**TITLE PAGE**

**ADVERSTISING AS AN EFFECTIVE PROMOTIONAL TOOL IN THE DELIVERING OF BANKING SERVICE. (A CASE STUDY OF SELECTED COMMERCIAL BANK IN DELTA STATE**

**BY**

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**APPROVAL PAGE**

This project report has been read and approved as satisfying the Requirements for the Award of National Diploma (ND) in Marketing Department school of Business Studies Federal Polytechnic, Oko.

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**DEDICATION**

This project is dedicated to God almighty the author and finisher of our faith who in his immense kindness and grace made this work a successful one and also for his guidance, protection, love and kindness through my academic pursuit. Also to my wonderful parents Mr. and Mrs. Benjamin Iloelu for their support both financially and morally. I will never forget my amazing siblings namely: Chibuzor, Mrs Chiamaka John, Onyeka, Ebube and Chukwudi for their support to make sure I attain my academic peak. I remain grateful to you all my prayer to you all is God’s bountiful reward and intervention I remain grossly grateful.

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**ABSTRACT**

This study on “Advertising as an effective promotional tool in the delivering of banking services has tries to seek answer to the crucial question that plagues the memory of researchers question on how co-operate advertising acts as an effective promotional tool in the marketing of banking service , its value and importance’s. Chapter one deals with the general introduction of the study, its background and analysis, statement of the study significance the research question and most importantly the definition of terms. Chapter two of the study examines extensively difficult views such as literature review, observation and comments of economist on the effectiveness of co-operate advertising the third chapter is about the method to be used in conducting the research study. The type of method of study to e used which is survey method, design, sample size and population. Chapter four is about data analysis and result. Chapter five summarizes the study and deals with recommendations

**CHAPTER ONE**

**INTRODUCTION**

1. **1 BACKGROUND OF STUDY**

Business is like a bicycle, either you keep moving or you fall down. Over the century, man has been able to achieve many fear is the ability to like the whole world together invisible thread called Communication. Without communication, we utterly be isolated groups without the coordination we have today. In prehistoric times, communication was haphazard and primitive, with however the need for a better organized and developed system of communication became more and more crucial. In marketing, the need for communication can not be over emphasized. When a firm has developed the perfect product or services, have price of it attractively and has model accessible to the target customers, yet the customers are unaware of all these, the success of such effort may be unwanted. Marketing is used to achieve these aim, and various tools are used to achieve the firm’s communication objectives such tools are advertising, sale promotion, personal selling and publicity, it has been used by firms in the marketing communication, however advertising has often being employed, it reaches a much wider audience than any other tool would normally reach. Cyman (1969), contends that advertising is concerned with conveying a product or services and, companies producing that goods or services to the potential buyers.

Banks provides a way of services to the customers. It is hence necessary to communicate these services, their benefits and new features a customer considering the financial aspect of the banking services, banks also have to build an image to respect ability and viability through co-operative advertising. When there is confidence response in banks, the customers should be better disposed to have dealings with them, hence a bank to constantly inform its customers (present and potential) about its services and about itself in order to build an image.

* 1. **STATEMENT OF THE PROBLEMS**

Banks are custodians of customer trust. They don’t simply provide financial services they also provide peace of mind to the customers with this on mind, the bank corporate advertising plans should ensure that the customer is well informed about its offers, solution to solve problems. A number of banks are seeing the importance of advertising, but some are still adhere after not something that should be done all of the time based on the above, this study aims at examining the extent to which banks carry-out advertising co-operative and the effectiveness of such campaign.

* 1. **PRUPOSE OF THE STUDY**

This study is aimed at finding out the extent to which certain has gone in exchanging co-operative advertising as a part of the marketing strategy used, the effect by some bank customers marketing recommendation for effective co-operative advertising banks.

* 1. **SIGNIFICANCE OF THE STUDY**

The age-old banking tradition was to sit down and wait for customer, such a step should be suicidal. A bank with state of the art facilities and services may still not make such heavy profit if it does not talk. And with problem arise step to correct the situation, may take a little too late. It is hoped that through this study, insight can be gained to established, maintain and improve line of communication between the bank and its public. When its public understand policies aspiration etc, a more efficient banking system can be hoped for with room-still for further improvement.

* 1. **RESEARCH QUESTIONS**

It is that research works should be able to provide answers to the following research questions.

1. Do bank advertise from head office?
2. Are banks truthful in their corporate advertising?
3. Does corporate advertising influence the customer choice of banking?
4. Which of the promotional tool is the most effective for bank marketing?
5. Does corporate advertising by banks increase their customer awareness?
   1. **HYPOTHESIS**

In carrying out the study, the researcher will work with the under listed hypothesis so formulated shall be the end of the study.

1. The customer awareness of bank activity is not to increase with more corporate advertising.
2. Customer awareness is not the most effective promotional tool in the corporate advertising
   1. **SCOPE OF THE STUDY**

Through literature have not been written on the topic corporate advertising as all effective promotional tools in the marketing of banking service, there is banking business the foundation of which is trust means that a bank can not afford to pay lip services will tend to be tough. The only way to stay in business is to move profit and corporate advertising help to achieve the profit goals.

Banks can only continue to make profit in so far its public that it is deserves to continue it operation by corporate advertising generally seeks to achieve the following.

* 1. **DEFINATION OF TERMS**

**Bank:** this is an organization authorized by the central Bank of Nigeria (CBN) through the insurance banking license to accept deposit from members business generally.

**Banking**: Banking can be said to be the business of receiving money from outside source as deposit irrespective of the payment of the interest and grating of money, loan and acceptance of credit or the purchasing and sales of security for the amount of others or the incurring of the obligation on the acquire claims in respect of loan prior to their maturity or the assumption of the guarantee and other warranties for others or the effecting of transfer and clearing, and such other transaction are the commissioners may on the recommendation of the central bank by other published in the federal Gazette Designates as banking business.

**Bank Marketing:** the creation and delivery of customers satisfying service at a profit. Bank marketing is called to develop a distinctive brand image which is considered the capital reputation of financial institution.

**Corporate Advertising:** it is a promotional strategy that is designed to not only interest customers in product and service offered by the company, but also to cultivate a positive reputation among consumers and others within the business world.

**CHAPTER TWO**

**LITERATURE REVIEW**

**2.1 HISTORICAL MILESTONES IN ADVERTISING**

Advertising roots can be traced to early history. Although advertising is primarily a private enterprise marketing tools. It is used in all countries of the word including socialist countries. It is a lot effective way to dissemination massage. Whether it be to build brand preference for coca-cola all over the world or to motivate a developing nation beginning of recorded history. A Pompeii wall painting praised a politician and asked for the people votes. Another early advertising form was the town crier. Another early advertising form was the mark that trades people placed on their goods, such as puffery.

The turning point in the history of advertising came in the year 1450 when Gutenberg invested the printing press.

**2.2** **HISTORY AND DEVELOPMENT OF ADVERTISING IN NIGERIAN**

Advertising development in Nigeria could be traced to about 1928 with birth of west African company (UAC). The company was setup to cater for the marketing activities of UAC in both Nigeria and other west African countries as at that time. The company was later transform to a full fledged adve3rtising firm in 1929 and was named Lintas with two other subsidiaries, Afromedia, the outdoor medium and Pearl/Dean, the cinema arm.

The development of modern advertising in Nigeria is synonymous with the development of links limited Lagos. In the 1980s advertising in Nigeria gathered momentum. This was due to the emergency of conventional retail let customers where able to choose and pick the goal they liked. The first radio commercial was sponsored by live- brothers Nigeria PLC for one detergent and product by WAI 1960. In the same year, television arrived on Nigeria and the first TV commercial was sponsored by Nigeria breweries maker of star larger beer and coca-cola of drink at the time. Today in Nigeria, advertising has become so sophisticated both in design and presentation of commercial massage there has been a tremendous increase in the number of advertising agencies in the country necessitated the formation of a regulation professional body called the Association of Advertising practitioners of Nigeria (A.A.P.N). This AAPN is charged with the overall Regulation and proper conduct of advertising in Nigeria.

**SOURCES**: Paraphrased from Lintas Lagos (1928-1978) publication on it’s fifty years of growing as in Aham Anyanow (1993) page 95.

**What is bank Marketing?**

The word marketing conjures different images to different people in various fields, to the casual reader marketing would be seen to be a glossy term for selling and advertising to be informed mind however, marketing involves the continuous monitoring of customers need with a view to providing better products, services at a profit Ogunsanya G. 1980, Makan Mc man (1968) also once called market. The creation are delivery of a standard of living so more may , other definition of marketing exist and more may be involved over time , but the substance of marketing oriented will soon see the prophetic hand writing on the wall. Just as marketing is vital in the manufacturing oil and other, it is also important that the service industries and more so in banking. The defining marketing with special reference to bank, Water (1973) gave a 5 point definition.

1. Indentifying the profitable market now and in the future.
2. Assessing the present and future needs of customers.
3. Setting business development goals and making plans to meet them.
4. Managing various banking services and promoting them to achieve the plan.
5. Adoption to the fast changing environment.

From this definition it is clear that different banking system is changed on marketing from step by step definition above, bank must know the direction they are headed, know their customer very well dynamic environment. All business aim at profitability and these include banks. Such profits can only be achieved if may be made at the statement of the customer but in free market condition, to stay longer in business, banks must continually assess their operations and see how far they are meeting the needs of their customer derive various utilities, time, place possession and from utilities. Bank marketing seeks to provide information the customers wants. The right place and the right world (Levy H.B 1984) the marketing services in the right place and in the firm place and time would involve analysis research, training and some other factors.

According to Onwuzuruoha(1984) , Bank marketing has to be concern itself with product development, effective training of personal to seek the various (services), research to determine the acceptability of proposed service or modification of existing one (provision of end) maintenance of branch office that are not enable. Bank draws their customers from broadly the same population but their public is by no means homogenous.

Thus in the marketing of banking services, bank must be conscious of the fact. Bank marketing should therefore try to define the various markets the bank aims at saving the bank should thus segment its market.

Stanton (1981) define marketing segmentation as the as the process of dividing the total of a heterogeneous market for a product into several submarket or segments, each tends to be homogeneous in all significant aspect. Due to recent development in the banking industry the marketing oriented banks would endeavor to segment its market.

Ekemezie mentioned some of this development the great increase both in the number of customers requiring banking and other financial services on the complexity of services they required. The more sophisticated use of computer, not only to handle electronic transactions which will previously handle manually (encouraging aims length impersonal banking) but to give central management much more information on and control over the details and profitability of customer transaction and commercial initiatives. It should be noted at this stage that customers generally view services as fairly homogenous. Thus as Kotler (1988) say “the careless about the provider than the price” this be the case bank would need to arrive at a solution to beat price competition.

Bank for instance can use innovation features to distinguish its offer from that of other banks. In addition to he primary service, packaging secondary features may also be added. In marketing mix strategies for its services to help to achieve this. They must undertake certain steps these include:

1. Conducting market Analysis and research: the bank should know what the customer is buying ? And why? And so many others through analysis and research correct answers to this question.
2. Product planning: this refers to all planning activities designed to prepare an assortment of product to meet the market demand, station product development refers to firm seeking increased sales by developing new or improved product for its current market.
3. Pricing of service: this should take into account supply demand relationship of various times. Price should constantly be monitored in order to accommodate such consideration as location, season and psychology of the customer.

Finally, it can be said that days of traditional banking are over. Bank should now be more alert to various avenue, techniques and strategies while considering a multitude of other factors both within and outside the industry. banks must realize that with service, customers buying performance rather than a physical product ,since service are so abstract , the marketing presented must find a way to make a concept come from a customer.

**2.3 THE CORPORATE ADVERTISING OBJECTIVE**

The aim of advertising generally are to inform , persuade and convince and to remind. The broadly comprises the aim of corporate as well. However; like wish many areas of marketing , co-operate advertising has grown to such a stage where the broad aim have to narrow in others to get a deep understanding of the subject , for instance we are informing , what are we persuading or reminding them about and why ?

Before delivering any detail one needs to know just what corporate advertising really is, Kotler (1988) sees it as the long term build up of an organization corporate image. Kogen (1973) believes that corporate advertising explain the continue research.

Engineering and management effort a company makes to improve the product or services form. These two definitions gets the impression that corporate advertising is not an adhoc after but long term continue. It’s concerned with research to improve its product and its corporate images enhancing bank corporate images is important. George F (1989) summed up the of goods corporate images. The part that corporate advertising plays in enhancing the corporate image vital. It may be said to be over riding arm of corporate advertising seeks to produce firm repetition. The argument for corporate advertising is based primarily on its preventive. If is perspective because you do it before it is needed. The right definition of corporate advertising. Though the ultimate goal of corporate adverting is top increase sales such devices as better labour relation goods will expand its area of operational interest in the company by investor and so are not left out.

The major objective of corporate advertising however is designed to:

1. Enhance or maintain the companies reputation on goods will among specific public or business audience.
2. Establish or maintain a level of awareness of the company’s name and nature of business.
3. Establish the company’s concern for environmental and social issues.
4. Educate the audience on n subject of importance to the company feature e.g profit, free enterprise economy.
5. Ring about towards the company of its product with sterotype idea gradually facing out corporate advertising has seized to be a second rate marketing function grudgingly delegated to the P.H department but very important management advertising with the mention and importance of corporate advertising, it is no wonder that banks are beginning to sit up and take the: corporate advertising seriously. Thus as early as 1928, 7 banks spent 75billion in the media on advertising mostly spent in building up the banks corporate image.

**2.4 MESURING THE EFFECTIVENESS OF CORPORATE ADVERTISING**

This simple communication model shows that from the sender and receiver of the message there is also room for feedback. Nylen D.W(1980) thus in advertising there should be an avenue not j8ust for feedback but more important or measuring, or assessing how effective the corporate advertising is not an easy task for it is not always possible to take into account. There many other marketing mix factors which may have been used to achieve a successful out come. John March postulated that the impact of advertising can be assess before it is used (pretesting) pretesting can be carried out in a number of ways.

1. Showing advertising to a representation sample of the target audience in order to get a reaction before the motion advertising campaign.
2. Showing of a profit of advertising to a group of customers to set with one makes the best impression using recolor memory techniques.

Often however, advertising effective is measured in the effectiveness of the advert, two schools of thought may be considered, one school recognizes that the over all object of advertising is profitable sales and thus rear measurement of advertising effectiveness would be found in the profit and loss account of the bank.

In bank words how much sales were able to be achieved in this period using this advertising campaigns? This the stimulus in what is actually being evaluated Nylen D. (1980) points out problems that hinders this approach to assessing advertising these are:

1. Advertising does not always have the sales objective in mind, in short term (long term objective and justification for is profitable sales ) some other public about a new experience or change of address e.t.c, measuring advertising effectiveness based on sales alone would not indicate if these objectives have been met or not.
2. How is the measurement done? Since sales are influenced by multitude of factors, how do we then isolate the sales generated by one of these element of advertisement such factors as governing policies economic conditions and so on effect.
3. Media evaluation: did the programme perform a planned. Are there other media approach that could yield more effective result.
4. Creative evaluation: was the creative programme that may be executed, are there alternative programme that may be more effective.
5. Total plan evaluation: the overall of the overall objective. Several other element are evaluated to see how effective a bank advertising has been.

Theses include leadership measurement, media audience measurement. These are various technique used in accessing the impact of any advertising campaign.

**CHAPTER THREE**

**METHODOLOGY**

**A Brief out line of the Chapter**

This chapter deals with design of the study, its looks specifically at the sources of data and information, research population as applied in this work, sampling methods used and data analysis and its critics.

* 1. **DESIGN OF THE STUDY**

In this study survey method was used with particular emphasis on the extensive use of questionnaire as a research tool. Survey research is defined as the utilized technique that delicate a situation when aw representative sample of population is studied and the result from them generalized.

* 1. **AREA OF STUDY**

The involves both customers and staff’s of dome elected commercial banks in Delta State. The area was divide into three zones for adequate representation, the zones are Warri, Asaba, and Sapele.

* 1. **POPULATION OF THE STUDY**

The total population of the study 250 people selected from the total population in Delta State.

* 1. **SAMPLE OF THE STUDY**

For simplicity, an objectively selected sample of 150 persons derived from the 250 persons which is the population of the study.

* 1. **INSTRUMENT FOR DATA COLLECTION**

The basic instrument for this study was the questionnaire. The data collected was stimulated through a combination of open ended dichotomous and multischoic questions. The data were mad easy to understand, so that the literacy level of the correspondent would not lead to any unnecessary subjectively whatsoever.

* 1. **VALIDATION OF THE INSTRUMENT**

The research presented her research instrument to her supervisor who after going through them approved them for use consequently, the instrument should be accepted a valid reliable and could be replicated in future studies.

* 1. **THE DISTRIBUTION AND RETRIEVAL OF THE INSTRUMENT**

A total of 150 questionnaires were distributed to customers and staff of “some selected banks in Delta State” there was a 100% acceptability of the instrument. This means that all of the questionnaires were returned.

* 1. **METHOD OF DATA ANALYSIS**

The researcher made use of sample table and percentage to analyze the data that were calculated.

Formula for the use of percentage

Percentage(%) =

Where =

**CHAPTER FOUR**

**DATA PRESENTATION AND ANALYSIS**

**Brief Introduction and Analysis**

Although 150 questionnaires were distributed to customers and staff of some selected commercial banks in Delta state and all of them were returned in this chapter. Data gather are presented in a tabular form in respect of the questions and analysis of data will help the researcher to gather necessary information and thereby serve as an instrument, under investigation.

**4.1 PRESENTATION AND REPRESENTATION OF DATA ACCORDING TO RESEARCH QUESTIONS AND ANALYSIS**

Under this chapter a comprehensive presentation and analysis of data collected are made in other words, it is intended under this chapter the success of failure of the topic under discussion as it affects some selected commercial bans in Delta state for the purpose of collection even at the expenses of reputation, the main objective of this study is to analyze the need for the advertising as the effective promotional tool in the delivering of banking services la case study of selected commercial banks in Delta state ?

**Table 4.1.1**

Question 1: what is your sex?

|  |  |  |
| --- | --- | --- |
| **Option** | **Frequency** | **Percentage** |
| Male | 70 | 45.00 |
| Female | 80 | 55.00 |
| Total | 150 | 100% |

From the table above, it is observed that 70 respondent which is 45% were male while 80 respondent which is 55% were female.

**Table 4.1.2**

Question 2: which age bracket you belong?

|  |  |  |
| --- | --- | --- |
| Option | Frequency | Percentage |
| Under 20 | 25 | 13.30 |
| 21-40 | 80 | 60.00 |
| 41 and above | 45 | 26.70 |
| Total | 150 | 100% |

From the table above, it is observed that 25 respondent which is 13.30% were under the age of 20, 80 which is 60% were age 21 – 40 while 45 respondent which is 26.70% were age 41 and above.

**Table 4.1.3**

Question 3: Do banks advertize from the head office? Bank mode of advertising

|  |  |  |
| --- | --- | --- |
| Alternative | Frequency | Percentage |
| Yes | 100 | 70.00 |
| No | 50 | 30.00 |
| Total | 150 | 100% |

The table above shows that 100 respondent which is 70% choose head office while, 50 respondents which is 30% felt that it should left to the branches.

**Table 4.1.4**

Question 4: Does corporate advertising by bank increase their customer’s awareness?

|  |  |  |
| --- | --- | --- |
| Option | Frequency | Percentage |
| Male | 90 | 60.00 |
| Female | 60 | 40.00 |
| Total | 150 | 100% |

From the above table, it is observed that 90 respondent which is 60% agrees that corporate advertising has helped in increasing their awareness of banking service while 60 respondent which is 40% does not agree.

**Table 4.1.5**

Question 5: which of the promotional tools is the most effective for banks?

|  |  |  |
| --- | --- | --- |
| Option | Frequency | Percentage |
| Corporate advertising | 70 | 40.00 |
| Sales promotion | 35 | 26.67 |
| Personal selling | 30 | 20.00 |
| Public relation | 15 | 13.33 |
| Total | 150 | 100% |

From the above table it is observed that 70 respondent which is 40% agrees that co-operate is the most effective promotional tool while 35 respondent which is 26.67 says that sales promotion is the 2nd, personal saving was ranking 3rd by 30 respondents which is 20%, and 15 respondent which is 13.33%, says that public relations is the 4th .

**Table 4.1.6**

Question 6: Are banks truthful in their corporate advertising?

|  |  |  |
| --- | --- | --- |
| Option | Frequency | Percentage |
| Yes | 50 | 33.34 |
| No | 30 | 20.00 |
| Indifference | 70 | 46.66 |
| Total | 150 | 100% |

From the above table, it is observed that 70 correspondent which is 46.66% customers were indifferent as to whether banks are truthful in their corporative advertising, 50 correspondent which is 33.34% said, “yes” while 30 respondent which is 20% said “that banks are not truthful in corporate advertising.

**Tale 4.1.7**

Question 7: what is your remark about corporative advertising given by the bank?

|  |  |  |
| --- | --- | --- |
| Option | Frequency | Percentage |
| Average | 50 | 40.00 |
| Satisfactory | 100 | 60.00 |
| Total | 150 | 100% |

From the above table, it is observed that 50 respondent, which is 40% said that they have average remark about corporate advertising given by the banks, while 100 respondent, which is 60% are satisfied with corporate advertising.

**4.2 FINDING**

Questionnaires were designed to gather information from some selected banks in Delta state. Some of the findings are as follows:

1. Banks are very important to the economy of any country, they create money and help to improve the standard of living.
2. Their services are very important and the advertising programme banks in fair light to the customers and the customers should not be left out in the bank services and activities.

**4.3 DISCUSSION OF FINDING**

Advertising as an effective promotional tool in the delivering of banking services in a developing economy like Nigeria cannot be over emphasized.

Advertising plays a very important role in furthering the market practice particularly in the development of the nation’s economy.

It has been noted that establishment an some commercial banks now turn around their earlier practice and banking concept of services to more dynamic concept and advantage.

Apart from serving as a guide of services concerns, advertising contributes to increase to increase customers satisfaction as a profit of ensuring that the concerns for means of operating high quality services use more sophisticated and scientific method to discover new and better outlines, improve the existing ones and ensuring optional utilization of the channels that exist as well as adopting more rational appealing promotion techniques.

Through advertising, the marketer is able to determine just what the customer wants and would better go out his way providing and making available nothing short of it as to ensure its optional satisfaction.

Advertising equally helps the marketer to determine to determine his market share, size and position. It also help to determined the quality of services to be rendered.

**CHAPTER FIVE**

**SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS**

**5.1 SUMMARY OF FINDINGS**

This chapter presents a frame work of how the findings are discussed, conclusion were also drawn based on the finding will also be discussed and if necessary relate them to current body as presented in chapter two literally review.

After drawing conclusions, recommendation will be the researchers findings. This closes the suggestion for further research. Banks are very important to the economy of any country not only they are original and primary custodians of financial trust, they also create money and help improve the standard of living. Their services are very important and the advertising programme should present bank in fair light, also the customers should not be left in the bank service and activities.

The findings from research question 2 research hypothesis one left us with no doubt as to the importance of corporate advertising in its, are of customers awareness 90% of the respondent to the research question answered in the affirmative. The researches were used.

**5.2 CONCLUSION**

From the fore-going analysis the following conclusions were made from commercial bank in Delta state are lacking in the corporate advertising most divisions of commercial banks are not engaged in any form of advertising. The quality of banking services in most banks are shown below. Some banks treat advertising virtually in isolation.

However banks can improve their relation with their customers through coordination application of marketing principles to banking.

**5.3 RECOMMENDATIONS**

Findings of the study above shows that corporate advertising as an effective promotional tools in marketing banking services however, corporate advertising is not as per they obtain do not apply the marketing concepts. The following recommendations are made in order to improve the banks corporate advertising.

**Better quality staffing:** it is important that while recruiting staff to manage the bank advertising on marketing department effort should be made, recruit those staff that are better of quality in terms of learning and experience, individuals who major in marketing related discipline should be placed on high list for various interviews. The research found out that many bank executives were of such or related as geology, architecture and religion. Thus they not likely to have that training which prepares them for challenges in advertising.

**Improve services:** Banks should also ensure that they upon the present level of their services. A situation where interest rate is low and so on does not acquire any form of corporate advertising.

Better Advertising Management: Advertising management refers to the planning analysis and control of the advertising control of the advertising function, effort should be made by bank management to get more involved in advertising.

Advertising like a major asset is part investment may not always be reflected in the firms balance sheet. This does not obtain indicate failure of the programme but may be fulfillment of other objectives with obtain ultimate local to profit. Thus more firms should be allocated carry out various advertising programs.

**Evaluation:** Bank must also as matter of policy ensure that any form of advertising that comes out of their stable must be motive. Bank executive in the view indicate that they did nit engage in serious evaluation. This is a dangerous approach because sub-programme. The banks should ensure that its market custom the advertising is men for any case of the activity.

**5.4 LIMITATIONS OF THE STUDY**

The research observed that enough literature review has not been written in response to the research problem. High level of illiteracy among the staff B & C bank services. Pose a lot of limitation to the research as they could not understand English. So the research of the project lack effective. There was no time to carry the research work. The research worker would not mind other branches B & S Bank services due to limitation of problem.

**5.5 SUGGESTION FOR FURTHER RESEARCH**

Further studies using the same instruction could be undertaken. This may extend to insurance firms or the industries. The relative size of the sample should increase when distributing questionnaire to the bank care should be taken not be done so at period or immediately after their annual general meeting or during the first week of the month this is when statement of account for the previous months are being collected. One area that needs some, teaching however is the role corporate advertising in multination at corporations.

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**APPENDIX A**

Marketing Department,

School of Business Studies,

Federal Polytechnic Oko,

P.M.B. 21

Orumba North L.G.A,

Anambra State,

22nd Oct. 2016.

Dear Sir,

I am Iloelu Adaeze S. final year student of Marketing Department, School of Business Studies, Federal Polytechnic Oko.

As a partial fulfillment for the award of Ordinary National Diploma in Marketing, a research work is required of the study. I am conducting a research in a case study of selected commercial banks in Delta State.

I therefore humbly request you to answer the questions for me, your response will be used purely for academic purpose and in the research analysis. All information will be treated with upmost confidence.

Thanks in anticipation for your co-operation.

Yours faithfully,

**…………………………**

**Iloelu Adaeze S.**

**(Researcher)**

**QUESTIONARRIE**

1. Sex
2. Male ( )
3. Female ( )
4. Which age bracket do you belong?
5. Less than 15 ( )
6. Between 21-40 ( )
7. 41 and above.

3 Do banks advertise form their head office?

1. Yes ( )
2. No ( )4 Does co-operate advertising by banks increase their Customer awareness?
3. Yes ( )
4. No ( )

5 Which of the promotional tools is the most effective for

Banks?

1. Corporate Advertising ( )
2. Sales promotion( )
3. Personal selling ( )

(d)Public Relation ( )

6 Are banks truthful in their co-operative advertising?

1. Yes ( )
2. No ( )

7 What is your remark about co-operative advertising?

Given by the banks?

1. Average ( )
2. Good ( )
3. No ( )

8 Are you a co-operate advertiser?

1. Yes ( )
2. No ( )