception on the bank's adverts of products and services. The other 3 variables also agreed with the perception of customers towards the bank's adverts.

Table 8. The effects of the media advert on Firstbank's performance.

S/N	ITEMS	SA	A	UD	D	SD	X	DECISION
10	The products and services of the bank are tailored towards customers' need.	60	21	4	4	2	4.46	Accepted
11	The products and services of the banks are well segmented to take care of all the socio-economic strata of the society.	54	17	4	8	8	4.10	Accepted
12	FBN media adverts have created some impression on the public.	44	39	5	3	0	4.36	Accepted
13	The adverts has made the bank efficient and timely in her customer self service channels.	42	38	2	0	9	4.14	Accepted
14	The advert of First Bank on loan products in the media has changed the banks performance for better.	44	40	6	1	0	4.39	Accepted

Source: Field Survey, 2016

Table 8 shows the mean score on the information obtained on the effects of media adverts on the bank's performance. The respondents' assessments of all the variables were "accepted". The item on number 19 translated into 4.46 table mean, which shows that the products and services of the bank are tailored towards customers' needs. The remaining variables also agreed with the effects of media adverts on the bank's performance.

Table 9. Length of years as a customer of First Bank.

RESPONSES	FREQUENCY	PERCENTAGE
6 MONTHS	10	10.98
1 YEAR	32	35.1
2RS AND ABOVE	49	53.8
TOTAL	91	100

Source: Field Survey, 2016

Table 9 shows respondents' length of account relationship

with the bank. The respondents with 6 months had the frequency 10, representing 10.98%, those 1 year had frequency 32, representing 35.1% while 2 years and above had the frequency 49, representing 53.8%. The result shows that FBN customers with the frequency 2 years and above are more, meaning that most of these responses are from customers that have long standing relationship with the bank.

Table 10. Frequently used media by First Bank in advertising its products and services.

RESPONSES	FREQUENCY	PERCENTAGE
RADIO	22	24.17
TELEVISION	19	20.8
NEWSPAPERS	30	32.9
OTHERS	20	21.9
TOTAL	91	100

Source: Field Survey, 2016

Table 10 shows the responses of the respondents with the frequency and percentage distribution. Twenty-two (22) of the respondents chose radio and this represents 24.17%, while those who went for Television had the frequency 19 representing 20.8%, and the majority of the respondents believe that Firstbank advertise their products and services mostly in Newspapers, this has the frequency 30 and represents 32.9%, while those who choose others which comprised of billboards and internet had the frequency 20 and represents 21.9%. The result shows that Newspapers has the highest percentage showing that newspapers are mostly used in advertising FBN products and services.

Table 11. *Effects of media campaigns on FirstBank's profitability.*

RESPONSES	FREQUENCY	PERCENTAGE
YES	71	78.0
NO	20	21.9
TOTAL	91	100

Source: Field Survey, 2016

The Table11 shows the responses of the respondents with the frequency and percentage distribution. The respondents, who choose yes, were 71 representing 78.0%, while those who choose NO had the frequency 20 representing 21.9%. The result shows that yes had the highest percentage showing that the media campaigns affect the Bank's profitability positively. Once there is positive perception of media campaigns on the banks products, it means that the volume of transactions across all products will increase, hence high productivity.

Table 12. *Customer impression on the products and services of the Bank.*

RESPONSES	FREQUENCY	PERCENTAGE
EXCELLENT	20	21.97
GOOD	50	54.94
AVERAGE	14	15.38
POOR	7	7.69
TOTAL	91	100

Source: Field Survey, 2016

The above12 table shows the responses of the respondents with the frequency and percentage distribution on the customer's impression on FBN products and services. Twenty (20) respondents had excellent impression of the bank's products representing 21.97%, those with good impression had the frequency fifty(50) representing the majority (54.94%) of the respondents and the respondents who chose average had the frequency 14 representing 15.38%, while those who perceive that the bank's services are poor had the frequency7 representing the least(7.69%).

5. Summary, Conclusion and Recommendations

In this study, it was established that First Bank of Nigeria Ltd uses the radio, television,, magazines, newspapers, bill

boards and the internet to reach out and advertise their products and services to her customers. Based upon the placement of the adverts by the Bank in the various media, the study also show, that customers and prospects are informed about the existence of products, their features and uses thereby attracting people to the bank.

Most customers perceive that beautiful and catchy adverts have been very wonderful in recent years than so many years ago in the era of arm chair banking.

Finally, it was strongly agreed that based on the media campaigns over time, (a lot of) products and services which are tailored to the needs of the society are unveiled. The result also revealed that due to patronage from all these segments, the bank's performances and profitability have improved.

5.1. Conclusion

The First Bank of today has shifted her perspective of arm chair banking attitude to aggressive marketing in which the use of media campaigns, adverts placement in bill boards, internet, television, radio, road shows among others have attracted customers and the prospects alike into patronizing their products and services. Also, the products which have been segmented to take care of difference in income, age, geography, sex and social status are being advertised to inform the target users on the importance, uses and the convenience they stand to gain from product and the patronage of First Bank in general.

Generally, customers feel very strongly about the new First Bank and complained that in the past, poor turn around time, knowledge gap in staff, their bad attitudes which have made them feel that they were doing customers some favour had nearly been eroded as the Bank's adverts and media campaigns have communicated a lot of self services and products like first online, first mobile, first monie, POS, ATM and even the school solution.

5.2. Recommendations

The study has so far revealed that customers have very good perception of First Bank adverts placed on television, radio, bill boards, and internet and in newspapers. Since the Bank's marketing staff cannot be everywhere, every time due to existence of high level competition in the industry, we recommend as follows:

The bank should increase her media campaigns through the use of more media houses in Nigeria and eventually extend same to international media like CNN, BBC, VOA, France 24 news among other ones; this will further lead to increased customer base.

Also, the various jingles to be used by the bank for adverts of different products and services should be catchy, beautiful, witty and comprehensive to be able to create a very good and lasting impression of same on the customers.

It is recommended that most customers should visit the bank's website to enjoy first mobile, first online and other money transfer services.

The media houses should be made to evenly distribute to

remote and sub-urban areas to enable the customers in those districts enjoy the bank's products and services away from banking halls.

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