

INFLUENCE OF ONLINE ADVERTISEMENT ON CONSUMER PURCHASE BEHAVIOUR AMONG INTERNET USERS IN LAGOS STATE, NIGERIA

Innocent Ahamefule Nwosu

Department of Sociology/Criminology & Security Studies

Alex Ekwueme Federal University Ndufu-Alike, Ebonyi State, Nigeria

Email:innoglo22000@yahoo.com

Chidi Jonathan Nwosu

Department of Mass Communication, University of Lagos, Nigeria.

ABSTRACT

Internet has transformed the face of businesses globally leading to changes in business relationships between organizations and consumers. Consequently, online advertising is a fast growing aspect of online business around the world. But, most often this growth and exposure of internet users to online advertising may not translate to their purchase of products and services advertised online. As a result, the study set out to determine the extent to which the respondents are exposed to GT Bank online advert and their perception of such online adverts. The study also attempted to find out the effect of such online adverts on respondents' purchase behaviour. To achieve these goals, the study relied on technological determinism and diffusion of innovation Theories. The study adopted survey research method, using Multi Stage Sampling technique to select respondents (200). Questionnaire, which was the instrument for gathering data, was administered on the respondents consisting of two hundred users of internet in Ifako- Ijaiye LGA of Lagos State. The findings revealed that the respondents are well exposed to online advertising as 87.5% are exposed to GTB internet advertising. Data also revealed that majority of the participants (70.5%) patronize GTB services and products advertised online and as such it can be said that majority are positively disposed to online advertisements. Therefore, online advert influences online users' purchasing decisions and behavior. As a result, it is necessary for individuals and corporate organizations to avail themselves of the opportunities provided by internet advertising to place their adverts online to ensure high patronage.

KEYWORDS: Advertising, Online Advertising, Consumers Purchase Behaviour, Internet

1. INTRODUCTION

In the current decade, one of the problems of organisations is the knowledge of how the consumers do respond to various things that will be used for achieving their ultimate goals. Organisations are attracted towards online advertising because online advertising has grown rapidly in the last decade. Therefore, the internet has become an on-going emerging source that tends to expand more and more. The growth of this particular media attracts the attention of advertisers as a more productive source to bring in consumers. A clear advantage consumers have with online advertisement is the control they have over the item, choosing whether to check it out or not. Online advertisements may also offer various forms of animation. In its most common use, the term "online advertising" comprises all sorts of banner, e-mail, in-game, and keyword advertising, on platforms such as Facebook, Google, Twitter, Instagram or MySpace etc. which have received increased relevance. All these are possible because new devices such as mobile phones, laptops and television have further expanded internet connectivity (Murad, 2018).

It is being claimed that internet is going to be the hottest communication medium of the future. Some believe that the opportunities associated with this medium are limitless, while some others are less inclined to agree with this view. In the entire history of human race, there have been only five major mass communication media namely; the book, the newspaper or magazine, the radio and the television. Now, we have the sixth; the Internet, which is believed to be the greatest of them all.

As a result, Vinaya-Kumar and Mehrotra (2018) pointed out that though the credibility of the print medium is not declining, one cannot ignore usage of online media for day to day activities. According to them, at present, youths are more attracted to online media when compared with other media. Therefore, with many forms of internet advertising, the consumer has a great deal of control over advertising exposure. The interactive nature of online advertisements gives more control over the exposure. Marshall McLuhan (1967) said “medium is the message.” He said that by defining the message as simply content or information, one missed one of the most important features of any medium, its power to change the course and functioning of human relations and activities. The famous branding strategist, Al Ries, (2000) believes that the message of Internet is ‘globalization’. Today, it is obvious that Marshal McLuhan's prediction over 50 years ago is fulfilled. The world has indeed become a "global village". In fact, it has come to the point when people have got so much information into themselves, the world shrinking so much as to become a global bedroom (Akinfeleye, 2008). The concept of global village has expanded beyond McLuhan's predictions. Following the birth of television and its growing impact, McLuhan had thought that it was the climax of innovation in communication. Unknown to him, there was to be an even faster and more efficient medium, the internet - social media. Social media help to expand the reach of advertising messages and have a tremendous impact on the number of impressions that are generated.

Internet is a worldwide means of exchanging information through a series of interconnected computers. It is assumed that every educated person today knows that the internet represents e-mail, e-commerce, information and entertainment. Internet is now accessible to anyone with a computer, a modem, a cellular phone and an Internet account. According to Wilmschurst and Mackay (2005), internet is seen as the equivalent of the international voice network. The effect of internet as a medium of communication has been tremendously felt in almost every part of the globe. It is used for numerous purposes by persons, governments, universities, businesses and recently as a marketing and public relations tool. That is why Wilmschurst and Mackay (2005) describe the internet as a huge shopping mall. This assertion was buttressed by Nigeria Communication Commission (NCC) who put the number of internet users in Nigeria at about 60 million. This confirms the popularity of internet usage in Nigeria. Consequently, many organizations are realizing the importance of leveraging on this fast growing medium and internet users population to conduct their business on line by advertising through it. But in Nigeria, the use of internet is not wide spread. The level of literacy is still low and this affects people's access to the internet. If those who are literate may not have access to gadgets that will enable them assess internet messages. Hence, the need to examine the use of this internet channel that is being used by organizations to project, promote and advertise their goods and services and the influence it is having on people's attitude and purchase behaviour.

Online advertising is a fast growing aspect of online business around the world and also in Nigeria. However, the question is, does this growth and exposure of the internet users to online advertising often translate to their purchase or patronage of the products or services advertised online? And to what extent does the internet influence the purchase behaviour of consumers? Various findings and earlier studies by scholars and researchers have explained why internet advertising has not been especially effective and extensively embraced in developing worlds and the reasons they pointed out were that many internet users did not have trust in the online business and also that many did not have access to enough or quality airtime on the internet because of its high affordability cost. Again, in spite of the immense significance of internet in Nigeria, not much study has been carried out to assess the influence of online advertising on consumers purchasing behaviour in Nigeria. As a result, the study on which this paper is based decided to investigate the influence and the extent to which Guarantee Trust Bank (GT Bank) Online advert influences customer preference for GTB services advertised online. Specifically, the study aimed to:

- investigate the extent of exposure to GT Bank online advert among respondents and its influence on customers' purchase behavior.
- examine the perception of Internet users/ customers of the GTB online advert and its influence on customers' purchase behavior.
- determine the frequency with which GT Bank customers patronize its services
- advertised online as a result of their exposure to online adverts.
- determine the influence of GT Bank online adverts on customers preference for
- GT Bank services.

2. CONCEPTUAL AND THEORETICAL ORIENTATION

The Advertising Practitioners Council of Nigeria defines advertising as “a form of communication through media about products, services or ideas, paid by an identifiable sponsor”. Okoro (1998:12) equally points out that advertising are the printed, written, spoken or pictorial representation of a person, product, service or movement openly sponsored by the advertiser and at his expense, for the purpose of influencing sales, votes, or endorsements”. The definition of Okoro (1998) seems indeed, all encompassing. This assertion is evidenced in the submission of Godson (2004:70) when

he pointed out that the definition has identified many characteristic of an advertising message. Apart from defining advertising, Moemeke (1983:5) also alluded to the advertising media in his definition when he noted advertising as being all about “messages published in the newspapers, billboards, radio, TV and cinema for products and services”. Advertising does not only promote ideas, products or services but also institutions. This assertion is attested by Nwosu (1996:32) when he added that “advertising is any paid form of non-personal presentation and promotion of persons, institutions, ideas, advertisements or services by an identified sponsor, using appropriate medium or media of communication”. According to Daramola (2010), the aim of advertising generally is to inform and convince people that a product will benefit them or that a political party will serve the generality of the people and not self that most of the message in advertising are persuasive although a number of them are meant to inform and not to persuade.

2.1 Advertising and consumer behaviour

The consumer is a problem solver and information processor who engages in mental activities which satisfies needs or purchase motives. The consumer goes through the consumer learning process which is identified as the process by which individuals acquire the purchase and consumption knowledge and experience they apply to future related behaviour (Belch and Belch, 2003). Consumer behaviour can be seen as the process and activities people engage in when searching for, selecting, purchasing, using, evaluating, and disposing of products and services so as to satisfy their needs and desires. For many products and services, purchase decisions are the result of a long, detailed process that may include an extensive information search, brand comparisons and evaluations, and other activities. Other purchase decisions are more incidental and may result from little more than seeing a product prominently displayed at a discount price in a store. But the question is; how many times have we made impulse purchases in stores. Most of the time, consumers are motivated to purchase a product when they see an advertisement of the product somewhere especially online. There is also a general belief among consumers that products advertised online are safe. Therefore, online advertisement is a credible marketing tool for generating more sales and sustaining the achievement (Haider & Shakib, 2018).

2.2 Consumer purchase decision

According to Kazmi and Batra (2001), the consumer’s purchase decision process is generally viewed as consisting of five distinct steps, through which the buyer moves or passes in purchasing a product or service. Their view was supported by Belch and Belch (2003). They are all of the opinion that decision making involves psychological processes such as Problem Recognition, Information Search, Alternative Evaluation, Purchase Decision and Post-Purchase Evaluation. According to Kumar (2008:194) the purchase intention of a customer gains importance when there are multiple competitors in the market and it gives the focal brand an edge in various purchasing situations. Thus, the greater the brand purchases intention of a customer, the greater the brand value.

2.3 Internet advertising

According to Baran (1999:427), “online commerce is still in its infancy”. People thus have fears that the mail catalogue will not be shipped. They believe that the accounting will be accurate and that if the goods are not delivered, if they are damaged, or otherwise unsatisfactory, the catalogue dealer will make it right. This level of confidence is still lacking for many people in online transactions. Therefore, the question that comes to mind is this: to what extent has online advertising achieved the goal of advertising? When stated differently: how effective is online advertising? The study aimed at providing answer to these questions. It is worthy to note that many scholars have looked into diverse aspects of online advertisements and their effects on consumers’ intentions to purchase. Wu (2003) found out that the quality of online reviews has a positive effect on consumers’ purchasing intentions and purchasing intentions increase as the number of reviews increases. Also, in another study, Kimelfield and Watt (2001) found a strong impact for pragmatic value of advertising in predicting purchase intentions. In Palanisamy’s (2004) study, he found out that, in the content of web-based banner advertising, gender was an influential factor towards banner advertisement.

In his own study, Sama (2019) studied the effects of television, radio, newspapers, magazines and the internet advertisements on awareness, interest, conviction, purchase and post-purchase behaviour of consumers. The results indicate that newspapers advertisement affect the five stages of consumer behaviour (CB). He also found that internet creates awareness, interest and influences purchasing behaviour (PB) of consumers more than the other media put together. This shows that online advertisement is a necessary innovation that is changing the face of marketing. Moreover, another study by Korgaonkar (2003) revealed gender differences with males exhibiting more positive beliefs about web advertising. In his own case, Hollis (2005:34) pointed out that “online advertising has grown rapidly in the last decade. By 2000, online advertising spending in the United States reached \$8.2billion. It is projected that these numbers will continue to increase as more people are connected, spend more time online and as additional devices like mobile phones and Televisions are able to provide internet connectivity. This apparent increase in Internet advertising

as against the usual, ever present traditional advertising of using the television, radio or print media is attributable to meteoric technological development, the rise of new media and communication channels, all coming to tremendously change the advertisement business landscape. Kay and Medoff (2001) and Kur (2004:32) add that it is within the premise of Internet use in business and marketing communication that the use of internet in advertising assumes importance.

In actual fact, internet has transformed businesses on global scale which has resulted into transformation in business relationship between organisations, retailer and consumer. Internet knows no boundaries; online advert is more proficient than other tools of advertisement. In short, internet has changed traditional techniques of advertisement throughout the world (Lava Family Inn, 2020). It was also found that internet advertisement has high influence on the purchasing behaviour on most consumers. Online advertising is good. It has certain advantages. One of it is that online users can be connected to a sponsor's own site through a like between advertising and that sight. Once there, they can localize with advertisers' locations. Also, computer networks made possible advertising on demand; in essence cyber catalogues can be user-selected. Again, it makes one to know about new updated products and interesting information about the product. This is useful for product purchase (Brunth et al, 2019). Internet advertising equally promises a wider, global coverage and this assists in making online advertising reach more audiences and this creates the chances for getting better results through our online advertising campaign. Moreover, with online advertising, one can reach the target audience role easily and by so doing, more can be achieved in terms of patronage and profitability. Another main advantage of internet advertising or marketing is its promise of much affordable price compared with the price of traditional advertising costs. With a much lesser cost one could advertise on the internet for a wider range of audience and geographical locations. This is why Chukwu et al (2019) posited that a positive significant relationship exist between online advertisement and purchasing behaviour of consumers.

Again, measurability and easiness to track the conversion make online advertising miles ahead of traditional advertising methods. In internet advertising, the advertiser is able to convey more details about the advertised to the audience and that too, at a relatively low cost. Flexibility of payment is another advantage of internet advertising and marketing. In offline advertising, you need to pay the full amount to the advertising agency irrespective of the results but in online advertising there is the flexibility of paying for only qualified leads, clicks or impressions. However, despite the strides and numerous advantages of online advertising, earlier findings have found a number of shortcomings that bedevil it. Baran (1999:422) cited in Kur (2004:32) pointed out that online advertising is hampered by relatively unsophisticated animation and sound (compared to TV). Many internet users see advertising online as cluttering the screen and delaying their access to the material they really want to see. This is contrary to newspapers and magazines where readers can quickly turn the pages when confronted with unwanted advertising or, using a table of contents, they can go directly to the material they want to read. Another factor which poses a problem to online advertising is an instance of saturation or irritation. Consumers are so used to seeing advertising in magazines and newspapers; they have developed an aversion to all forms of advertising. This is the case with online advertising where consumers or internet users avoid clicking banner advertisements, bypass advertising in online videos, watching and closing pop up achievements as soon as they come up on their screen Miranda (2013:10).

Viewing problems equally account for one of the banes of online advertising. Website downtime, lags in website or video loading and browser complications can reduce the number of times consumers see online advertisements and how well they see them. Another difficult situation faced by online advertising is the fact that buyers need to see, feel and even smell many of the products they buy. Music, software and online tickets pose little problems for online buyers, but other products such as clothes and cars often require a real, rather than a virtual world test. But online sellers believe that many price-sensitive shoppers will accept this disadvantage as the cost benefits of electronic shopping become better known. The problem of too many options also poses a challenge to online advertising. The internet offers a wide range of websites on which companies can place advertisements. This can be overwhelming, especially for small business owners. On the other hand, many scholars have looked into diverse aspects of online advertisements and their effects on consumers' behaviour and intentions to purchase. Wu (2003) found out that the quality of online reviews has a positive effect on consumers' purchasing intentions and purchasing intentions increase as the number of reviews increases. Also, in a comparative study on the effects of pragmatic value of online transactional advertising on purchasing intention, Kimelfield and Watt (2001) found a strong impact for pragmatic value of advertising in predicting purchase intentions. Their study moreover revealed an effect for the web medium itself in producing promotional acceptance behaviour and purchasing intention.

Udende and Azeez (2010) conducted a study in which he found that 100% of the respondents use internet. On the frequency of usage, the study found out that 26% of the students use internet on daily basis. 46.2 % of the respondents use internet on weekly basis. A related study by Nwachukwu (2014) revealed a moderate level of patronage of online advertisement; an indication that internet advertising is gaining popularity and acceptance in Nigeria. In his own study,

Onyeukwu (2014) confirmed that advertising has an effect on buying habit; it has the ability to predispose consumers to buy the products and services being advertised. Ducoffe (1996) applied his original framework (1995) to the web environment. Ducoffe (1996) confirmed previous results and found that attitudes towards web advertising were directly dependent on advertising value and perceived levels of entertainment. Furthermore, advertising value was dependent on perceived levels of entertainment, informativeness, and irritation. Brackett and Carr (2001) further validate Ducoffe's model and extend the model to include credibility and consumer demographics. Credibility is shown to be directly related to both advertising value and attitude towards advertising. Demographic variables such as college major, age, and gender are shown to effect only attitudes towards advertising.

2.4 Technological determinism/Diffusion of innovation theories

To properly position the study, the researchers adopted Technological Determinism Theory, and Diffusion of Innovation Theory. Technological determinism theory was propounded by Marshall McLuhan in 1962 during a critical study of media and culture in England. He was trying to decipher the media environment that surrounded him and found out that we are living in a new age of technology that has never been experienced before which he termed the Oracle of the Electronic Age. He asserts that we shape our tools and they in turn shape us. He was also the first to suggest that evolutions in communication had a direct impact in the existing society. However, according to Huster (2005:33), McLuhan was unique in saying the channels of communication are the primary cause of cultural change. In this sense, McLuhan argues that once a technology, and especially a communication technology is introduced into society, society changes. Technological determinism seeks to show technical developments, media or technology as a whole, as the key mover in history and social change. It states that the media technology shapes how we as individual in a society think, feel, act and how society operates as we move from one technology age to another. We learn, feel, and think the way we do because of the messages we receive through the current technology that is available. He posits that the electronic media would compound the world into a global village. To state one example, Holster (2005), says that television and the internet are technologies which could be argued to have had a major effect upon a society, causing a complete new pattern of leisure to emerge, and "shrinking" the world to the extent that national differences are no longer so pronounced.

Technological determinist interprets technology in general and communications technologies in particular as the basis of society in the past, present, and even the future. They say that technology such as writing or print or television or the computer and the internet 'change society'. Postman (1993) says that in its most extreme form, the entire form of society is seen as being determined by technology; new technologies transform society at every level, including institutions, social and cultural phenomenon are seen as shaped by technology. 'Human factors' and social arrangements are seen as secondary. On the other hand, diffusion of innovation theory was first discussed historically in 1903 by the French Sociologist Gabriel Tarde who plotted the original S-shaped diffusion curve, followed by Ryan and Gross (1943) who introduced the adopter categories that were later used in the current theory popularized by Everett M. Rogers. Katz (1957) is also credited for first introducing the notion of opinion leaders, opinion followers and how the media interacts to influence these two groups. The Diffusion of Innovation theory is often regarded as a valuable change model for guiding technological innovation where the innovation itself is modified and presented in ways that meet the needs across all levels of adopters. It also stresses the importance of communication and peer networking within the adoption process. In simple terms, the diffusion of innovation refers to the process that occurs as people adopt a new idea, product, practice, philosophy, and so on. Rogers mapped out this process, stressing that in most cases, an initial few are open to the new idea and adopt its use. As these early innovators 'spread the word' more and more people become open to it which leads to the development of a critical mass. Over time, the innovative idea or product becomes diffused amongst the population until a saturation point is achieved. Rogers distinguished five categories of adopters of an innovation: innovators, early adopters, early majority, late majority, and laggards. Sometimes, a sixth group is added: non-adopters.

The end result of this diffusion is that people as part of social system adopt a new idea, behaviour, or product. Adoption means that a person does something differently from what they had previously such as purchase of new product, acquire and perform a new behaviour among others. The key to adoption is that the person must perceive the idea, behaviour, or product as new or innovative. It is through this that diffusion is possible. Adoption of new idea, behaviour or product- innovation- does not just happen simultaneously in a social system; rather it is a process whereby some people are more apt to adopt the innovation than others. Researchers have found that people who adopt early have different characteristics than people who adopt an innovation later. When promoting innovation, there are different strategies used to appeal to the different adopter categories. The stages by which a person adopts an innovation and whereby diffusion is accomplished include awareness of the need for an innovation, decision to adopt, or reject the innovation, initial use of the innovation to test it, and continued use of the innovation (Rodger, 2003). Earlier adopting individuals tend to be different in age, but to have more years of education, higher social status, and upward social

mobility, be in larger organizations, have great empathy, less rationality, greater intelligence, a greater ability to cope with uncertainty and risk, higher aspirations, more contact with other people, greater exposure to both mass media and interpersonal communications channels and engage in more active information seeking. This theory is related to this study as internet users adopt Internet advert as new innovation of communication and marketing system. Consequently been influenced by the content such as GT Bank online advert and tends to react to this advert which influences their purchase behaviour.

3. METHODOLOGY

The study adopted descriptive survey design. According to Tejumaiye, (2003:85), "Survey research method scientifically sample and interview people to analyze and report what they said". And that is what the study was out to achieve.

3.1 Population, sample size and sampling

For the purpose of the study, Lagos State was chosen as the population for this research work. The population data as provided by the Lagos State Social Security Exercise and Population Figure puts the population of Lagos at 21 million people. Lagos State consists of twenty (20) Local Government Areas, recognized by the constitution and the federal government; it is one of the major commercial centres in Nigeria. The choice of Lagos State was due to its economic significance and high rate of internet usage. The study adopted multi-stage sampling technique. That is, the researchers selected random samples in stages. At the first stage of this study probability sampling method was adopted and Lagos West Senatorial district was chosen to represent the entire population of the three (3) senatorial districts in Lagos state. Under Lagos West Senatorial district are Ten (10) local government areas, namely Mushin, Alimosho, Agege, Ifako – Ijaiye, Ojo, Badagry, Ajeromi-Ifelodun, Oshodi-Isolo and Amuwo-Odofin local government areas.

A simple random process was conducted to select a local government that was used to represent the population. Consequently, Ifako-Ijaiye local government area was selected. Ifako-Ijaiye local government consists of 11 electoral wards and is divided into two (2) constituencies, which are constituency 01 and constituency 02. Constituency 01 has 6 wards, namely; Ward A, Ward B, Ward C, Ward D, Ward E and Ward F. While constituency 02 has 5 wards; Ward G, Ward H, Ward I, Ward J, and Ward K. Constituency 01 Ifako Town (Ward A-F) has 639 streets while Ijaiye which falls under constituency 02 (Ward G-K) has 592 streets, totaling 1,231 streets. In each constituency simple random sampling was used to determine the wards that were used. From this, 3 wards were selected from constituency 01 which includes, Ward A, Ward C and Ward F. In the same vein, 3 wards were also selected from 5 wards of constituency 02, which are Ward G, Ward I and Ward K. In each of the selected wards, simple random sampling technique was also employed to select three (3) streets from each of the selected wards, totaling to eighteen (18) streets. This was achieved by writing names of all the streets of the selected wards given them numbers on little sheets of paper and placing them in bowl, and the streets were randomly selected with reference to the selected wards. However, systematic sampling was used to select twenty (20) houses from each street and second house was chosen making it ten (10) houses that were selected on a street, and stratified sampling was used in the selection of two users of internet from each of the ten houses to represent the target audience. In each of the houses a purposive sampling method was used to identify the internet users to represent the target sample.

3.2 Instrument and Method of Data Collection

Questionnaire was used as research instrument to obtain data for the study. A total of 200 self-administered copies of the questionnaire were used for the study. It was administered to internet subscribers (users) within Ifako-Ijaiye Local Government Area. The questionnaire was divided into sections A and B. The first section dealt with demographic data of respondents while the second section dealt with the thematic issues of the research. The data collected from the respondents were analyzed using quantitative format to enable the researcher come up with empirical judgment. Frequency and simple percentage were used to show the findings in relation to the research objectives. This was further presented in tabular form with clear explanation.

4. RESULTS

Data were analyzed based on the research objectives and in close relation to the background of this study. The method of analysis adopted was based on simple percentage with detailed explanation. In all 200 sets of questionnaire were distributed to the respondents. There was a 100% return rate which was made possible through the use of two research assistants.

4.1 The Extent to Which Respondents Are Exposed to GT Bank Online Advert

Table 1: Respondents' awareness of GTB Online Advert

Aware of GTB online advert	Yes (%)	No (%)
Male	81(40.5)	18 (9)
Female	94 (47)	7 (3.5)
Total	175 (87.5)	25 (12.5)
	N=200	

Table 1 revealed that out of the 200 persons who participated in the study, 99 (49.5%) are male. It was also found that 40.5% of this male agreed that they are aware of GTB online advert. Only 9% of the male said that they are not aware of the GTB online advert. The females in the sample are 101 which represent 50.5% of the entire sample. Out this number of females, 47% agreed that they aware of GTB online advert. The remaining 3.5% of the females said that they are not aware of such online advert. In other words, 87.5% of the participants are aware of GTB online advert while 12.5% do not know anything about GTB online advert.

Table 2: Extent of Respondents Exposure to GTB Online Advert

Extent of respondents' exposure to GTB online advert	Frequency	Percentage (%)
Very great extent	13	6.5
Great extent	131	65.5
Indifferent	23	11.5
Little extent	31	15.5
No extent	2	1
		N=200

Table 2 above explicitly indicates the extent to which the respondents are exposed to GT Bank online advertisement. It can be seen that vast majority of the respondents 131 (65.5%) are exposed to GTB online advert. 31 respondents (15.5%) are exposed to little extent, but 23 respondents (11.5%) are indifferent. A total of 13 (6.5%) respondents were exposed to a very great extent and only 2 respondents (1%) were not influenced. This findings show that respondents 87.5% were exposed to GT Bank online advertisement, hence, their opinion will be of great significance to the study.

4.2 Perception of Internet Users about GT Bank Online Advert

Table 3: Respondents Perception of GTB Online Advert

Feeling of respondents towards GTB online advert	Frequency	Percentage (%)
Positive	130	65.5
Negative	39	19.5
Indifferent	10	5
Improving	21	10
		N=200

The analysis of the result of the respondent's perception of GTB online adverts indicates that the majority of the respondents (130) representing 65.5% are favourably disposed towards the advert, while 19.5% do not feel comfortable with the online advert. Twenty-one respondents (10%) see GTB online advertisements as improving and ten other respondents (5%) were indifferent about online advert of GTB. This findings show that the perception of majority respondents towards GTB online advertisement is quite favourable.

4.3 Frequency of Patronage of GT Bank Services Advertised Online

Table 4: Respondents Patronage of GTB Services Advertised Online

How regular respondents use GTB services advertised online	Frequency	Percentage (%)
Very often	11	5.5
Often	110	55.5
Sometimes	20	10
Seldom	51	25.5
Rarely	8	4
		N=200

Table 4 reveals that 110 (55%) of the respondents often patronize GTB services advertised online. While 25.5% seldom patronize GTB services advertised online, 5.5% of the respondents patronize GTB services advertise online very often. The remaining 8 (4%) respondents rarely patronize GTB services advertised online.

4.4 Influence of GT Bank Online Advertising on Customer's Preference for GT Bank Services

Table 5: The Extent Which GTB Online Advert Influences Respondents Patronage of GTB Products & Services

Extent to which online advert influences preference for GTB services	Frequency	Percentage (%)
Very great extent	8	4
Great extent	102	51
Indifferent	32	16
Little extent	46	23
No extent	12	6
N=200		

Table 5 revealed that the respondents are influenced by GTB online advert. However, the extent to which they were influenced varies. A total 102 respondents (51%) said that they were influenced to a great extent, while 23% were influenced to a very little extent to patronize GTB services and products advertised online. A total of 32 (16%) respondents were indifferent and 6% of the respondents were not influenced in any extent to patronize GTB services advertised online.

Table 6: Specific Effect of GTB Online Advert on Respondents

Specific effect of GTB online advert on respondents	Frequency	Percentage (%)
Reinforce loyalty	118	59
Change from previous brand	47	23.5
No effect whatsoever	22	11
Don't know	13	6.5
N=200		

Table 6 shows that 59% of the respondents believe that GTB online advert reinforces their loyalty to GT Bank services and products; 23.5% indicated that GTB online advert encouraged them to migrate from previous brand. However, 11% said that the GTB online advert does not have any effect whatsoever on them and 6.5% responded that they don't know if it has any effect on them. This therefore implies that Guaranty Trust Bank online advertisement has great effect on 81% of the respondents either in reinforcing their loyalty or helping them to change from previous brand as indicated on the table.

Table 7: The Rate at Which Respondents Use the Internet

How often respondents use internet	Frequency	Percentage (%)
Very often	51	25.5
Often	60	30
Sometimes	50	25
Seldom	31	15
Rarely	8	4
N=200		

Table 7 indicates that most of the respondents use the internet but the degree of usage varies; 51% of the sampled respondents use it very often, while 60% use it often, 50% sometimes and 30% and 8% of the respondents seldom and rarely use the internet respectively. This shows that most of their responses are of great relevance in drawing conclusion on the study.

5. DISCUSSION OF FINDINGS

The study examined Influence of Guarantee Trust Bank (GTB) Online Advertising on Consumer Purchase Behaviour among Internet Users in Ifako-Ijaiye Local Government Area, Lagos State, Nigeria. Results indicate that most of the respondents are aware of internet and have used the internet. That is, 99% of total respondents are aware of the internet and has made use of it. It also reveals that most respondents are aware of GTB online advert, while only 12.5% are not aware of the advert. The implicit observation here is that those who are aware of the GTB online advert constitutes the majority of the respondents. It can be deduced from the findings that vast majority of the respondents (87.5%) are exposed to GT Bank online advertisement. This supports the idea of technological determinism theory that technological developments are key movers in history and social change. It also aligns with the view of Murad (2018)

that organisations and their customers are being attracted towards online advertising which has been made possible due to new technological devices.

On the perception of internet users of GT Bank online advert, findings indicate that the majority of the respondents numbering 130 (65.5%) are positively disposed to the advert, while 19.5% are negatively inclined to the online advert. Only 10% of the respondents see GTB online advertisements as improving and 10 respondents (5%) were indifferent. This finding portrays the perception of respondents towards GTB online advertisement as favourable. It is worthy to note that earlier researchers have also corroborated this positive perception of consumers towards internet advertising. Kisielius and Sternthal (1984), Rodgers and Thompson (2000), and Ducoffe (1996) pointed out in their studies that advertising on the web differs from those on traditional media outlets such as T.V, Radio, and Print because of its level of relevance to consumers, its attractive nature in terms of vivid presentations in various formats such as video, sound text or their combinations. These findings also support the position of Brunth et al (2019) when they noted that online advertisement is good and enhances the purchase of products by consumers.

The study further shows that internet users or consumers often patronize GTB service advertised on line. The research revealed that GTB products and services advertised online are now often being patronized by internet consumers. The finding corroborates Ogbuosi (2003) view that many organizations in the United States are now embracing the use of internet in their marketing activities because of wide acceptance and popularity among the people. Consequently, internet users in Nigeria are following suit in patronizing goods and services advertised online, since they make use of the internet and are aware of online advert based on the finding of this study. This also give credence to diffusion of innovation theory which noted that all these are processes that occur when people adopt new ideas, products etc. The result also buttresses the view of Lava Family Inn (2020) that online advertising has high influence on the consumers' buying behaviour. The study points out that, respondents were influenced by GTB online advert. This aligns with the position of Chukwu et al (2019) when they said that there is a positive significant relationship between online advertising and purchasing behaviour of consumers. However, the extent to which they were influenced varies. Hence, it can be deduced from the findings that online advertisement influence consumer patronage of goods and services advertised online as most of the respondents were influenced at varying degrees in patronizing GTB services as a result of their being advertised online. A total 102 respondents out of 200 respondents sampled (51%) said that they were influenced to a great extent, while 23% were influenced to a very little extent to patronize GTB services and products advertised online. A total of 32 (16%) respondents were indifferent and 6% of the respondents were not influenced in any extent to patronize GTB services advertised online. Moreover, Guaranty Trust Bank online advertisement under review has great effect on 81% of the respondents either in reinforcing their loyalty or change from previous brand. Thus, the work shows that it has specific effects and influence on respondents.

From the findings of the study, it is clear that many internet users in Ifako-Ijaiye are exposed to internet/ online advertisements and they also do patronize online advertising. As a result, online advertising affects consumer's buying behaviour as many purchase decision were influenced by online advert. Also, that consumer is favourably disposed to online advertising. The findings equally disclosed that that online advertising influenced consumer's preference for product and services and also has specific effect on consumer buying behaviour such as reinforcement of brand loyalty. The findings of this study corroborates with Huster's (2005) assertion when he said that television and the internet are technologies which could be argued to have had a major effect upon a society, causing a complete new pattern of leisure to emerge, and "shrinking" the world to the extent that national differences are no longer pronounced. This was also supported by Postman's (1993) statement that in its most extreme form, new technologies transform society at every level, institutions, social, cultural phenomenon are seen as shaped by technology.

5.1 Conclusion

The study examined influence of Guarantee Trust Bank (GTB) online advertising on consumer purchase behaviour among internet users in Ifako-Ijaiye Local Government Area, Lagos State. In this regard, researcher looked at the extent respondents are exposed to GT Bank online advert, their perception, how frequently they patronize GT Bank products and services advertised on line and to ascertain if online advert influence the customer's preference for GT Bank services. The findings are in line with Dever (2012) assertion when he opined that the internet is the most influential in the consumer purchasing decision process than advice from friends/family and any other medium such as Television, Newspaper... 66% of online consumers consider the internet helping them make purchasing decision compared to 61% from friends/family and 42% from Television. This indicates that this medium of advertising has assumed a wider acceptance and recognition compared to the traditional media. Therefore, from available data, it can be concluded that many internet users in Ifako-Ijaiye are exposed to internet/ online advertisements and they also do patronize online advertising, an indication that internet advertising is gradually gaining acceptance and popularity in Nigeria. It can also be said that advertising affects consumer's buying behaviour encouraging and that consumers are favourably disposed to

online advertising. Therefore, it has an impact or influence on internet users in the study area as it elicits patronage. Consequently, the influence of web advertising on consumers over other forms of advertising will continue to increase in many years to come because of its' interactive nature, the global platform it presents to companies that advertised on it and the opportunities it offers to consumers to make purchases online.

5.2 Recommendations/policy implications

The result indicates that the level of awareness about the presence of online advertisement has not reached optimum level. Therefore, effort should be made by organizations and advertising agencies to increase the awareness level of online advertising through seminars, workshops and messages on regular media. It was also found that some respondents believed that the online advert of GTB is still improving. Therefore, effort should be intensified to ensure that online advertisement messages are clear enough in order to have greater impact on the internet users. More organizations and even government agencies should be encouraged to advertise their products and services online so as to enjoy greater patronage.

REFERENCES

- Akinfeleye, R.A. (2010). *Essentials of journalism: An introductory text*. Lagos: Malthouse Press Limited.
- Amobi, I. T. (2010). New generation, new media and digital divide: Ownership, access and usage of social media among young people in Niger in Akinfeleye, R. (ed.) UNILAG communication review. Vol. 4 (3).
- Brunth, P., Yasmeen, A., Indirapriyaharshini, B. & Giri, N. (2019). Millenials Attitude of Effectiveness of Online Advertisement. *International Journal of Engineering and Advanced Technology*. Vol. 8(2S2): 120-123.
- Chukwu, B.A., Kanu, E.C. & Ezeabogu, A.N. (2019). Impact of Advertising on Consumer Buying Behaviour. *International Journal of Arts and Commerce*. Vol. 8(1): 1-15.
- Daramola A. (2010), *Principles and Practice of Professional Advertising: A comparative analysis*. Lagos: Trust Communications Limited.
- Folarin, B. (2002). *Theories of mass communication: An introductory text*. Lagos: Links publications.
- Haider, T. & Shakib, S. (2018). A Study of the Influence of Advertisement on Consumer Buying Behaviour. *Business Studies Journal*. Vol. 9(1): 62-69.
- John W. and Adrian M. (2005). *The Fundamentals of Advertising*, Elsevier Butterworth: Heinemann.
- Kazmi, S.H.H. & Satish K. B. (2001). *Advertising & Sales Promotion*. Excel Books
- Kimefield , Y.M. & Watt J.H. (2001). "The Pragmatic Value of Online Transactional Advertising" a predictor of purchase intention" *Journal of Marketing Communications*, 7 (3) p 137-157.
- Korgaonkar, P. & Wolin , L.D. (2002). Web Usage, Advertising and Shopping: Relationships Patterns. *Journal of Internet Research*, 12(2): 191-204.
- Kotler, P. and Keller, L. (2006). *Marketing Management*. 12th Edition; New Jersey: Pretence hall.
- Lava Family Inn (2020). Effectiveness of Internet Advertising on Consumer Behaviour. <https://lavafamilyinn.com/effectiveness-of-internet-on-advertising-on-consumer-behaviour> Retrieved 19 April, 2020.
- Moemeke. I. S. (1983). Advertising in Nigeria. *Journal of Communication*. Vol. 3(1): 5.
- Murad, M.H. (2018). Online Advertisement and its Impact on Consumer Behaviour. SSRN. <https://ssrn.com/abstract=3288005> Retrieved 19 April, 2020.
- Nwachukwu, C.I. (2014). The influence of internet advertising on purchase intention of internet users in Ogun state. An M.A Dissertation, Department of Communication and Language Arts, University of Ibadan.
- Nwosu, I.E (1996). *Marketing Communication Management: New Direction, Conceptual and Componential Overview in Mass Media and Marketing Communications: Principles, Perspectives and Practices*. Enugu: Thought Communications publishers.
- Okoro , M.N. (2000). *The Business of Advertising*. Enugu: Acena Publishers.
- Osuala, E. C. (2001). *Introduction to Research Methodology*. Onitsha: Africana publishers limited.
- Palanisamy, R. (2004). Impact of Gender Differences on Online Consumer Characteristics on Web -Based Banner advertising Effectiveness. *Journal of Services Research*. Vol. 4(2): 45-47.
- Ries, A and Ries, L. (2000). *The 11 Immutable Laws of Internet Branding*, Collins Publishers, GA.
- Russell, J. and Lane, W. (2000). *Advertising: A framework*. N.J, USA: Upper Saddle River, Prentice Hall.
- Sama, R. (2019). Impact of Media Advertisement on Consumer Behaviour. *Journal of Creative Communications*. Vol. 14(1) <https://journals.sagepub.com/doi/aba/10.1177/0973258618822624> Retrieved 18 April, 2020.
- Sobowale, I. (1983). *Scientific Journalism: What Tool for the Precision Journalist*. Lagos: John west publications Limited.
- Tejumaiye, A. (2003). *Mass Communication Research: An Introduction*. Ibadan: Scepter Prints Limited.
- Udende, P, & Azeez, A. C. (2010). *Internet Access and Use among students of Ilorin*

Nigeria. www.unilorin.edu.ng/publications/udendep Retrieved 5 December, 2019.

Vinaga-Kumar, C.M. & Mehrotra, S. (2018). Print Vs. Online Advertising: Impact on Buying Behaviour of Youth. *Global Media Journal*. Vol. 16: 31-32.

Wu, C. (2003). The Relationship Between consumer characteristics and attitudes towards online shopping, *Journal of Marketing Intelligence and Planning*. Vol. 21(1): 37-44.