

# Promotion and Patronage of Products of Access and Zenith Banks by Customers in Akwa Ibom State



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## Abstract

This study examined Promotion and Patronage of Products of Access, and Zenith Banks by Customers in Akwa Ibom State. In the 21<sup>st</sup> century, marketing promotion remains a critical tool for influencing customer behaviour in the competitive banking sector. Accordingly, banks such as Access and Zenith continually adopt innovative promotional strategies to attract new customers and retain existing ones. The study investigated the opinions of customers on the extent to which marketing promotion influences their patronage of products and services from these banks. A survey research design was adopted, with a population of 1,987,282 and a sample size of 384 respondents. Data collected via questionnaire were analyzed using simple percentages, weighted mean and frequency counts. Findings revealed that customers are aware of diverse promotional strategies employed by Access and Zenith Banks, with 20% identifying direct marketing, 15% email marketing, 12% each for public relations and social media marketing and 10% each for media advertising, guerrilla marketing and influencer marketing. Advertising plays a moderate role, with 53% [WMS = 2.5] acknowledging its role in brand awareness, 70% [WMS = 3.0] stating it shapes brand images 61% saying it influences purchasing decisions, and 62% [WMS = 2.7] agreeing it reinforces positive brand associations. Digital marketing was reported by 62% [WMS = 2.7] of customers as having a great influence on patronage, particularly through enhancing brand visibility and engagement. Direct marketing emerged as the most influential strategy, with 78% (WMS = 3.1) of customers affirming its effectiveness in delivering personalized communication, providing product clarity and prompting action. The study recommends that Access and Zenith Banks should strengthen underutilized promotional channels and allocate resources strategically to achieve a more balanced and effective promotional mix for wider, and sustained customer engagement.

**Keywords:** *Promotion, Patronage, Products, Access, Zenith, Banks, Customers*

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### **Background to the Study**

The nature and speed of advancement in the Nigerian banking sector have opened new doors for economic growth and sustenance in the sector. The banking sector in Nigeria is one of the most significant contributors to the development of the national and sub-national economies, as highlighted by the World Bank. According to the World Bank (2018) report, there has been a massive growth in the financial industry in Nigeria, such that it has made the country's financial inclusion grow from 38% in 2014 to 63% in 2020. This impressive 25% increase in six years highlights the huge impact of the banking sector on financial inclusion in Nigeria. Similarly, a report from the National Bureau of Statistics (NBS) in 2021 indicates that the Nigerian banking sector contributed an average of 5.3% to Nigeria's Gross Domestic Product (GDP) between 2010 and 2020. This shows that the sector has been playing a significant role in driving economic activities in Nigeria, from facilitating financial transactions to producing credit and capital for businesses and individuals.

Arising from its economic significance and support for individual players (businesses and organizations), the financial services sector in Nigeria, including Akwa Ibom State, has become increasingly competitive in recent years. Scholars like Uduak (2021) and Ishiaq and Abdullahi (2022) submit that in the past few years, the financial services sector in Nigeria has experienced significant expansion and competition driven by several factors such as shifting consumer preferences, technological advancements, and regulatory changes. Thus, banks such as Access and Zenith Banks are constantly finding and utilizing innovative ways and strategies to attract new customers and retain existing ones.

Ogirima and Atsu (2020) observe that this quest to remain top of the competition has led to an increased focus on the adoption of marketing promotion as a strategy to help them remain top in the banking sector. Banks in Akwa Ibom State such as Access, Zenith and First etc employ a mix of promotional tools including advertising, public relations, sales promotions, direct marketing and digital marketing to reach their target audiences to persuade them on patronage of their products and services such as account opening, ATM cards, sending or transferring money, payment of bills, buying of airtime among others. These banks make use of various traditional media of communication (such as radio, television, newspapers, magazines, etc) to promote their products and services to the old and potential customers. In some cases, they use direct marketing to reach out to their customers with personalized information about their offerings that can address the needs of the customers through phone calls, text messages, and other personal communication channels. Furthermore, they use digital marketing efforts such as social media promotional campaigns such as Facebook posts, X (formerly Twitter) messages, WhatsApp messages, etc, to interact and engage with their target audience (customers) to persuade them to patronize their products and services. Accordingly, this study will assess the effectiveness of promotional activities of Access and Zenith Banks in influencing customers' patronage of their offerings.

### **Objectives of the Study**

This study therefore sought to:

- i. identify the promotional practices of Access and Zenith banks that are familiar to customers in Akwa Ibom State;

- ii. examine the influence of advertising on the patronage of Access and Zenith bank's products among customers in Akwa Ibom State;
- iii. determine the extent to which digital marketing influences customer's patronage of Access and Zenith bank's products in Akwa Ibom State.

### **Research Questions**

This study answered the following research questions:

- i. What are the promotional practices of Access and Zenith banks that are familiar and identifiable to customers in Akwa Ibom State?
- ii. What is the influence of advertising on the patronage of Access and Zenith Banks' products among customers in Akwa Ibom State?
- iii. To what extent does digital marketing influence customers' patronage of Access and Zenith Bank's products in Akwa Ibom State?

### **Review of Related Literature**

#### **Marketing Promotion**

Promotion is one of the core concepts in marketing communications that has maintained its relevance over the ages. Due to its centrality and high value in the modern business world, scholars have given the concept a variety of definitions, explaining what the concept is and how it works. In the general sense, marketing promotion involves the strategic activities undertaken by businesses to communicate the value of their products or services to target audiences as a way to stimulate interest and persuade potential customers to take action.

Promotion encompasses a dynamic array of strategies designed to inform, persuade, and connect with consumers across multiple channels. It aims to enhance brand awareness, influence purchasing decisions, and ultimately foster long-term loyalty among consumers. Tactics range from advertising to cutting-edge digital approaches, all carefully calibrated to engage audiences and elevate business performance (Kumar & Kothari, 2020). Effective promotion rests on a sound understanding of consumer psychology, a mastery of message delivery, and ongoing measurement of campaign outcomes. When executed well, marketing promotion transforms consumer perceptions, increases profitability, and shapes the trajectory of a brand's success within an ever-evolving marketplace driven by competition and technological advancement.

In today's media-saturated world, promotional efforts must be both strategic and adaptive to effectively reach and influence audiences. Television, radio, billboards, and print media still serve as powerful one-way communication tools that convey persuasive messages to a broad public (Rojas-Gallegos & Lindeman, 2021). These traditional platforms continue to play a vital role, especially in reaching demographics less accessible via digital media. Their primary purpose is often to create brand recognition, foster trust, and prompt immediate consumer action – whether it is a purchase, a visit to a store, or an inquiry. The simplicity and mass reach of these media make them crucial for campaigns targeting general audiences across regional and national scales.

Digital platforms have radically redefined the terrain of promotion, enabling more interactive, personalised, and data-driven strategies. Social media, websites, search engines, and email campaigns allow brands to tailor their communication and measure audience responses in real time. Content marketing, influencer collaborations, and search

engine advertising are just a few tools used to boost visibility and conversion (Pritchard & Baker, 2022). These platforms support a two-way interaction that enhances engagement, creating opportunities for brands to build relationships and trust with their audiences. Through likes, shares, comments, and direct messaging, digital channels offer invaluable insights into consumer preferences and trends, enhancing the strategic value of promotional efforts.

Beyond simply generating sales, promotional efforts can create urgency and emotional resonance among target audiences. Incentives such as limited-time offers, discounts, and contests are used to stimulate demand and deepen consumer relationships. These tactics serve not only to drive purchases but also to build brand affinity through ongoing engagement (Pozas-Ruiz & Escribano-Aranceta, 2021). The sense of exclusivity or reward cultivated by such efforts encourages repeat patronage and word-of-mouth promotion. Importantly, these strategies empower consumers by offering perceived value, which increases satisfaction and loyalty. As such, promotions function not merely as sales tactics but as relationship-building tools that enhance brand attachment and increase customer lifetime value in competitive marketplaces.

Strong promotional strategies also help a brand carve a distinctive identity in crowded marketplaces and saturated industries. Through compelling storytelling, memorable visuals, and consistent messaging, businesses can imprint their values and offerings in the minds of consumers (Gupta & Shah, 2020). Differentiation becomes a key strategy, particularly where product features alone may not stand out. By projecting a unique voice and personality, brands humanise themselves and become more relatable to their target audiences. This emotional connection often translates into consumer preference, even when competitors offer similar or cheaper products. As a result, promotion becomes a medium not just for selling, but for shaping the brand narrative in a way that resonates and endures.

Promotional content is not only persuasive but also educational, providing essential information to help consumers make informed and confident choices. It informs potential customers about product features, functions, and benefits, helping them evaluate how well a product addresses specific needs or desires. This informative aspect of promotion underlines its role in improving the consumer experience and reducing perceived risk in purchasing decisions (Chang & Chang, 2021). By highlighting practical value and usage, promotions serve as tools of consumer empowerment and decision support. Furthermore, they position the brand as a trusted solution provider, increasing consumer trust and credibility. Educational promotion thus strengthens consumer confidence, contributing to greater satisfaction and long-term loyalty.

Expanding into new markets or reaching diverse customer groups often hinges on effective promotional adaptation and cultural sensitivity. Campaigns must account for cultural nuances, behavioural patterns, and regional preferences. Research-driven promotion ensures relevance and resonance, allowing companies to customise offers that appeal to segmented audiences (Kim & Jang, 2022). Tailored messaging based on local values, language, and identity makes audiences feel seen and respected, thereby enhancing response rates and fostering stronger connections. Brands that successfully localise their promotional content often outperform competitors in global markets. Thus, promotion becomes a powerful bridge across cultures, fostering inclusivity while extending brand influence into unfamiliar territories and untapped demographic segments.

New product launches benefit immensely from strategic promotion that builds anticipation, excitement, and market readiness. Generating early buzz, securing initial sales, and attracting media attention are key components of successful rollouts. As products mature, promotional strategies must evolve to maintain relevance, address changing consumer needs, and refresh interest. In some cases, businesses collaborate on co-branded campaigns, leveraging each other's strengths and audiences for mutual benefit (Lim & Tan, 2020; Akporiaye & Ofulue, 2021). These alliances broaden reach and reduce marketing costs. Promotion, therefore, serves not only the individual brand but also plays a role in ecosystem building, where collaborative branding drives innovation, competitive advantage, and long-term value creation for all parties involved.

## **Research Methodology**

### **Research Design**

The study adopted survey method of research with questionnaire as instrument for data collection. Since survey serves as an effective tool for the collection of information about the opinions of people dominant among a population too large for direct observation, its adoption in this study became essentially effective as the study attempted to examine the opinions of customers of Access and Zenith Banks in Akwa Ibom State on how promotion influences their patronage of the banks' products and services.

### **Population of the Study**

The population of this study comprised residents of Akwa Ibom State who patronize Access and Zenith Banks. Based on the figures obtained from the customer relations desks of both banks, the total number of registered customers in Akwa Ibom State stood at 1,987,282 comprising 963,116 customers of Zenith Bank and 1,024,166 customers of Access Bank. These combined figure represents the official population from which the sample for this study was drawn. The study focused on actual service users with relevant experience and exposure to the sampled banks promotional strategies and service delivery.

Using Philip Meyer's sampling guide, which recommends a standard sample size of 384 respondents for populations exceeding 100,000, this study selected 384 respondents as the sample size. This ensures adequate representation for statistical analysis.

The multi-stage sampling technique was used in selecting the sample for the study. In the first sampling stage, cluster sampling was used to divide Akwa Ibom State into three clusters of Local Government Areas (LGAs) namely: Eket, Ikot Ekpene, and Uyo, following the existing senatorial district arrangement in the state. At the second sampling stage, purposive sampling was used for Eket, Oron, Ikot Ekpene, Abak and Uyo LGAs. The major consideration for selecting these LGAs was the availability of Access and Zenith Banks.

In the final sampling stage, the availability sampling technique was used to select customers of Access and Zenith Banks across the chosen LGAs. Here, the respondents were accessed within the banking halls of the banks in the different locations and LGAs in the clustered areas.

The table below shows the proportional allocation of questionnaire copies:

**Table 1: Proportional Allocation of Questionnaire across Selected LGAs**

LGA of sampled Banks' operation in AKS	Operational Bank Branches	% Allocation	Questionnaire copies allocated
Uyo	8	60	232
Eket	2	10	38
Ikot Ekpene	2	10	38
Abak	2	10	38
Oron	2	10	38
<b>Total</b>	<b>16</b>	<b>100</b>	<b>384</b>

### Method of Data Analysis

Copies of the questionnaire collected were carefully sorted, coded and arranged for analysis. The data were properly tabulated in relevant frequency distribution tables, and the analysis was done using simple percentages, frequency counts and weighted mean.

### Data Presentation, Analysis and Discussion of Findings

#### Data Presentation

**Table 2: Access and Zenith Banks' Promotional Practices Familiar to Respondents**

Response	Frequency	Percentage
Digital Marketing	26	7
Influencer marketing	32	9
Media Advertising	35	10
Public relations	45	12
Sales Promotion	20	5
Email marketing	55	15
Direct marketing	74	20
Social Media Marketing	43	12
Guerrilla marketing	36	10
<b>Total</b>	<b>366</b>	<b>100</b>

Source: 2024 Field Survey

Table 2 shows that respondents are familiar with diverse promotional practices of Access and Zenith Banks, though direct marketing (20%) and email marketing (15%) are the most familiar promotional practices among respondents, indicating their strong presence in Access Bank and Zenith Bank's marketing strategies. Social media marketing and public relations each account for 12%, highlighting their growing importance. Media advertising, guerrilla marketing, and influencer marketing also play notable roles, showcasing the banks' diverse promotional efforts to engage customers.

**Table 3: Advertising Builds Respondents' Awareness of Banks' Products and Services.**

Distribution Based on Sampled Banks									
Response	Zenith		Access		Total (X <sub>1</sub> )	Perc.	Weight (W <sub>1</sub> )	W <sub>1</sub> × X <sub>1</sub>	Decision
	Freq	%	Freq	%					
Strongly Agree	43	12	22	6	65	18	4	260	Significant
Agree	73	20	56	15	129	35	3	387	
Disagree	51	14	61	17	112	31	2	224	
Strongly Disagree	22	6	38	10	60	16	1	60	
<b>Total</b>	<b>189</b>	<b>52</b>	<b>177</b>	<b>48</b>	<b>366</b>	<b>100</b>	<b>10</b>	<b>931</b>	Significant
	<i>Weighted Mean</i>							2.5	
	<i>Average Mean</i>							2.5	

Source: 2024 Field Survey

Table 3 shows that the majority (194, 53%) agreed that advertising helps in brand awareness of the bank's products and services.

**Table 4: Advertising Shapes Brands' Image and Influences Respondents' way Customers perceive it.**

Distribution Based on Sampled Banks									
Response	Zenith		Access		Total (X <sub>1</sub> )	Perc.	Weight (W <sub>1</sub> )	W <sub>1</sub> × X <sub>1</sub>	Decision
	Freq	%	Freq	%					
Strongly Agree	83	23	62	17	145	40	4	580	Significant
Agree	54	15	56	15	110	30	3	330	
Disagree	42	11	31	8	73	19	2	146	
Strongly Disagree	12	3	28	8	50	11	1	50	
<b>Total</b>	<b>189</b>	<b>52</b>	<b>177</b>	<b>48</b>	<b>366</b>	<b>100</b>	<b>10</b>	<b>1,106</b>	Significant
	<i>Weighted Mean</i>							3.0	
	<i>Average Mean</i>							2.5	

Source: 2024 Field Survey

Table 4 shows that the majority (255, 70%) of the respondents agree that advertising shapes the bank's brand image and influences customer perception.

**Table 5: Advertising Influence Respondents' Purchase Decision of Customers by Providing Information or Creating a Sense of Urgency**

Distribution Based on Sampled Banks									
Response	Zenith		Access		Total (X <sub>1</sub> )	Perc.	Weight (W <sub>1</sub> )	W <sub>1</sub> × X <sub>1</sub>	Decision
	Freq	%	Freq	%					
Strongly Agree	43	12	32	9	75	21	4	300	Insufficient
Agree	34	9	36	10	70	18	3	210	
Disagree	83	23	62	17	145	40	2	290	
Strongly Disagree	29	8	47	13	76	21	1	76	
<b>Total</b>	<b>189</b>	<b>52</b>	<b>177</b>	<b>48</b>	<b>366</b>	<b>100</b>	<b>10</b>	<b>1,106</b>	Insufficient
	<i>Weighted Mean</i>							2.5	
	<i>Average Mean</i>							2.5	

<b>Total</b>	<b>189</b>	<b>52</b>	<b>177</b>	<b>48</b>	<b>366</b>	<b>100</b>	<b>10</b>	<b>876</b>
								<i>Weighted Mean</i>
								2.3
								<i>Average Mean</i>
								2.5

Source: 2024 Field Survey

The data on Table 5 shows that the majority of the respondents (221: 61%) disagree with the opinion that advertising influences their purchase decisions by providing information or creating urgency.

**Table 6: Advertising Reinforces Positive Associations with a Brand and Encourages Customer Loyalty**

Response	Distribution Based on Sampled Banks								Decision	Decision
	Zenith		Access		Total (X <sub>1</sub> )	Perc.	Weight (W <sub>1</sub> )	W <sub>1</sub> × X <sub>1</sub>		
	Freq	%	Freq	%						
Strongly Agree	47	13	51	14	97	27	4	388	Significant	Significant
Agree	63	17	67	18	131	35	3	393		
Disagree	54	14	34	9	87	23	2	174		
Strongly Disagree	25	7	25	7	51	14	1	51		
<b>Total</b>	<b>189</b>	<b>52</b>	<b>177</b>	<b>48</b>	<b>366</b>	<b>100</b>	<b>10</b>	<b>1,006</b>		
								<i>Weighted Mean</i>		
								2.7		
								<i>Average Mean</i>		
								2.5		

Source: 2024 Field Survey

In Table 6, the data indicate that (228 representing 62%) of respondents agree that advertising reinforces positive brand associations and encourages customer loyalty.

**Table 7: Extent to which Digital Marketing Influences Customers' Patronage of Access and Zenith Banks' Products**

Response	Distribution Based on Sampled Banks								Decision	Decision
	Zenith		Access		Total (X <sub>1</sub> )	Perc.	Weight (W <sub>1</sub> )	W <sub>1</sub> × X <sub>1</sub>		
	Freq	%	Freq	%						
Very Great	38	10	51	14	89	24	4	356	Significant	Significant
Great	72	20	67	18	139	38	3	417		
Little	54	15	43	12	97	27	2	194		
Very Little	25	7	16	4	41	11	1	41		
<b>Total</b>	<b>189</b>	<b>52</b>	<b>177</b>	<b>48</b>	<b>366</b>	<b>100</b>	<b>10</b>	<b>1,008</b>		
								<i>Weighted Mean</i>		
								2.7		
								<i>Average Mean</i>		
								2.5		

Source: 2024 Field Survey

In Table 7, 38% of respondents agree that digital marketing has a great influence on their patronage of Zenith and Access bank products, with 24% strongly agreeing to this view.

**Table 8: Digital Marketing Increases Brands’ Visibility among Respondents**  
Distribution Based on Sampled Banks

Response	Zenith		Access		Total (X <sub>1</sub> )	Perc.	Weight (W <sub>1</sub> )	W <sub>1</sub> × X <sub>1</sub>	Decision	
	Freq	%	Freq	%					Significant	Significant
Strongly Agree	58	16	61	17	119	33	4	476	Significant	Significant
Agree	52	14	77	21	129	35	3	387		
Disagree	43	12	24	6	67	18	2	134		
Strongly Disagree	36	10	15	4	51	14	1	51		
<b>Total</b>	<b>189</b>	<b>52</b>	<b>177</b>	<b>48</b>	<b>366</b>	<b>100</b>	<b>10</b>	<b>1,048</b>		
			<i>Weighted Mean</i>					2.8		
			<i>Average Mean</i>					2.5		

Source: 2024 Field Survey

In Table 8, the majority (248 {68%}) affirmed that digital marketing increases brand visibility.

**Table 9: Digital Marketing Personalises Respondents’ Experiences, which affects their Purchase Behaviour**  
Distribution Based on Sampled Banks

Response	Zenith		Access		Total (X <sub>1</sub> )	Perc.	Weight (W <sub>1</sub> )	W <sub>1</sub> × X <sub>1</sub>	Decision	
	Freq	%	Freq	%					Significant	Significant
Strongly Agree	56	15	51	14	107	29	4	428	Significant	Significant
Agree	84	23	87	24	171	47	3	513		
Disagree	24	7	21	6	45	13	2	90		
Strongly Disagree	25	7	18	4	43	11	1	43		
<b>Total</b>	<b>189</b>	<b>52</b>	<b>177</b>	<b>48</b>	<b>366</b>	<b>100</b>	<b>10</b>	<b>1,074</b>		
			<i>Weighted Mean</i>					2.9		
			<i>Average Mean</i>					2.5		

Source: 2024 Field Survey

Table 9 reveals that the majority of respondents (76%) agreed that digital marketing significantly influences respondents’ purchase behaviour.

**Table 10: Digital Marketing encourages Respondents’ Brand Engagement**  
Distribution Based on Sampled Banks

Response	Zenith		Access		Total (X <sub>1</sub> )	Perc.	Weight (W <sub>1</sub> )	W <sub>1</sub> × X <sub>1</sub>	Decision	
	Freq	%	Freq	%					Significant	Significant
Strongly Agree	76	21	63	17	139	38	4	556	Significant	Significant
Agree	63	17	57	15	120	32	3	360		
Disagree	33	9	30	8	64	17	2	128		
Strongly Disagree	17	5	27	8	44	13	1	44		
<b>Total</b>	<b>189</b>	<b>52</b>	<b>177</b>	<b>48</b>	<b>366</b>	<b>100</b>	<b>10</b>	<b>1,088</b>		
			<i>Weighted Mean</i>					2.9		
			<i>Average Mean</i>					2.5		

Source: 2024 Field Survey

The data on Table 10 reveals that a large proportion of the respondents (70%) affirmed that digital marketing significantly encourages brand engagement among respondents.

**Table 11: Digital Marketing influences Respondents' Expected Action, such as Making a purchase or Signing up for a Service**

Response	Distribution Based on Sampled Banks				Total (X <sub>1</sub> )	Perc.	Weight (W <sub>1</sub> )	W <sub>1</sub> × X <sub>1</sub>	Decision	
	Zenith		Access							
	Freq	%	Freq	%						
Strongly Agree	36	10	23	6	60	16	4	240	Insignificant	
Agree	45	12	51	14	106	26	3	318		
Disagree	73	20	61	17	134	37	2	268		
Strongly Disagree	35	10	42	11	76	21	1	76		
<b>Total</b>	<b>189</b>	<b>52</b>	<b>177</b>	<b>48</b>	<b>366</b>	<b>100</b>	<b>10</b>	<b>686</b>		
	<i>Weighted Mean</i>							1.8		Significant
	<i>Average Mean</i>							2.5		

Source: 2024 Field Survey

Table 11 shows that digital marketing has a limited influence on prompting respondents' expected actions, such as making a purchase or signing up for a service provided by the sampled banks. This was confirmed by the mean analysis, which showed the weighted mean 1.8 less than the average mean (2.5), suggesting that the relationship between digital marketing and purchase decisions was insignificant.

**Discussion of Findings**

The findings are here discussed in line with the researcher's opinions, and theories adopted in the study:

**Research Question 1: What are the Promotional Practices of Access and Zenith Banks Familiar and Identifiable to Customers in Akwa Ibom State?**

In answering this research question, the findings in Table 2 were used. According to the table, the findings suggest that there are many promotional practices upheld by the Access and Zenith Banks in Akwa Ibom State. Here, direct marketing stands out as the most predominant marketing promotional practice, acknowledged by 20% of respondents. This indicates a strong presence of direct communication initiatives such as SMS alerts, personalised calls, and one-on-one marketing efforts in Access and Zenith Banks. Such methods resonate due to their ability to address customers' specific needs and build relationships, particularly in a service-driven industry.

Email marketing follows closely, with 15% of respondents identifying it as a familiar practice. This suggests its growing significance in the digital era, particularly among customers who value regular updates about banking products. For example, Zenith Bank's newsletters about loan packages and Access Bank's promotional emails offering tips on financial planning demonstrate how email marketing creates an informative and professional touchpoint. These efforts likely contribute to building trust and maintaining ongoing relationships with customers, making it a key element in their promotional mix. Social media marketing and public relations each account for 12%, reflecting their rising importance in the digital landscape and reputation management. Platforms like

Facebook and Instagram are leveraged by both banks to promote services and interact with younger, tech-savvy audiences. Zenith Bank's Instagram campaigns about savings tips and Access Bank's use of public relations during community-building events, such as health outreaches, highlight how these strategies foster customer loyalty and broaden brand visibility. These initiatives illustrate how marketing intersects with community engagement to build goodwill and trust.

Media advertising and guerrilla marketing were identified by 10% of respondents each, underlining their consistent relevance. Traditional media, such as television and radio advertisements, remain a mainstay in reaching broader audiences. Access Bank's radio ads promoting savings accounts and Zenith Bank's television commercials on loan packages are examples of this strategy's ongoing value. Guerrilla marketing, on the other hand, showcases creative and unconventional techniques to capture attention.

Influencer marketing, with a 9% recognition rate, reflects its emerging potential, particularly among younger demographics. Access Bank's collaborations with local social media influencers to promote digital banking apps and Zenith Bank's partnerships with celebrities for brand endorsements illustrate the impact of leveraging influential personalities to connect with niche markets.

Sales promotion, identified by 5% of respondents, appears to be the least familiar practice. This suggests an opportunity for both banks to enhance visibility in this area by offering more noticeable and attractive promotions. These findings signal the need for a more strategic approach to making sales promotions a core aspect of their marketing mix.

The findings align with prior research underscoring the effectiveness of direct marketing and digital channels in financial services. Kotler and Keller (2020), Chi (2023) and Twin (2024) emphasised the importance of personalisation in direct marketing, noting its ability to foster long-term customer relationships. Similarly, Chaffey *et al.* (2020) highlighted email marketing as one of the most cost-effective ways to engage customers and nurture loyalty, findings corroborated by the prominence of email campaigns in this study.

In addition, media advertising and guerrilla marketing's continued relevance aligns with research by Belch and Belch (2020), who argue that creative campaigns in traditional and unconventional media remain crucial for audience retention in competitive markets.

### **Research Question 2: How does Media Advertising Influence the Patronage of Access and Zenith Banks' Products among Customers in Akwa Ibom State?**

In answering this research question, the data on Tables 3 to 6 were used. The findings from Table 4.2 reveal that traditional advertising significantly enhances brand awareness for products and services offered by Access and Zenith Banks. A majority of respondents (53%) agreed with this assertion, and the weighted mean of 2.5 reinforces the notion that traditional advertising is a crucial tool for amplifying visibility. In practice, both banks utilise traditional media channels like television, radio, and billboards to inform customers about their offerings. Zenith Bank's nationwide campaigns often feature its savings and investment plans prominently on Billboards and TV, while Access Bank's use of billboards to promote their Access More app exemplifies how advertising extends

reach and informs potential customers. This finding confirms that advertising remains relevant in establishing a strong brand presence even in a digital-first era.

Table 4 delves into the role of advertising in shaping brand image and influencing customer perceptions. With 70% of respondents in agreement and a weighted mean of 3.0, it is evident that advertising campaigns contribute to building an identity that resonates with the public. For instance, Access Bank's commercials often emphasise innovation and reliability, projecting an image of a modern, customer-focused institution. Similarly, Zenith Bank's consistent use of clean, professional imagery in its adverts portrays stability and corporate excellence. These campaigns not only foster trust but also reinforce how customers perceive the banks' core values, suggesting that brand image is intricately linked to well-executed advertising.

Table 6 indicates that advertising plays a significant role in reinforcing positive brand associations and fostering customer loyalty, with 62% of respondents agreeing to this view and a weighted mean of 2.7 supporting it. The enduring nature of campaigns, such as Access Bank's Women Initiative commercials advocating for women's empowerment or Zenith Bank's sponsorship of economic summits, creates long-lasting impressions of social responsibility and corporate reliability. These campaigns strengthen customers' emotional connection with the brands, leading to repeated patronage and positive word-of-mouth referrals. The results suggest that while advertising may not directly drive purchases, it excels at building relationships and ensuring customer retention.

Overall, these findings highlight the multifaceted nature of media advertising. While it excels in raising awareness and solidifying brand loyalty, its influence on direct purchase decisions is limited. This suggests that advertising should be part of a broader marketing strategy that includes digital and interactive channels to achieve a more comprehensive impact on customer behaviour. These findings align with the work of Kotler and Keller (2020), who argue that advertising is essential for building brand awareness and shaping brand perceptions. Their research highlights that traditional media channels provide a platform for consistent messaging, which is critical for creating a strong and recognisable brand identity. This supports the evidence from Tables 3 and 4, where advertising enhances awareness and positively influences perceptions. Similarly, the work of Belch and Belch (2021) underscores the importance of advertising in fostering long-term brand loyalty. They assert that while digital channels are effective for immediate results, traditional media excels in creating emotional connections that lead to sustained customer retention, a finding reflected on Table 4.5.

### **Research Question 3: To What Extent Does Digital Marketing Influence Customers' Patronage of Access and Zenith Banks' Products in Akwa Ibom State?**

The answer to this research question was provided by the findings in Tables 7 to 11. The findings on Table 7 highlight digital marketing's significant influence on customers' patronage of Zenith and Access Bank products. With 62% of respondents either agreeing and strongly agreeing, and a weighted mean of 2.7, it is evident that digital marketing has transformed how customers interact with these banks.

Moreover, the findings on Table 10 reveal that digital marketing significantly fosters brand engagement, with 70% of respondents affirming this view and a weighted mean of 2.9.

The findings align with prior research that underscores the role of digital marketing in enhancing brand visibility and engagement. Chaffey and Ellis-Chadwick (2019) argue that digital marketing tools like social media and email campaigns provide unparalleled opportunities for brand visibility, a claim supported by the responses on Table 8. Similarly, Kotler *et al.* (2020) assert that digital marketing strategies are instrumental in influencing consumer behaviour, especially when they leverage personalised and targeted content, echoing the findings on Table 9. Their studies reinforce the effectiveness of digital marketing in driving customer engagement and shaping purchasing behaviour, as indicated in this study.

### **Conclusion**

The study found out that marketing promotion has continued to be a critical tool for driving positive consumer behaviours in the banking sector. To this end, Access and Zenith Banks in Akwa Ibom State are increasingly using digital platforms, personalized (direct) marketing and media advertising to build strong brand identities and cultivate customer engagement and loyalty to maintain competitive advantage over other banks. This study was necessary to assess the effectiveness of these proportional strategies utilized by Access and Zenith Banks in influencing customer patronage of their products and services in Akwa Ibom State.

The findings revealed that while customers are familiar with diverse promotional practices, direct marketing and digital marketing have the most significant influence on patronage while media advertising plays moderate role in shaping brand perception and fostering trust.

### **Implications of Findings**

The findings indicate a multifaceted marketing approach, incorporating media advertising, digital and direct marketing, which are crucial for enhancing customer engagement in the banking sector. This implies that Access and Zenith Banks need to allocate resources strategically across these promotional channels to ensure maximum customer reach and impact. In addition, the importance of integrating digital marketing further underscores the necessity for banks to remain innovative and adaptive in leveraging online platforms for customers interactions.

### **Contribution to Knowledge**

This study has contributed to the growing body of knowledge on promotional practices within Nigeria's banking sector. It has revealed that customers of Access and Zenith Banks in Akwa Ibom State are not only aware of diverse promotional strategies but are also influenced by them in varying degrees. It underscores the relevance of advertising in shaping brand awareness and consumer behaviour, despite the dominance of digital platforms. This reinforces the need for an integrated approach that combines both conventional and modern channels to ensure a broad and effective outreach.

### **Recommendations**

Based on the findings from the study the following recommendations were made:

- i. since customers in Akwa Ibom State are familiar with a wide range of promotional practices by Access and Zenith Banks, the marketing departments of both banks should strengthen and diversify their integrated marketing communication strategies by allocating more resources to the most effective channels.

- ii. Given that advertising has a moderate but meaningful influence on customers enhancing brand awareness (53%), shaping brand image (70%) and reinforcing positive brand associations (62%), the brand communication units of Access and Zenith Banks should reinvent their advertising content to better connect emotionally with their audience.
- iii. In view of the fact that the majority of customers (62%) agree that digital marketing greatly influences their patronage by boosting brand visibility and encouraging engagement, Access and Zenith Banks digital marketing teams should prioritise greater investment in interactive content, search engine optimization, and artificial intelligence-driven customer interaction.

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