Influence of Advertising in Shaping Consumers' Buying Behaviour: A Study of MTN and Glo Users in Ugelli, Delta State

EDAFE EDOJA¹, PROF. BEN U. NWANNE²

^{1,2} Department of Mass Communication, Delta State University

Abstract- The influence of advertising in shaping consumers' buying behaviour: A study of MTN and Glo Users in Delta State, was the aim of this investigation. The adopted design was a cross-sectional research design. The population was 3 million MTN and Glo subscribers, with a sample size of 400 subscribers. The sampling approach was multi-stage, with other sampling techniques used at different stages. A questionnaire titled Advertising and Consumer Buying Behaviour Questionnaire was used. The instrument was validated and tested for reliability with a coefficient of r = 0.807, through Cronbach's Alpha. Mean and standard deviation provided statistical evidence to answer the research questions, while the independent t-test tested the hypotheses at the 0.05 significance level. Findings from this study showed, among others, that there is a slight but negligible difference in the mean rating among MTN and Glo users on how advertising influences consumer patronage and buying behaviour. Based on the results, this study recommended, among others, that the marketing teams of MTN and Glo should invest in more creative, tailored, and persuasive advertising campaigns to stand out and capture market attention beyond the current saturation levels.

Index Terms- Advertising, Shaping, Consumer, Buying Behaviour, Telecommunications

I. INTRODUCTION

In the present fast-changing and intensely competitive business landscape, advertising remains a critical tool for influencing consumer decision-making and promoting brand loyalty. It serves as a strategic communication mechanism through which organisations reach potential customers, shape public perception, and stimulate demand for their products or services. Advertising not only informs consumers about product offerings but also persuades and reminds them of the value associated with a brand (Kotler & Keller, 2021). This is particularly relevant in consumer-oriented sectors like telecommunications, where market saturation and customer retention are persistent challenges. In Nigeria, telecommunications giants such as MTN

and Globacom (Glo) consistently invest in extensive advertising campaigns to maintain market presence and outpace competition.

Consumer purchasing behaviour describes the steps and choices people make when acquiring, using, or discarding goods and services to meet their wants and needs. This behaviour is shaped by a range of psychological, personal, cultural, and social factors, among which marketing and advertising play dominant roles (Solomon et al., 2020). The rise of various advertising media, ranging conventional outlets like TV and radio to modern platforms such as social media and mobile marketing, has made the effect of advertising on consumer behaviour more layered and complicated. medium through manner and advertisements are delivered have been found to significantly affect consumer engagement and eventual buying decisions (Dwivedi et al., 2021). For telecom users in Nigeria, exposure to such campaigns can alter perceptions about network quality, service affordability, promotional offers, and brand trustworthiness.

The Nigerian telecommunications sector is one of the most vibrant in Sub-Saharan Africa, with over 220 million active subscribers as of 2024, representing a penetration rate exceeding 100% (Nigerian Communications Commission [NCC], 2024). MTN and Glo are two major players in this ecosystem, often competing aggressively for market share through creative and persuasive advertising techniques. While MTN has maintained a leading market position due to its extensive infrastructure and brand equity, Glo has gained ground by culturally resonant and emotive advertising campaigns that appeal to national pride and identity. Each provider utilises different advertising channels and strategies to capture and retain consumers. This makes the telecom sector an appropriate context for examining how advertising

shapes consumer preferences and influences patronage decisions.

Located in Nigeria's oil-producing South-South zone, Delta State offers a significant context for this study. With a growing population, increasing internet penetration, and a blend of urban and rural settlements, consumers in the state are exposed to diverse advertising formats. The state's socioeconomic diversity means that advertising must be tailored to reach varying demographic groups, including students, business owners, civil servants, and rural dwellers. Research evidence suggests that variables like age, level of income, educational attainment, and occupational status can considerably influence the extent to which advertising impacts consumer behaviour (Alsharif et al., 2021). Yet, there remains a paucity of empirical research focused on how advertising affects buying behaviour across competing telecom brands within such a localised Nigerian context.

Furthermore, recent studies emphasise the growing importance of digital media in shaping modern consumer behaviour, especially among younger, tech-savvy demographics (Shareef et al., 2022). Social media advertising, influencer marketing, and personalised mobile messages are now integral to brand communication strategies. MTN and Glo, aware of these trends, have increasingly adapted their advertising to appeal to these evolving preferences. However, the extent to which these efforts translate into actual consumer behaviour, such as service subscription, brand switching, or loyalty, within Delta State remains underexplored. Understanding this dynamic is crucial not only for telecom marketers but also for scholars, regulators, and policymakers aiming to foster consumer rights and market efficiency.

Against this backdrop, the present study seeks to investigate the influence of advertising in shaping consumer buying behaviour among MTN and Glo users in Delta State. Specifically, the research aims to examine how advertising affects consumer patronage, identify the role of demographic factors, and assess the impact of various advertising channels.

Statement of Problem

In Nigeria's rapidly evolving telecommunications industry, advertising has become a major tool used

by service providers to attract, retain, and influence consumer buying behaviour. With increasing competition among telecom operators, especially between MTN and Glo, advertising strategies have become more aggressive and sophisticated, leveraging both traditional and digital media platforms. Despite significant advertising expenditures by both companies, the extent to which these campaigns shape consumer behaviour, such as influencing patronage, brand switching, loyalty, or perception, remains unclear. Previous studies have generally examined the influence of advertising on consumers from a broad national perspective, often neglecting regional disparities and contextual nuances. In particular, there is a dearth of empirical evidence focusing on the comparative impact of advertising between MTN and Glo among users in Delta State, where socio-economic diversity and varying media exposure may significantly influence consumer responses.

Moreover, while demographic factors such as age, income level, and educational background have been shown to affect advertising effectiveness, there is insufficient research that links these variables to the choice of telecom providers within localised Nigerian markets. Similarly, the influence of specific advertising channels, such as television, radio, billboards, and social media, on consumer decision-making has not been sufficiently explored within the Delta State context. As consumers become more media-literate and technologically empowered, it becomes necessary to understand not only whether advertising influences buying behaviour, but also how and through which media it does so most effectively. Without such insights, telecom marketers may continue to invest in ineffective promotional campaigns, leading to wasted resources and missed opportunities for market optimisation.

Objectives of the Study

The influence of advertising in shaping consumers' buying behaviour: A study of MTN and Glo Users in Delta State. Distinctively, the objectives of the study sought to:

- 1. Examine the impact of advertising on consumer patronage/buying behaviour among MTN and Glo users.
- 2. Identify the demographic factors that influence consumer buying among MTN and Glo users.

 Examine the impact of advertising channels (television, radio, billboards, social media) on consumer buying behaviour among MTN and Glo users.

Research Questions

- How does advertising influence consumer patronage and buying behaviour among MTN and Glo users?
- 2. What demographic factors most significantly influence consumer buying behaviour among MTN and Glo users?
- 3. Which advertising channels are most effective in influencing consumer buying behaviour among MTN and Glo users?

Hypotheses

H₀₁: No statistically meaningful difference is observed in advertising influence on consumer patronage and buying behaviour among MTN and Glo users.

H₀₂: No statistically meaningful difference is observed in the demographic factors that most influence consumer buying behaviour among MTN and Glo users.

H₀₃: No statistically meaningful difference is observed in the advertising channels that are most effective in influencing consumer buying behaviour among MTN and Glo users.

II. METHODOLOGY

A cross-sectional research design was adopted for this investigation. It was considered suitable because it is particularly effective for examining the relationships between variables such as advertising influence, consumer buying behaviour, and demographic factors among MTN and Glo users.

3 million subscribers (NCC, 2024) formed the population of the study. This diverse population includes individuals from various age groups, genders, income levels, and educational backgrounds, allowing for the selection of a representative sample and ensuring that the findings are generalizable across different segments of the population.

The sample size of 400 subscribers consisted of 200 MTN and 200 Glo subscribers. The sample size for MTN and Glo users was derived using Taro Yemen's Formula.

Multi-stage sampling approach was used. In the first stage, the population was divided based on geographical locations, such as local governments. In the second stage, within each selected local government, random sampling was conducted to select specific communities or wards. Finally, individual participants were randomly selected from these communities or wards. The sample size was drawn from the three selected local governments in Delta State as follows: Isoko North, Ughelli North, and Ika South. These local governments were strategically selected due to their high population density, economic significance, and representation of the state's urban and rural areas.

For data collection, a 30-item questionnaire titled Advertising and Consumer Buying Behaviour Questionnaire (ACBBQ) was developed by the researcher. Responses were measured on a four-point scale, ranging from Strongly Agree (4) to Strongly Disagree (1).

The instrument's validity was determined by two experts in Measurement and Evaluation, who assessed the instrument for face and content validity. Each validator was given a copy of the questionnaire to determine the clarity and suitability of the items and make corrections and suggestions as appropriate..

The instrument's reliability was ascertained using 20 subscribers (10 MTN and 10 Glo) from Rivers State, since they are not part of the population of the main study. The instrument was administered to the respondents through a pilot study approach. The results from the administrations were analysed through Cronbach's alpha, yielding the reliability coefficient of ACBBO = 0.807.

Mean (\overline{x}) and standard deviation (SD) provided statistical evidence to answer the research questions, while the independent t-test tested the hypotheses at the 0.05 significance level.

III. FINDINGS AND DISCUSSION

Research Question 1: How does advertising influence consumer patronage and buying behaviour among MTN and Glo users?

Table 1: \overline{X} and SD of how advertising influences consumer patronage and buying behaviour among

S/N	Items	M	TN (n=	200)	Glo (n=200)			
		$\overline{\mathbf{x}}$	SD	Decision	$\overline{\mathbf{x}}$	SD	Decision	
.1	I have noticed advertisements from MTN and Glo in recent times	3.15	0.61	Agree	3.15	0.60	Agree	
.2	Advertisements by network providers help me learn about their products or services	2.89	0.86	Agree	2.86	0.84	Agree	
.3	I consider information from advertisements before deciding on a mobile network provider	2.87	0.92	Agree	2.90	0.88	Agree	
.4	The frequency of advertisements influences how familiar I am with MTN or Glo	3.37	0.68	Agree	3.39	0.65	Agree	
.5	I have taken action (e.g., recharge, subscription) after seeing or hearing an advert	3.38	0.64	Agree	3.34	0.63	Agree	
.6	I evaluate the offers in adverts before making purchasing decisions	3.15	0.82	Agree	3.12	0.80	Agree	
.7	Advertising influences my perception of the value offered by MTN or Glo	3.14	0.60	Agree	3.13	0.61	Agree	
.8	I am more aware of promotions and bonuses through advertising messages	2.86	0.85	Agree	2.75	0.85	Agree	
.9	I have compared services between MTN and Glo based on what I learned from their advertisements	2.87	0.92	Agree	2.93	0.88	Agree	
.10	My level of interest in MTN or Glo products/services is affected by how they advertise	3.38	0.68	Agree	3.39	0.66	Agree	
	Grand Mean	3.11			3.10			

Table 1 shows that from the MTN users, the majority agreed with items 1-10, given that their mean ratings were at or above the benchmark mean value of 2.5., indicating among others that users take action (e.g., recharge, subscription) after seeing or hearing an advert, their level of interest in MTN or Glo products/services is affected by how they advertise, and the frequency of advertisements influences how familiar users are with MTN or Glo. Also, from the Glo users it was revealed that, the majority agreed with items 1-10, given that their mean ratings were at or above the benchmark mean value of 2.5., indicating among others that frequency of advertisements influences how familiar users are with MTN or Glo, the level of interest in MTN or Glo products/services is affected by how they advertise, and users take action (e.g., recharge, subscription) after seeing or hearing an advert.

The grand mean of 3.11 for the MTN users and 3.10 for the Glo users implies that there is a slight but negligible difference in the mean rating among MTN and Glo users on how advertising influences consumer patronage and buying behaviour.

Research Question 2: What demographic factors most significantly influence consumer buying behaviour among MTN and Glo users?

Table 2: \overline{X} score and SD of the demographic factors that most influence consumer buying behaviour among MTN and Glo users

S/N	Items	M	TN (n-	200)	Ç	lo (n-2	(00)
		$\overline{\mathbf{x}}$	SD	Decision	$\overline{\mathbf{x}}$	SD	Decision
.11	My age affects how I respond to advertisements by MTN or Glo	3.14	0.62	Agree	3.13	0.63	Agree
.12	Gender plays a role in determining which telecom adverts influence my subscription choices	2.86	0.86	Agree	2.86	0.89	Agree
.13	I tend to be influenced by MTN/Glo advertising based on my income level	2.87	0.93	Agree	2.88	0.95	Agree
.14	The level of my education affects how I understand and respond to telecom advertisements	3.38	0.69	Agree	3.38	0.70	Agree
.15	Younger people are more easily influenced by telecom adverts than older users like me	2.85	0.74	Agree	2.81	0.75	Agree
.16	My gender identity aligns with specific advertising styles that affect my buying decisions	3.01	0.63	Agree	3.00	0.65	Agree
.17	I consider price-related information in telecom ads more important due to my income status	2.94	0.69	Agree	2.92	0.70	Agree
.18	I critically evaluate telecom advertisements because of my educational background	3.00	0.53	Agree	2.99	0.55	Agree
.19	People within my income bracket are likely to switch between MTN and Glo based on promotions	3.25	0.72	Agree	3.23	0.74	Agree
.20	Educational campaigns by telecom companies influence my perception of their services	3.29	0.58	Agree	3.28	0.58	Agree
	Grand Mean	3.06			3.05		

Table 2 shows that from the MTN users, the majority agreed with items 11-20, given that their mean ratings were at or above the benchmark mean value of 2.5., indicating among others that the level of users education affects how they understand and respond to telecom advertisements, educational campaigns by telecom companies influence user's perception of their services, and users within an income bracket are likely to switch between MTN and Glo based on promotions.

Also, from the Glo users it was revealed that, the majority agreed with items 11-20, given that their mean ratings were at or above the benchmark mean value of 2.5., indicating among others that the level of users education affects how they understand and respond to telecom advertisements, educational campaigns by telecom companies influence user's perception of their services, and users within an income bracket are likely to switch between MTN and Glo based on promotions.

The grand mean of 3.06 for the MTN users and 3.05 for the Glo users implies that there is a slight but negligible difference in the mean rating among MTN and Glo users concerning the demographic factors that most significantly influence consumer buying behaviour. However, from the result, educational level is the demographic factors that most significantly influence consumer buying behaviour.

Research Question 3: Which advertising channels (television, radio, billboards, social media) are most

effective in influencing consumer buying behaviour among MTN and Glo users?

Table 3: \overline{X} score and SD of the advertising channels that are most effective in influencing consumer buying behaviour among MTN and Glo users

S/N	Items	M	TN (n-	200)	Glo (n=200)			
		x	SD	Decision	x	SD	Decision	
.21	Television advertisements influence my decision to subscribe to MTN or Glo services	2.98	0.66	Agree	2.93	0.70	Agree	
.22	I am more likely to respond to promotional offers seen on TV than from other media	2.98	0.62	Agree	2.97	0.63	Agree	
.23	Radio jingles by MTN and Glo catch my attention and affect my buying choices	2.89	0.72	Agree	2.87	0.72	Agree	
24	I often switch based on promotional campaigns I hear on the radio	3.44	0.63	Agree	3.40	0.66	Agree	
25	Billboards advertising MTN and Glo services influence my perception of their brands	2.89	0.91	Agree	2.85	0.95	Agree	
.26	I have taken action (e.g., bought data or airtime) after seeing billboard ads	3.14	0.62	Agree	3.13	0.63	Agree	
.27	Social media ads by MTN and Glo are persuasive and influence my buying decisions	2.87	0.85	Agree	2.84	0.89	Agree	
.28	I engage more with MTN or Glo offers when I see them on platforms like Facebook or Instagram	2.89	0.91	Agree	2.85	0.95	Agree	
.29	Frequent advertising across various channels helps reinforce my loyalty to a particular network	3.38	0.68	Agree	3.38	0.71	Agree	
.30	I am likely to recommend MTN or Glo to others based on their advertising campaigns	3.58	0.69	Agree	3.55	0.73	Agree	
	Grand Mean	3.10			3.08			

Table 3 shows that from the MTN users, the majority agreed with items 21-30, given that their mean ratings were at or above the benchmark mean value of 2.5., indicating among others that users are likely to recommend MTN or Glo to others based on their advertising campaigns, users often switch or recharge based on promotional campaigns I hear on the radio, and frequent advertising across various channels helps reinforce users loyalty to a particular network.

Also, from the Glo users it was revealed that, the majority agreed with items 21-30, given that their mean ratings were at or above the benchmark mean value of 2.5., indicating among others that users are likely to recommend MTN or Glo to others based on their advertising campaigns, users often switch or recharge based on promotional campaigns I hear on the radio, and frequent advertising across various channels helps reinforce users loyalty to a particular network.

The grand mean of 3.10 for the MTN users and 3.08 for the Glo users implies that there is a slight difference in the mean rating among MTN and Glo users implying that, social media and radio are the most effective in influencing consumer buying behaviour.

Hypothesis 1: No statistically meaningful difference is observed in advertising influence on consumer

patronage and buying behaviour among MTN and Glo users.

Table 4: Independent t-test summary on the difference in advertising influence on consumer patronage and buying behaviour among MTN and

Glo users										
Subscriber	n	x	SD	df	tcal	tub	Sig.	Decision		
MTN	200	31.09	4.96	398	0.14	1.96	0.89	Retain: Ho1		
Glo	200	31.05	4.43							

Table 4 indicates that $t_{cal} = 0.14$, df = 398, and $t_{tab} = 1.96$. Therefore, since $t_{cal} < t_{tab}$ and P > 0.05, no statistically meaningful difference was observed in advertising influence on consumer patronage and buying behaviour among MTN and Glo users. Hence, the null hypothesis one is retained at a 0.05 level of significance.

Hypothesis 2: No statistically meaningful difference is observed in the demographic factors that most influence consumer buying behaviour among MTN and Glo users.

Table 5: Independent t-test summary on the difference in the demographic factors that most influence consumer buying behaviour among MTN and Glo users

Subscribers	n	x	SD	df	tcal	teab	Sig.	Decision
MTN	200	30.62	4.03	398	0.54	1.96	0.59	Retain: H _{O2}
Glo	200	30.47	3.94					

Table 5 indicates that $t_{cal} = 0.54$, df = 398, and $t_{tab} = 1.96$. Therefore, since $t_{cal} < t_{tab}$ and P > 0.05, no statistically meaningful difference was observed in the demographic factors that most influence consumer buying behaviour among MTN and Glo users. Hence, the null hypothesis two is retained at a 0.05 level of significance.

Hypothesis 3: No statistically meaningful difference is observed in the advertising channels that are most effective in influencing consumer buying behaviour among MTN and Glo users.

Table 6: Independent t-test summary on the difference in the advertising channels that are most effective in influencing consumer buying behaviour among MTN and Glo users

Subscribers	n	x	SD	df	teal	ttab	Sig.	Decision
MTN	200	30.92	4.27	398	0.18	1.96	0.86	Retain: H _{O3}
Glo	200	30.87	4.12					

Table 6 indicates that $t_{cal} = 0.18$, df = 398, and $t_{tab} = 1.96$. Therefore, since $t_{cal} < t_{tab}$ and P > 0.05, no statistically meaningful difference was observed in the advertising channels that are most effective in influencing consumer buying behaviour among MTN and Glo users. Hence, the null hypothesis three is retained at a 0.05 level of significance.

IV. DISCUSSION OF FINDINGS

The result of research question one showed that there is a slight but negligible difference in the mean rating among MTN and Glo users on how advertising influences consumer patronage and buying behaviour. Signalling that both users of MTN and Glo have almost the same user experience concerning how advertising influences consumer patronage and buying behaviour. Furthermore, the result of hypothesis one revealed that no statistically meaningful difference was observed in advertising influence on consumer patronage and buying behaviour among MTN and Glo users. The results of this study are consistent with Olowokudejo (2021), who found that advertising substantially contributes to attracting new clients, reactivating dormant ones, and stimulating demand in the insurance sector. The study, therefore, concluded that advertising exerts a significant influence on customer patronage. In a related study, Nwosu (2020) reported that brand perception, service quality, and customer relationship management each exert a significant effect on customer patronage. The study further emphasised that well-managed product branding can shape customer patronage positively while also expanding the customer base and enhancing a firm's profitability.

The result of research question two showed that there is a slight but negligible difference in the mean rating among MTN and Glo users concerning the demographic factors that most significantly influence consumer buying behaviour. However, from the result, educational level is the demographic factors that most significantly influence consumer buying behaviour. Furthermore, the result of hypothesis two revealed that no statistically meaningful difference was observed in the demographic factors that most influence consumer buying behaviour among MTN and Glo users. The findings are supported by Ahmeti (2022), who observed that respondents demonstrated a notable preference for imported goods, with 41.79%

indicating a willingness to pay a premium for products from top producers based on perceived quality. In contrast, 58.21% of respondents expressed a preference for locally made products. The study further established a correlation between demographic characteristics and consumer purchasing decisions when choosing between local and imported goods. These insights highlight the relevance of market segmentation and targeted advertising strategies in influencing consumer behaviour.

The result of research question three showed that there is a slight difference in the mean rating among MTN and Glo users implying that, social media and radio are the most effective in influencing consumer buying behaviour. Furthermore, the result of hypothesis three revealed that no statistically meaningful difference was observed in the advertising channels that are most effective in influencing consumer buying behaviour among MTN and Glo users. The findings of the present study align with those of Phiri and Hossain (2022), who demonstrated that radio advertising, as a traditional medium, effectively shapes consumer purchase intentions, particularly when combined with digital platforms. Their study further showed that consumers perceive radio as a user-friendly medium that attracts, informs, and persuades them, thereby reinforcing its credibility and value. Similarly, Bandara (2021) found that social media advertising exerts a positive influence on consumer purchasing behaviour within the fast fashion industry. Among the four independent variables assessed, three; entertainment, familiarity, and social imaging; were identified as having significant effects on consumer behaviour, while advertising expenditure did not demonstrate a statistically significant impact.

CONCLUSION

The study concluded that demographic factors such as educational level emerged as a critical influencer of consumer buying behaviour, while social media and radio were identified as the most effective advertising channels. Despite these findings, no significant difference was found between the two user groups in how these factors influenced their behaviour. This indicates that consumer to responsiveness advertising strategies, promotional demographic characteristics, and

incentives is relatively uniform across both subscriber bases, pointing to a saturated market where strategic differentiation may be minimal.

RECOMMENDATIONS

- 1. Since advertising influences consumer patronage similarly among users, the marketing teams of MTN and Glo should invest in more creative, tailored, and persuasive advertising campaigns to stand out and capture market attention beyond the current saturation levels.
- Given that educational level significantly influences consumer buying behaviour, telecommunications regulators should promote consumer literacy programs that help individuals make more informed decisions regarding telecom products and services.
- As social media and radio were found to be the most effective channels, advertisers should prioritise these platforms for telecom campaigns, focusing on engaging, localised, and interactive content that appeals to the Delta State audience.

REFERENCES

- [1] F. Ahmeti, "The impact of demographic factors on consumer purchasing preferences in developing countries: Empirical evidence from Kosovo," *Journal of Liberty and International Affairs*, vol. 8, no. 1, pp. 98–115, 2022.
- [2] A. H. Alsharif, N. Z. M. Salleh, and M. F. Baharuddin, "The influence of advertisement appeals on consumer purchase behaviour," *Cogent Business & Management*, vol. 8, no. 1, p. 1938346, 2021. [Online]. Available: https://doi.org/10.1080/23311975.2021.19383
- [3] D. M. D. Bandara, "Impact of social media advertising on consumer buying behaviour: With special reference to fast fashion industry," *Sri Lanka Journal of Marketing*, vol. 7, no. 2, pp. 80–102, 2021.
- [4] Y. K. Dwivedi, E. Ismagilova, and D. L. Hughes, "Setting the future of digital and social media marketing research: Perspectives and research propositions," *International Journal of Information Management*, vol. 59, p. 102168, 2021. [Online]. Available: https://doi.org/10.1016/j.ijinfomgt.2020.10216

- [5] P. Kotler and K. L. Keller, *Marketing Management*, 16th ed. London, U.K.: Pearson Education, 2021.
- [6] Nigerian Communications Commission, "Subscriber/network data reports," 2024. [Online]. Available: https://www.ncc.gov.ng/statistics-reports/subscriber-data.
- [7] M. A. Shareef, A. M. Baabdullah, and Y. K. Dwivedi, "Consumer behaviour in social commerce: The role of trust, perceived risk, and social influence," *Technological Forecasting and Social Change*, vol. 174, p. 121238, 2022. [Online]. Available: https://doi.org/10.1016/j.techfore.2021.121238
- [8] F. F. Olowokudejo, "The impact of advertisement on customer patronage in the Nigerian insurance industry," *Nigeria Journal* of Risk and Insurance, vol. 11, no. 1, pp. 78– 97, 2021.
- [9] I. A. Nwosu, "Influence of online advertisement on consumer purchase behaviour among internet users in Lagos State, Nigeria," *Journal of Policy and Development Studies*, vol. 12, no. 2, pp. 48–58, 2020.
- [10] A. Phiri and M. Hossain, "Investigating the influence of radio advertising on consumer purchase intention: A qualitative study," *Journal of Marketing Communications*, vol. 28, no. 1, pp. 1–15, 2022.