

AUDIENCE PERCEPTION OF UBA “GUNNERS” DEBIT CARD PROMO ON ATM SCREEN IN NIGERIA

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Abstract

The study investigated audience perception of UBA “Gunnars” debit card promo on ATM screen. The main objective of the study was to find out whether the Gunnars debit card promo attracted non UBA customers to bank with UBA. The study adopted survey research method and utilised questionnaire for data collection. The study was anchored on two theories, namely: diffusion of innovation theory and technological determinism theory. The population of study was the entire UBA ATM users in Awka Metropolis and the sample size of 384 subjects was selected using the Krejcie Robert and Morgan Darlye’s sample size determination table. Findings of the study revealed, among others, that non UBA customers were attracted to bank with UBA because of the debit card promo and that the use of ATM screen as a medium of advertising banking products and services is a good way to get customers’ attention to the ad message. The paper recommended, among other things, the continuous utilisation of ATM screen in the promotion of debit card usage so as to encourage potential advertisers to consider the use of ATM screen for advertising.

Keywords: UBA, Gunnars, debit card, promo, ATM screen, audience, perception

Introduction

Everywhere, the world over, healthy competition has become a sacred rule of life particularly in the business sphere. In a fiercely competitive world the medium of advertising has moved from the usual traditional media - television, radio, newspaper, magazine and billboard - to the third party advertising medium (Abramson, 2012). Automated Teller Machine (ATM) happens to be one of the communication technologies bank deploy to advertise their products and services. The ATM was introduced into the Nigerian market in 1989; the very first ATM in Nigeria was installed by the National Cash Registers (NCR) for the defunct Societe Generale Bank of Nigeria (SGBN) in 1989. For years, the promise of revenue generation for independent sales organisations from the third party advertising on ATM screen lingered. Advertising is a specialised form of marketing communication. Companies and organisations use advertising to initiate and maintain communication with their customers, clients and prospects (Asemah, Edegoh and Ogwo, 2013). Advertising plays an important role

in an organisation; helping to generate revenue and profit by stimulating sales. It raises market awareness of an organisation’s products and services and generates leads for a sales force to follow up. Asemah, Edegoh, and Ogwo (2013) aver that by building a brand image for products, advertising differentiates the products from competitors and assist in creating customers’ preference. Advertising also helps to develop a corporate image that builds market confidence and trust in an organisation as a supplier.

Advertising on the ATM screen is considered an alternative form of advertising placement among all out-of-home media (Gary, 2012). Interest in Advertising on ATM screen is growing because the transaction environment offers advertisers unique ways to interact with customers. Typically, when customers use ATM, their attention is focused on the machine and the transaction. This explains why Abramson (2012) asserts that ATM as one of the most utilised consumer touch points in retail banking makes the ATM a popular advertising medium available to the users.

Information and communication technology has facilitated (and is still helping) banking operations all

over the world by linking banks and their operations locally and globally. Nwodu (2009, p.5) describes ITCs as a generic name used to refer to a number of communication hardware adopted in ensuring instantaneous dissemination of information and social values across the globe. Information technology, using electronic means of communication and software components make it possible for transfer of data from one physical location to another. ICTs have emerged to enhance the speed and quality of service delivery and radically change how banking services are being handled worldwide. The various ICT devices include electronic card, automated teller machine, debit card, electronic fund transfer, electronic fund transfer at point of sale, electronic cheque, electronic cash and electronic billing (www.banking.com).

The UBA debit card promo tagged 'UBA Gunners Live' is a reward for the teeming fans of Arsenal Football Club (The Gunners) and especially users of its co-branded card, 'UBA Gunners cash card'. UBA entered into an exclusive and strategic partnership deal with the English football team Arsenal Football Club. The deal was signed by officials of both institutions. The financial services partnership includes co-branded electronic payment solutions such as debit card for customers in all West African locations where UBA currently operates (Uba group.com, 2012).

UBA used the ATM screen as the medium for advertising this debit card and some of the audiences who use the ATM are not Arsenal Football Club fans but bank with UBA. This study provides an in-depth analysis of audience perception of the 'UBA Gunners Live' debit card promo and explores the medium of advertising placement (ATM screen) and its effectiveness in mobilising Arsenal and non Arsenal fans for UBA services.

Statement of problem

In a bid to catch up with global developments and improve the quality of their service delivery, Nigerian banks have no doubt invested so much on technology and have widely adopted electronic telecommunication network for delivery of a wide range of products and services. UBA customers who watch the Gunners debit card promo on ATM

screen are not just Arsenal fans but also fans of other football clubs. With increasing globalisation, fans are exposed more than ever before to the performance of foreign clubs and this has inevitably resulted in a redirection of fans alignment with European clubs. According to Okeke (2009) "The support of clubs sometimes goes beyond the ordinary. At times, emotions run high. The big names are Arsenal, Chelsea, Manchester United, and Barcelona, Real Madrid, A. C. Milan and others. For these football clubs, their images loom large in Nigeria and they command a large fellowship of fans that are even ready to trade blows, fight or engage in heated argument in support of their clubs". In view of this comment, and given that UBA used Arsenal for the advertisement, there is a possibility that it may have negatively influenced other segments of their customers who are not Arsenal fans or attracted non UBA customers to bank with UBA because they are Arsenal fans. Evaluation of these and more issues relating to the debit card promo form the thrust of the study.

The following questions are to be investigated:

- i. What is audience perception of the use of ATM screen in advertising?
- ii. Do the respondents recall the Gunners' debit card promo?
- iii. What is the respondents' perception of the use of Arsenal Football Club in the Gunners' debit card promo?
- iv. Does the debit card promo attract non UBA customers to bank with UBA?

Theoretical underpinning

Social philosopher, Abraham Kaplan (1964) cited in Edegoh, Asemah and Ude-Akpeh (2013) opines that a theory is a way of making sense out of a disturbing situation, and Daramola (2003) says that communication theory is "a set of ideas which provides an explanation for communication phenomena". According to Asemah and Edegoh (2012) cited in Edegoh, Asemah and Ude-Akpeh (2013) "the relevance of theories in any academic endeavour is premised on the fact that theories lend themselves to various texts and analysis such that the phenomenon central to the research gets explained, clarified and even predicted as the case may be. Therefore, for better understanding of the study, two theories of communication have been chosen to provide the framework. These are the diffusion of innovation and the technological determinism theories.

Diffusion of innovation theory was propounded by Rogers and Shoemaker in 1973. It explains the process of spreading any kind of technical device, ideas or useful information (Nwammuo, Asemah and Edegoh, 2013). This theory posits that “diffusion of any innovation follows four stages, namely: information, persuasion, decision or adoption and confirmation” (McQuail 2005). It generally follows an S-shaped pattern, with a slow start, an acceleration of adoption and a long tail. The “early adopters” tend to be untypical in terms of social composition and communication behaviour. The mass media have been found to play a secondary role in influencing diffusion, with personal communication, example and known authority sources being primary (Nwammuo, Asemah and Edegoh, 2013).

This theory is relevant to the study at hand. In the advertising placed on UBA ATM screen, not all customers passed through all the stages. Some segments of the customers ended up at the stage of having knowledge of the advertising without being persuaded, that is, they failed to see any value attached to the innovation. Another segment of the customers noticed the advertisement; the beauty attached to it but failed to go beyond the decision stage. They could not continue to the level of implementation and confirmation probably due to lack of interest in football club activities. Other segment of the customers had knowledge of the advertisement, was persuaded by noticing the value attached to it and ultimately accepted the innovation which account for the high frequency of ATM advertising by banks in Nigeria.

Technological determinism theory, on the other hand, was formulated by Marshal McLuhan in 1964 (Asemah and Edegoh, 2012). According to Asemah and Edegoh (2012), the basic premise of the technological determinism theory is that the media are extensions of the human body; it holds that the media not only alter their environment but also the very message they convey. The media bring new perceptual habits while their technology creates new environments. The theory states that technology decisively shape how individuals think, feel and act and how societies organise themselves and operate (Asemah and

Edegoh, 2012; Edegoh, Ekanem and Asemah, 2013).

The relevance of this theory to the present study cannot be over emphasised. Technological determinism theory holds that technology drives the society and determines the way we operate and live our lives. The theory is therefore adequate in explaining or investigating how technological breakthrough of placing advertising on the ATM screen by banks is perceived by its ATM users. The theory is also relevant in explaining or examining whether this medium of advertising is a distraction to the customers’ transaction or if it is a good way to get their attention to the ad message.

Review of the literature

Advertising is a paid form of non-personal presentation or promotion of ideas, goods and services by an identified sponsor with a view to disseminate information concerning an idea, product or service (Puranik, 2011). Citing Ohiagu (2005) in Mojaye, Arhagba, Soola and Oso (2008, p.641), Asemah (2010) asserts that advertising is the most popular persuasive form of communication with the primary objective to sell an idea, service or product. Asemah, Edegoh and Ojih (2013) hold that advertising is any paid form of non-personal communication link initiated by an identified marketer, to establish or continue exchange relationships with customers and, at times, with other stakeholders. The authors assert that companies advertise to: build awareness, position a product/brand, build preference and differentiate their products/brands.

Advertising involves planned communication; it is any communication that is paid for, identified by a sponsor, directed at a target audience, through the various mass media like radio, television, billboards, newspapers and magazine with the aim of creating awareness about goods and services (Edegoh Asemah, and Okpanachi, 2013). Arens (2008) asserts that advertising is the structured and composed non-personal communication of information, usually paid for and usually persuasive in nature, about products, services and ideas by identified sponsors, through various mass media. Dominick's (2007, p. 321, cited in Edegoh and Asogwa, 2012) definition closely relates to Arens definition. He states that advertising is any form of non-personal presentation and promotion of ideas, goods and services usually paid for by identified sponsors. The primary goal of advertising is to convince the target audience to adopt an idea or patronise a product or service (Edegoh, Ezebuenyi and Asemah, 2013).

The foregoing reveals that advertising is the process of creating awareness about goods, ideas, products and services. Thus, every organization that wants its products to be known has to create awareness through advertising. In the words of Anyacho (2007, p.6) "advertising involves research-consumer research, product research, marketing analysis, getting the appropriation and developing creative strategy and plans, tactical

decisions with regards to budgeting expenditures, media and scheme insertions and broadcasts. Thus, the aim of advertising is to sell something – a product, a service or an idea.

Information and communication technologies (ICT) are the various modern devices and applications, such as cable satellite, the online network and telemetric applications that facilitate the circulation of ideas and create a link between data and human beings. They are the mechanical devices that transmit and sometimes store messages (Okenwa, 2000, p.1). It is the terminology used to describe the technology responsible for transmitting, processing and communicating information, using different telecommunication infrastructure. Some of these technologies include the Internet, communication satellite, cable systems, computers, mobile telecommunications, digital television and radio which guarantee greater speed, greater reach, cleaner sound and vision, quality output, better reception and provision of a two way flow of information or what has been called participatory media. No doubt, these gamuts of sophisticated technologies facilitate easy and meaningful communication in the modern age (Nwabueze, 2008) and have made the sharing of news faster and relatively cheaper (Nwodu, 2009).

There could be no end to the number of advertising media in the modern world because of the opportunities provided by ICTs. Commercial advertising media include billboards, street furniture, printed flyers, cinema, radio and television advertising, web banners, mobile telephone screens, ATM screen, shopping carts, web pop ups, sky writing, bus stop benches, banners attached to sides of air planes, in-flight advertisement, taxi cab doors, etc.

Automated teller machine has become much more than cash withdrawal machines. The most sophisticated are now full-service banking channels, offering enormous potential for enhanced service delivery. As noted by Paul (2008), as revenues from inter change and transaction fees decline in many markets ATM advertising is opening up a potential new revenue stream. The word "ATM" is the short term for Automated Teller Machines. The automated cash computer which financial institutions make available to their customers is used to access accounts, to view balances, to make deposits and withdrawals to your bank account, and to make cash advances with credit

cards (Daniels, 2009). The device guarantees secure financial transactions.

Wikipedia (2013) asserts that an automated or automatic teller machine (ATM) (also known as automated banking machine (ABM) is a computerised telecommunications device that enables the clients of a financial institution to perform financial transactions without the need for a cashier, human clerk or bank teller. According to the source, ATMs are also called ATM machine, automated banking machine, cash machine, cash point or cash line.

Daniels (2009) also captures the usefulness of ATMs.

According to Micro Finance Opportunities (MFO) (2006) the advantages of ATM include:

- You can withdraw cash at any time, day or night. The banks don't need to be open.
- ATMs offer the convenience of multiple locations. You can withdraw cash at any bank that is part of the system to which your ATM card is linked.
- Your ATM card is protected by a PIN, keeping your money safe.
- You don't need to fill out withdrawal or deposit slips as is required at the bank.
- ATMs are faster than going to the bank – no long lines.
- You can withdraw cash at ATMs in foreign countries.

In his own contribution, Daniels (2009) states that these versatile computers handle other financial transactions such as the following:

- Recognising and converting money to the currency of a particular country.
- Paying utilities, phone bills, taxes and other routine bills.
- Updating pass books.
- Printing statements.
- Processing checks.

Still harping on the many benefits of ATM, MFO (2006) writes “Advertisers increasingly recognize the possibilities the machine presents as a resource. Coupons for good and services can be printed on the back of receipts. Advertising is displayed on the screen waiting for transaction to be completed. Banks advertise their own products to customers through the monitor”.

Notwithstanding the many advantages of ATMs, they have obvious demerits. The major disadvantages associated with ATMs as chronicled by MFO (2006) are:

- ATM may be off-line (system down).
- Risk of robbery when you leave the ATM.
- The ATM can break down or run out of cash.
- Fees charged to use ATMs of other banks can become expensive.

The forms of ATM advertising are many and varied. These include: screen advertising (full motion video, animated or static images), coupons (pre-printed, thermal or dispensed); display advertising (backlist tapers, wrap, billboard or panel and multi media tappers with full motion video and sound) (Gary, 2008). Today, most banks focus on a combination of screen advertising with either a printed advertisement or a coupon to act as a call to action. This strategy provides advertisers with a motive punch that not only fills the image and brand awareness on the screen, but also provides a take-away piece to entice the customers to act (Gary, 2008). Banks in Nigeria deploy ATM to advertise their products and services.

Research methodology

The study adopted survey research method. Survey is the most appropriate method of gathering and measuring data relating to demographics, attitude, opinion and perception (Asemah, Gujbawu, Ekharefo and Okpanachi, 2012, cited in Edegoh and Asemah, 2013). A total of 384 copies of structured questionnaire were purposively distributed to UBA ATM users in Awka Metropolis to elicit data on the subject matter of enquiry. Data obtained was presented in frequency distribution tables and simple percentage method was adopted for data analysis.

Presentation of findings

Table 1: Return rate of questionnaire

Item	Frequency	Percentage
Returned and Found usable	352	92
Not usable	9	2
Not returned	23	6
Total	384	100

Table 1 shows that the return rate is 92% (n = 352) while the mortality rate is 8% (n=32). The return rate is higher than the mortality rate. The mortality rate of 8% does not affect the study because it is insignificant compared to the return rate of 92%. Thus, the copies were considered

adequate enough to represent the population. The presentation and analysis of data that were obtained from the questionnaire were therefore based on the three hundred and fifty-two (352) copies that were returned and found usable.

Table 2: Gender of respondents

Gender	Frequency	Percentage
Male	218	62
Female	134	38
Total	352	100

Table 2 shows the gender characteristics of respondents. From the table, 218 (62%) were male while 134 (38%) were female. The table reveals that male respondents are more than female.

Table 3: Age characteristics of respondents

Age	Frequency	Percentage
18-25 years	128	36
26-35years	118	33
36-45years	86	25
46 and above	20	6
Total	352	100

The table above depicts the age characteristics of the respondents. From the table 36% (n = 128) respondents were between 18-25 years, 33% (n = 118) respondents were aged between 26-35years,

while those between the ages of 36-45years were 25% (n = 86). Also 6% (n = 20) of the respondents were aged 46years and above.

Table 4: Marital status of respondents

Marital Status	Frequency	Percentage
Single	229	65
Married	123	35
Total	352	100

Data on marital status of respondents shows that 229 (65%) of the respondents were single while

123 (35%) were married. This indicates that greater number of respondents is single.

Table 5: Respondents educational characteristics

Education	Frequency	Percentage
FLSC	10	3
SSC	81	23
OND/NCE	89	25
Degree/HND	142	40
Others	30	9
Total	352	100

Table 5 captures data on respondents' educational qualification. From the table, 10 respondents (3%) had First School Leaving Certificate (FSLC), 81 respondents (23%) held Senior School Certificate

(SSC), 89 respondents (25%) had OND/NCE education, 142 (40%) were holders of Degree/HND while 30 respondents (9%) had higher degrees.

Table 6: Occupational characteristics of respondents

Occupation	Frequency	Percentage
Student	203	58
Civil Servant	42	12
Business	74	21
Others	33	9
Total	352	100

The above indicates that 203 respondents (58%) were students, 42 (12%) were civil servants, 74 (21%) were engaged in business and 33 (9%) of the respondents were engaged in other occupations.

Research Question One

What is audience perception of the use of ATM screen in advertising?

Table 7: Provision of information on Audience perception of the use of ATM screen in advertising

Response	Frequency	Percentage
It is a distraction	53	15
It is very interesting	94	27
It is a good way to get customers' attention to the ad message	144	41
It is innovative	61	17
Total	352	100

Table 7 shows that 15% (n=53) of the respondents view the use of ATM screen for advertising as a distraction to the customers, 27% (n=94) perceive it as an interesting development while 17% (n=61) of the respondents view the use of ATM screen for advertising as innovative. Forty-one percent (n=144) see the innovation as a good way to get customers attention to the ad message. The

implication of data on table two is that majority of the respondents perceive the use of ATM screen for advertising as a way of getting the attention of customers who make use of ATM.

Research Question Two

Do the respondents recall the Gunners' debit card promo?

Table 8: Provision of information on whether the respondents recall the Gunners’ debit card promo

Response	Frequency	Percentage
Yes	301	86
No	29	8
Don’t know	22	6
Total	352	100

Table 8 above provides information on whether the respondents recall the promo. Three hundred and one respondents (86%) said “Yes” and were able to recall that the promo was focused on Arsenal Football Club of England while 29 respondents (8%) said “no” and could not recall the football club involved in the promo. Twenty-two respondents (6%) showed lack of knowledge

of the question. The import of this section of data is that majority of the respondents recall the Gunners’ debit card promo.

Research Question Three

What is the respondent’s perception of the use of Arsenal Football Club in the Gunners’ debit card promo?

Table 9: Provision of information on respondents’ perception of the use of Arsenal Football Club in the Gunners’ debit card promo

Response	Frequency	Percentage
It is interesting	41	12
The use of Arsenal FC made me to notice the ad	48	14
It makes someone take notice of the promo message	51	14
The use of Arsenal FC makes me uninterested in the promo	169	48
It is a good way to promote the debit card usage	43	12
Total	352	100

Data on table 9 captures the different shades of opinion of the respondents on the use of Arsenal Football Club in the debit card promo. Whereas 12% of the respondents (n=41) perceive the use of Arsenal FC in the debit card promo as “interesting”, 12% (n=43) see it as a good way to promote the debit card usage. Fourteen percent (n=48) respondents take notice of the advertisement because Arsenal FC was used in it and 14% (n=51) perceive the use of Arsenal FC in the ad as a source of making someone take

notice of the message while 48% (n=169) respondents said that the use of Arsenal FC in the ad made them not to show interest in the promo. Fifty-two percent (n=88) of the 169 respondents that said that the use of Arsenal FC in the ad made them not to show interest in the promo were fans of other clubs.

Research Question Four

Does the debit card promo attract non UBA customers to bank with UBA?

Table 10: Provision of information on whether the debit card promo attracted non UBA customers to bank with UBA

Response	Frequency	Percentage
Yes	240	68
No	53	15
Don’t know	59	17
Total	352	100

Table 10 reveals that 68% (n=240) said “Yes” meaning that the debit card promo attracted them to bank with UBA. Majority of the respondents who said that the promo attracted them to UBA were Arsenal Football Club fans that were non UBA customers before the promo. However 15% of the respondents (n=53) said that the promo did not attract non UBA customers to bank with UBA. The import of this finding is that non UBA customers were attracted to bank with UBA because of the debit card advertisement and not necessarily because of the use of Arsenal FC in the promo.

Discussion of findings and conclusion

The main objective of this study was to find out if the debit card promo attracted non UBA customers to bank with UBA. The findings of this study have shown that UBA ATM users who were not UBA customers were attracted to UBA because of the debit card promo. This presupposes that utilisation of ATM screen as a medium of advertising banking products and services is not only accepted by the respondents, but also it is popular. Findings of the study show that the use of ATM screen as a medium for promoting the debit card use is a good way to get customers attention to the promo message. In line with the Central Bank of Nigeria (CBN) policy that customers should withdraw through the ATM, the ATM now serves as a good medium where customers, Arsenal and non Arsenal fans could be exposed to the promo as they make financial transactions.

On whether respondents could recall the debit card promo, findings show that respondents recalled the promo, asserting that the promo made use of Arsenal FC of England. Findings further show that although the debit card advertisement attracted non UBA customers to bank with UBA, it was not because of the use of Arsenal FC in the promo. This is because it could be seen from the data presentation that the use of Arsenal FC for the debit card promo negatively affected non Arsenal fans as they showed less interest in the promo.

Based on the findings of the study, we conclude that the use of ATM is a good medium to present advertising message to customers who have ATM

card and that the medium is strong in attracting the attention of customers.

Recommendations

Based on the findings of the study the following recommendations are made.

- i. Banks and other financial institutions should step up the use of ATM as it is found to be very useful in attracting customers’ attention.
- ii. Banks should stop using football clubs in debit card promo as this may offend segments of their customers who are not fans of the club. Instead, banks should use football stars from clubs of their choice (preferably from a combination of clubs) to promote debit card utilisation.
- iii. Advertisers should consider the use of ATM screen for placement of advertisement so that the use of ATM screen should not be limited to promotion of banking products and services alone.
- iv. Further studies on a wider dimension should be carried out to ascertain the effectiveness of the medium in reaching its target audience.
- v.

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