

COVERT ADVERTISING AND THE PROMOTION OF BANKING SERVICES: A FOCUS ON THE MOVIE *CHIEF DADDY*

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ABSTRACT

This study investigated the influence of covert advertising on the customer patronage of Keystone Bank in the movie Chief Daddy. The study specifically sought to: find out if the customers were aware of the use of covert advertising in the movie Chief Daddy; determine if the covert advertisement of keystone bank in the movie had a positive or negative effect on customer patronage, and ascertain the preferred type of advertising between covert advertising and traditional advertising from customers of keystone bank. Using survey research design, the purposive sampling technique was utilized for the study with a sample size of 300. Findings showed that even though the respondents noticed and can recall the brand, especially Keystone bank advertised in Chief Daddy, there was barely any effect on the customer patronage on Keystone bank afterward. Findings also showed that most of the respondents preferred the combination of traditional and covert advertising. Given the above findings, the study recommended a better execution and proper implementation of covert advertising to achieve its real aim.

Keywords: Advertising, Banking Services, Covert Advertising, Customers, Customer Patronage, Promotion.

INTRODUCTION

Covert advertising as a vehicle in the advertising medium has been utilized among different vehicles to make consumers aware of products and brands and as an update among customers. Covert advertising plays a significant key role as a powerful tool in the marketing process. Promotional activities such as advertising increase sales and competitive parity (Cravens et al., 2009).

Promotional strategies are intended to introduce an association and its items to future customers regarding communicating need and satisfying attributes to encourage deals throughout long-haul execution (Odiboh et al., 2018). In other words, it is a promotional activity for publicizing a commodity. Also, if practical, it contributes to the development of the economy by increasing demand, which creates more production, thus creating employment opportunities

because of the emotional connection it creates with its audience. Another reason for this demand increase is the emotional connection advertising establishes with its audience.

Covert advertising also plays a significant and exciting role in large-scale production. Nowadays, manufacturers cannot help but consider advertising and its various forms as the main factor for increasing the sale of their products. Covert advertising, therefore, has taken a remarkable stand in the marketplace due to technology development. The most critical expansions in the advertising industry were made in the 20th century. As at the time, there were reflective advancements in technology and advertising, which promoted the practice of advertising. Presbrey (2009) describes advertising as getting all the more expertly sorted out and more outstanding quality performed every day.

Be that as it may, covert advertising developed and redesigned as a significant media vehicle to advance products and brands. In those days, advertising was passed across on a written platform or a verbal declaration of a product or a service. The written platforms were mostly papyrus scrolls, wax boards, roadside rocks inscriptions, and building inscriptions (Frolova, 2014). Moving forward, covert advertising has been primarily used by filmmakers, sponsors, and corporates and has become some portion of Integrated Marketing Communication (Muthukumar 2013).

Hence, various industries in the nation have considered the use of covert advertising in publicizing their products and services for better results. One of the industries amongst others and the industry under study is the banking industry. Banking industries follow different distinctive systems to be competitive. In this unique situation, the role of promotion has been introduced so that long-lasting relationships with selected customers must be overseen for the adequacy and effectiveness of the firm (Aliata et al., 2012). The banking sector has started becoming visible in media content through covert advertising, especially in movies/films, to promote its brand.

Newell et al. (2006) proposed that covert advertising started using family ties and developed into methods of diminishing the expenses of producing motion pictures using free items and giving those items exposure at no expense. The art of utilizing genuine items in a film was called numerous things before the term product placement, such as misuse, tie-ups, connections, attachments, and trade outs. Thus, this study seeks to determine the extent to which covert advertising has positively, negatively, or otherwise engendered or influenced the customer patronage of keystone bank vis-à-vis the movie *Chief Daddy*.

Overview of the Movie '*Chief Daddy*'

Chief Daddy is a Nigerian feature movie directed by Niyi Akinmolyan, produced by Temidayo Abudu, and written by Bode Asiyanbi. The movie highlights the importance of peace and understanding in a typical large extended family. The movie has the likes of famous Nollywood actors such as Joke Silva, Kate Henshaw-Nuttal, Funke Akindele-Bello, Richard Mofe-Damijo, Dakore Egbuson-Akande, Rachael Oniga, Mawuli Gavor, Beverly Naya, Patience Ozokwor, Nkem Owoh, Shaffy Bello, Linda Ejiofor-Suleiman, Zainab Balogun, Folarin Falana, Ini Edo, Beverly Osu, Aiyeola Bisola and Lepacious Bose as the main characters besides others. It tells the story of a Nigerian billionaire capitalist, Chief Beecroft, who lives large till his sudden death and how his money-crazed family, friends, and workers fight for their share of his wealth.

Chief Beecroft (Taiwo Obileye), also referred to as Chief Daddy, is a very wealthy and liberal man. His generosity is not restricted to his family alone but also outspreads to his staff and workers. However, his unexpected death brings out his extravagant lifestyle to his family and his family's lust for money to spotlight. Chief Beecroft seemed to have foreseen his death, so he tried to make amends through his instructions contained in the codicil and his will, thereby finding a way to unite his family together who do not know each other by making them stay in his house altogether before, during and after his burial ceremony.

The movie started with some of the family members going about their usual day-to-day activities. Lady Kay Beecroft (Joke Silva) is seen in the salon doing her hair while talking to Madam Pat (Patience Ozokwor) on the phone, asking if she has done everything she told her to do at home and also asking about the welfare of everything at home seeing as it is her duty since she is the wife and madam of the house. Femi Beecroft (Folarin Falana), Chief Beecroft's son, is seen in a music studio recording his song, and his girlfriend, Sandra (Beverly Osu), is also shown cheering for him.

Madam Pat needs to go out to get some errands done for Lady Kay, and she wants Donatus (Nkem Owoh) to take her, but he refuses under the excuse that he is Chief Beecroft's chauffeur and that if she wanted to go out, she should use the other drivers. This led to an argument between them, and they took it to Chief Beecroft to settle it, only to find out that he wasn't responding to them, neither was he breathing.

The family doctor is then called to the house to check him, but Chief Beecroft is confirmed dead. Other extended family members are informed, like Teni Beecroft (Kate Henshaw-Nuttal) and Tinu Beecroft (Funke Akindele), Chief Daddy's children, about his death go to the house to show sympathy after selling a swiss lace material in their textile shop. The customer does not want to buy the material because the price is on the high side; Tinu then tells their sales girl to go and tell another customer that that particular swiss lace is the last that they have, which seems to have been a lie, a lie which they regularly use to persuade customers to buy but the customer ends up purchasing it. The customer is seen paying with her card, a keystone bank ATM card.

Lady Kay walks in, and she is also informed about the death of her husband. After hearing the news, Aunty Ajoke (Rachael Oniga), Chief Beecroft's sister, walks in too. It is at this point that the family starts showing their lust for Chief Daddy's money. Chief daddy's body is barely cold, and his will is already being discussed among his sister and daughters.

Chief Beecroft's lawyers, Tega Castle (Richard Mofe-Damijo) and his wife, Remi Castle (Dakore Egbuson-Akande), call every Beecroft family to meet in Chief Beecroft's house to read the addendum that contained the directives as instructed by Chief Daddy before his death. At this point, the whole house is confused because they were all kept in the dark about the whole of Chief Daddy's family, like his other legal wife, baby mama, and other children.

Contained in Chief Daddy's codicil are instructions on how to go about his burial ceremony and the consequences if it does not go according to his plan. Damilare (Mawuli Gavor) and Ireti Beecroft (Zainab Balogun) made attempts to make the whole family work together to make the burial ceremony a peaceful one proved abortive. Everybody in the house has a role in the burial ceremony and is meant to submit their budget to the lawyers for approval. Still, everybody adds more money to their budget to gain more profit for themselves for their selfish benefit.

It is now time for the burial, but instead of what Chief Daddy instructed it to be, it ended up in chaos because of their selfish benefits. An apology is given to Lady Kay for the disrespect shown to her during the burial ceremony. The will is read by Tega Castle to everybody the following day. In the end, everybody is included in Chief Daddy's will.

Chief Beecroft's bankers from Keystone Bank then come afterward to explain some mishaps that Chief Daddy had involved his company in and prevent anybody included in the will from getting their inheritance for some time before the issue is resolved. This is the second time in the movie that keystone bank is advertised covertly in the movie. Chief Daddy still got to have the last laugh at the end of the day. A lady then shows up at the end of the movie, stands outside the gate, looks at the Beecroft house, and seems suspicious, but we are not told who she is or what her aim of coming is. That remains the unanswered question of the movie.

Incorporating keystone bank with the movie is a real example of covert advertising in movies, television shows, and other media channels. This shows how often covert advertising is instilled in the movie industry. The movie *Chief Daddy* placed keystone bank in the movie as Chief Beecroft's bank but with the ulterior motive of pushing the audience towards patronizing keystone bank. The movie showed the bank's logo, ATM card, infrastructure, and souvenirs, amongst others. The techniques of covert advertising used are the product placement and sponsorship technique.

Statement of the Problem

Nowadays, advertising has not been as productive as it was, and this is where covert advertising plays a significant role in reviving advertising. In most cases, the traditional form of advertising is used for advertising, and it has always been the primary type of advertising used. However, Vasanthi (2003) found that the viewers may skip traditional advertising as they are likely to switch the channels during commercial advertisements.

There have also been recent complaints by consumers about advertising overload. Too much advertising and if not taken care of can lead to poor decision making, lack of engagement from the brand or product, and a loss of productivity. This aligns with Choi (2007) opinion that on the off chance that the traditional media is giving message clutter to the audience or consumers, the organizations or brand personnel will attempt to search for other alternative or elective approaches to advertise their products or services and out of these alternative approaches is covert advertising the most emerged.

Advertising is meant to create awareness for the availability of a product and make the audience make an action of purchase towards that product. Still, when the advertising becomes too much, it does the opposite. Nevertheless, advertising has now evolved or better still advanced into a better creative space without overloading, and it is evident with covert advertising. Covert advertising helps advertisers infuse or incorporate brands into the media and relatable settings different individuals can relate to. Still, the effectiveness of this form of advertising has not yet been fully measured.

Some scholarly research done validate that covert advertising is an appropriate promotion tool for consumers, such as Odiboh et al. (2019). They believe that promotional strategies like advertising are designed to introduce an organization and its products to future clients to facilitate sales in long-term performance. Connett (2004) also found that advertising is used to enlighten and prompt prospective customers about a product offering. This entire still does not

prove the effectiveness of consumers' behaviour and the brands' perception. This study aims to show the impact that covert advertising has on consumers and its efficiency. The study also aims to provide valuable contributions to academics and practitioners in the advertising Industry.

More and more established organisations and brands such as banks are seen aligning with movies in the form of covert advertising to gain presence, acceptability, and viewership. Hence, this study seeks to determine the extent to which covert advertising has positively, negatively, or otherwise engendered or influenced the customer patronage of keystone bank.

Research Objectives

This study aims to determine the impact and influence of covert advertising on the customer patronage of keystone bank. The following objectives guide the study:

- i. To find out if the customers were aware of covert advertising in the movie *Chief Daddy*.
- ii. To determine if the covert advertisement of keystone bank in the movie *Chief Daddy* had a positive or negative impact on customer patronage.
- iii. To ascertain the preferred type of advertising between covert advertising and traditional advertising from customers of keystone bank.

Covert Advertising

Covert Advertising may be seen as the placement of a product, service, or brand in media content such as movies and other entertainment forms. Sabharwal (2016) defines covert advertising as "the branding of different products or services by positioning them inside films or television programmes where the audience or consumers will not realize that it is an alternative form of advertising which various companies and organizations are using to promote their products or service."

The forms of covert advertising are product placements and sponsorships. Product placement is a form of covert advertising that involves the placement of logos, trademarks, and signage in strategic parts of a film where the audience can see it and take action based on what they see. Patel & Chauhan (2013) define product placement as "*product placement is the inclusion of an item, brand name or the name of the firm in a film for expanding memorability of the brand and instant recognition at the purpose of purchase. It is an advertising technique where organizations pay an expense or offer service in exchange for a prominent display of their item.*"

The brand's trademarks and symbols may be positioned in plays, films, music videos, television shows, video games, and even books. The symbols are included in the plot of the story, and there is not only part of the plot to try to sell the product but rather the entire process involves trying to infuse the symbols into the shots of the film. Product placements involve a lot of research to ensure that the movie's audience is also the brand's target audience and product. This premise primarily on brand recall theories.

Newell et al. (2006) proposed that covert advertising started using family ties and developed into methods of diminishing the expenses of producing motion pictures using free items and giving those items exposure at no expense. The art of utilizing genuine items in a film was called numerous things before the term product placement, such as misuse, tie-ups, connections, attachments, and trade outs.

Another form of covert advertising is sponsorship. Sponsorship adverts are more expensive but are usually more effective due to the connection between the film and the brand. The brand identifies itself with the film or television show without so much attention to selling the product but rather the brand in question.

Brand Promotion

The Economic Times defines promotion as "the entire set of activities that conveys the item, brand, or service to the client in order to make people aware of it, draw them in, and encourage them to buy it over others. Promotion can also refer to all of the activities, materials, and media that a marketer employs to inform and remind potential customers about a given product offering (Connett, 2004). The goal of promotion is to persuade the customer to buy the goods on offer.

Promotion, according to Naik et al. (2005), is a marketing mix instrument that creates marketing mix strategies to show the association's economic problems. Effective marketing necessitates a thorough understanding of persuasion's strength and how it interacts with environmental circumstances (Alam et al., 2013)

Aliata et al. (2012) found that banking industries follow different distinctive systems to be competitive and in this unique situation, the role of promotion has been introduced in such a way that long-term relationships with selected customers must be overseen for the adequacy and effectiveness of the firm. Advertising, personal selling, sales promotion, and budgeting resource allocation are all subject to and depending on approaches such as percentage of sales, competitiveness, and serious equality (Odiboh et al., 2019; Cravens et al., 2009). Other varieties of promotion are sales promotion, advertising, personal selling, trade fairs, individual visit and promotion adaption, public relations, and so on.

Empirical Review

Garg (2016) studied Covert advertising: Impact in India. The study specifically sought to pinpoint some instances of covert advertising and their successes or failures; it investigates the different techniques of covert advertising utilized by the companies and what impact they made on the minds of Indian consumers. While the researcher of the above study used a secondary source of data that is sometimes not reliable and data was not presented in any way by the researcher, this study focuses on the banking industry and gathering data with the use of primary data.

Choi (2007) investigated how various factors sway the adequacy of product placement to furnish advertisers with insights into planning and executing product placement strategies. The study is in close relationship to the current research. However, the context of this current research is on covert advertising and its influence in the banking industry. The study by Choi discusses the effectiveness of a particular type of covert advertising, i.e., product placement and its effectiveness. In this current research, the method of data derivation is quantitative, using a questionnaire as an effective tool for data gathering. In contrast, that of Choi made use of a pilot study to gather data.

Walton (2010) scrutinized product placements in Hollywood films over the last 90 years. The study is closely related to the current study, the framework of the study is on the evolution of a type of covert advertising (product placements) in Hollywood films over the last 90 years,

while the current study concentrates on the impact of covert advertising as a whole on the banking industry. The method of data collection in this current study is the quantitative survey, while the study only used content analysis as its method of data collection.

Wilson & Till (2011) assessed product placement recollection in a realistic environment and, amongst other objectives, filled gaps that previous research on the topic could not fill. Gaps such as the need for extra ecologically substantial field testing, more research utilizing class prompted a review of the brand as the essential measure of product placement viability and more studies covering entertainment media other than film and TV.

The study is in close relation to the current study; the study focussed on product placement in movies and on Broadway, while the current study concentrates beyond product placement, that is, covert advertising in general and its effect on the banking industry. The study made use of mixed methods just like the current study, but there is a difference. The mixed-method adopted by the study is the use of content analysis and the quantitative method.

The study does not particularly identify how this may differ based on the sector of the product or the brand. Researchers find that the success of the product placement depends on the type of the product placement and the form of placement that takes place. Through appropriate research before the placement in the film, the integrated direct product placement is appropriate, and a high number of respondents correctly notice the symbols and logos placed in the movie. They also recall the logos appropriately afterward.

Theoretical Framework

This study is anchored on the relevance theory. The theory was propounded by Sperber & Wilson in 1986 based on Gricean principles of encoding and decoding and the importance of social context to the interpretation of messages. This theory rejects the traditional models of communication that believe that messages are encoded and decoded. Sperber & Wilson believe that the message's encoding is based on what the sender intended while transmitting the message. The theory also states that whatever process the communicator goes through to get the listener's attention gives the message importance or credence. The theory believes that the message transmission process's processing effort and contextual effect are more relevant than a regular message.

Sperber & Wilson (1986) proposed an alternative to the code paradigm called Ostensive-Inferential Communication. A communicator encodes her proposed message into a signal that the audience decodes using a duplicate of the code, according to the code model. In the inferential model, a communicator provides proof of her intention to communicate a specific message, which the audience deduces from the proof provided.

This model believes that the speaker's task is to produce a stimulus that makes the information intent mutually visible. Advertising and many other advertising forms and media rely heavily on the importance of encoding and decoding. The relevance theory relies heavily on this construct of encoding and decoding as well.

The informing aim and the communicative intention are the two goals of ostensive-inferential communication. The informative objective is to inform a target audience about something, whereas the communicative intention is to inform the target audience of one's informative intention.

For the speaker, communication is telling the audience his goal to communicate something, which is called ostension. It is the behaviour that makes evident the intention to express or transmit a message. The theory is based on four assumptions which are Every utterance has a variety of possible interpretations, all of which are compatible with the information encoded; however, not all of these interpretations are presented to the viewer at the same time; viewers are equipped with a single, general criterion for evaluating interpretations, which is powerful enough to rule out all but one interpretation; and viewers are equipped with a single, general criterion for evaluating interpretations, which is powerful enough to rule out all but one interpretation.

The relevance theory's central argument is that an utterance's prospects for significance are distinct and predictable enough to lead the reader to the speaker's meaning. These statements have the potential to be significant not because speakers are expected to follow instructions, but because the desire for significance is a fundamental feature of human perception that advertisers can take advantage of.

This theory essentially possesses the interpretation that supports how covert advertising can influence brand recall. The symbols, logos, and trademarks of the brand will now have to identify as the criteria that is powerful enough for the audience to interpret the logo and interpret the commercial intent of the product placement in the media content.

The significance of the relevant theory to this study surpasses just the banking industry's encoding and decoding of advertising messages. It entails the interpretation of these messages, which brings out the hidden information contained in them. This achieves the expression and understanding of intents underlying communications, which is a crucial component of human communication, whether verbal or nonverbal. As a result, clients will be able to allocate their intellectual talents, and the banking industry will be able to foresee and affect their audience's cognitive processes.

Although the decoded logical structure of an utterance is an important indicator of the speaker's intentions, it is now widely acknowledged that even clearly stated content goes far beyond what is linguistically encoded.

METHODOLOGY

This study adopted the survey research design. This kind of research design targets gathering information on a specific issue from a sample of a given populace. The study was restricted to people that have watched the movie and are customers of keystone bank. The population of this study was drawn from the customers of keystone bank and was narrowed to the customers of keystone bank who had seen the movie, *Chief Daddy*. The social characteristics of the population were that they were both viewers of the movie and the bank's public.

The sample size for this study was 300 respondents, which were purposively selected from the population of the customers of keystone bank who had seen the movie, *Chief Daddy*. The choice of the sample size was sufficient following the pattern of Wimmer and Dominick & Wimmer (2003), who asserted that a sample size lesser or equal to 200 is fair while 300-500 is good, but 1000 or above is excellent.

This study adopted the purposive sampling technique. This study adopted the purposive sampling technique because of its cost and time effectiveness. The study was targeted at the customers of keystone bank that had seen the movie, *Chief Daddy*. Questionnaires were

administered at six branches of keystone bank in Lagos State: Oregun, Oba Acran, Computer Village, Awolowo Way, Allen Avenue, and CMD Road, Magodo, to tap into the essential information to ensure that the aims and objectives of the study were achieved. This was to ensure that the total number of questionnaires was fully circulated among the bank's various branches within Lagos.

RESULTS

Three hundred questionnaires were administered, but only 295 copies were filled correctly and returned, representing a 98.3% return rate. Only the data obtained from the 295 questionnaires were presented, and analysis will be based on their feedbacks.

Demographic Data of Respondents

Gender distribution for the study shows that more males (56.6%) than females (43.4%) participated in the study. Age distribution of respondents show that 38.0% fell within the 26-40 age bracket, 34.9% fell within the 18-25 age bracket, 12.5% fell within the 61 and above age bracket, 12.2% fell within the 41-60 age bracket, and 2.4% of the respondents fell within the 0-17 age bracket. This suggests that the majority of the respondents were between the ages of 18 to 40 years old.

In relation to the highest educational status attained by the respondents that partook in the research exercise, 45.8% have a tertiary institution degree. In comparison, 54.2% of respondents have postgraduate degrees. This means that most of the respondents have attained a tertiary institution degree and are able to make informed decisions to the questions raised for the study.

How aware are the customers about the use of covert advertising in the movie *chief daddy*?

Responses	Percentage %
I have heard about <i>Chief daddy</i>	
Strongly agree	70.2
Agree	29.8
Total	100.0
I have watched <i>Chief daddy</i>	
Strongly agree	58.3
Agree	41.7
Total	100.0
I can recall the brands that were advertised in <i>Chief daddy</i>	
Strongly agree	21.0
Agree	30.5
Undecided	38.3
Disagree	4.7
Strongly disagree	5.4
Total	100.0
I am aware that there was the use of covert advertising in <i>Chief daddy</i>	
Strongly agree	31.9
Agree	21.4
Undecided	16.6

Disagree	19.3
Strongly disagree	10.8
Total	100.0
I am also aware that keystone bank was covertly advertised in <i>Chief daddy</i>	
Strongly agree	31.5
Agree	26.8
Undecided	12.9
Disagree	14.2
Strongly disagree	14.6
Total	100.0

As shown in Table 1, 70.2% of the respondents strongly agreed, and 29.8% agreed to have heard about the movie *Chief Daddy*. 58.3% of the respondents strongly agreed, and 41.7% agreed to have watched the movie, *Chief Daddy*. This means that all the respondents have heard about and watched the movie, *Chief Daddy*.

The table also shows that 21.0% of the respondents strongly agreed that they could recall the brands that were advertised in the movie *Chief Daddy*, 30.5% of the respondents agreed, 38.3% of the respondents were uncertain, 4.7% of the respondents disagreed, and 5.4% of the respondents strongly disagreed. Hence, most of the respondents could recall the brands advertised in the movie *Chief Daddy*.

The results displayed in the table demonstrate that 31.9% of the respondents strongly agreed to be aware of the use of covert advertising in the movie *Chief Daddy*, 21.4% of the respondents agreed, 16.6% of the respondents were uncertain, 19.3% of the respondents disagreed and 10.8% of the respondents strongly disagreed. Hence, most of the respondents were aware of covert advertising in the movie *Chief Daddy*.

Additionally, Table 1 illustrates that 31.5% of the respondents strongly agreed to be aware of the covert advertisement of Keystone bank in the movie *Chief Daddy*, 26.8% of the respondents agreed, 12.9% of the respondents were uncertain, 14.2% of the respondents disagreed, and 14.6% of the respondents strongly disagreed. This means that most respondents were aware of Keystone bank being covertly advertised in the movie *Chief Daddy*.

Did the advertisement of keystone bank in the movie *chief daddy* affect the customer patronage of the bank, and if so, was it negative or positive?

Responses	Percentage %
I learned how to insure my business from the movie <i>chief daddy</i>	
Strongly agree	4.4
Agree	6.4
Undecided	3.1
Disagree	47.5
Strongly disagree	38.6
Total	100.0
I have increased my patronage for keystone bank's online payment platforms	
Strongly agree	14.2
Agree	15.9
Undecided	23.7
Disagree	20.3

Strongly disagree	25.8
Total	100.0
I started patronizing keystone bank because of <i>chief daddy</i>	
Strongly agree	1
Agree	1
Undecided	32.9
Disagree	16.6
Strongly disagree	42.4
Total	100.0
I stopped patronizing keystone bank because of <i>chief daddy</i>	
Agree	1.4
Undecided	3.1
Disagree	38.3
Strongly disagree	57.3
Total	100.0
I would highly recommend the patronage of keystone bank to other people because of <i>chief daddy</i>	
Strongly agree	33.6
Agree	18.0
Undecided	32.2
Disagree	4.7
Strongly disagree	11.5
Total	100.0

Table 2 indicates that 4.4% of the respondents strongly agreed to learn how to secure and insure their businesses from the movie *Chief Daddy*, 6.4% of the respondents agreed, 3.1% of the respondents were uncertain, 47.5% of the respondents disagreed, and 38.6% of the respondents strongly disagreed. This means that most respondents did not learn how to secure or insure their business from the movie *Chief Daddy*.

The table also shows that 14.2% of the respondents strongly agreed to increase their patronage for Keystone bank's online payment platforms, 15.9% agreed, 23.7% of the respondents were uncertain, and 20.3% 25.8% of the respondents strongly disagreed. This means that majority of the respondents did not increase their patronage for Keystone bank's online payment platforms because of *Chief Daddy*.

It is observed that 1% of the respondents strongly agreed to have started patronizing Keystone bank because of *Chief Daddy*, 1% of the respondents agreed, 32.9% of the respondents were uncertain, 16.6% of the respondents disagreed, and 42.4% of the respondents strongly disagreed. In the same vein, 1.4% of the respondents agreed to have stopped patronizing Keystone bank because of *Chief Daddy*, 3.1% of the respondents were uncertain, 38.3% disagreed, and 57.3% strongly disagreed. This means that most of the respondents started and stopped patronizing Keystone bank because of other prior reasons and not because of the covert advertising of the bank in the movie *Chief Daddy*.

The last data shown in the table specifies that 33.6% of the respondents strongly agreed to highly recommend the patronage of Keystone Bank to other people because of the movie *Chief Daddy*, 18.0% of the respondents agreed, 32.2% of the respondents were uncertain, 4.7% of the respondents disagreed, and 11.5% of the respondents strongly disagreed. Hence, most of the respondents agreed to recommend or refer the patronage of Keystone bank to other people.

Is covert advertising of products or services preferred to the traditional advertising of products or services?

Table 3	
MOST PREFERRED TYPE OF ADVERTISING	
Responses	Percentage %
I have an idea of what traditional advertising is	
Strongly agree	52.5
Agree	31.5
Undecided	4.7
Disagree	2.7
Strongly disagree	8.5
Total	100.0
I have an idea of what covert advertising is	
Strongly agree	42.0
Agree	42.7
Undecided	6.1
Disagree	2.7
Strongly disagree	6.4
Total	100.0
I prefer the traditional form of advertising to covert advertising	
Strongly agree	20.7
Agree	22.4
Undecided	25.1
Disagree	19.7
Strongly disagree	12.2
Total	100.0
I prefer covert advertising to the traditional form of advertising	
Strongly agree	24.7
Agree	14.2
Undecided	22.0
Disagree	20.0
Strongly disagree	19.0
Total	100.0
I prefer the combination of both covert advertising and traditional advertising	
Strongly agree	47.8
Agree	35.6
Undecided	2.7
Disagree	11.9
Strongly disagree	2.0
Total	100.0

Table 3 shows 52.5% of the respondents strongly agreed to have an idea of traditional advertising, 31.5% of the respondents agreed, and 4.7% of the respondents were uncertain, 2.7% of the respondents disagreed, and 8.5% of the respondents strongly agreed disagreed. While 42.0% of the respondents strongly agreed to have an idea of covert advertising, 42.7% of the respondents agreed, 6.1% of the respondents were uncertain, 2.7% of the respondents disagreed, and 6.4% of the respondents strongly disagreed. This means that most of the respondents were aware of the terms traditional and covert advertising.

The table also depicts that 20.7% of the respondents strongly agreed to prefer traditional advertising to covert advertising, 22.4% of the respondents agreed, 25.1% of the respondents were uncertain, and 19.7% 12.2% of the respondents strongly disagreed. While 24.7% of the respondents strongly agreed to prefer covert advertising to the traditional form of advertising, 14.2% of the respondents agreed, 22.0% of the respondents were uncertain, 20.0% disagreed, and 19.0% the respondents strongly disagreed. This means that most of the respondents preferred the different types of advertising over the other in both cases.

The last data shown in the table demonstrates that 47.8% of the respondents strongly agreed to prefer the combination of both covert advertising and traditional advertising, 35.6% of the respondents agreed, 2.7% of the respondents were uncertain, 11.9% of the respondents disagreed, and 2.0% of the respondents strongly disagreed. This means that most of the respondents preferred the combination of both traditional advertising and covert advertising.

DISCUSSION OF FINDINGS

Customer Awareness of Covert Advertising

This study established that most of the respondents noticed the use of covert advertising in *Chief Daddy*. Most of the respondents could also recall the brands that were advertised in the movie. These findings support Patel & Chauhan's (2013) prerogative that product placement is an insertion of an item or brand in a film to expand memorability and instant recognition of the brand. It also supports Crook's (2003) claim that identifies the critical significance of cognitive consistency in advertising forms and messages to identify a product or brand.

It confirms the findings of Balasubramanian (1994) that if a product is placed blatantly in a movie, it will gain better brand recognition and awareness than subtle placement in a movie because prominent placement concentrates more on higher visibility. Also, it approves Wilson & Till (2011) statement that audio-visual positions review at a more superior level, more so than either just visual or audio-only placements, brands with broadened placements had higher frequencies of recall than with temporary placements, brands in which an entertainer associated, the recall was higher than those that had no actor interaction or entertainer communication at all. For the number of notices a brand got inside a movie, it was shown that two notices had a more significant impact on recall than either no or one verbal notice. The findings of this study also confirm Patel & Chauhan's (2013) prerogative that TV shows are more effective in motivating audience viewers to recall the logos and symbols of brands from movies.

On the other hand, the brand was in synchrony with the movie's storyline, which also aided the recall of the bank. This supports Yang & Roskos-Ewolden (2007), who believe that the product in the movie ought to be in a state of harmony with the story of the movie. If this happens, it will assume a significant function in acknowledging the brand by the viewers.

However, covert advertising aims to influence a consumer's buying decisions or customer patronage of a product or service without their knowledge; this means that the proper infusion of covert advertising was not achieved in *Chief Daddy*, seeing as most of the respondents noticed it. Hence, this aligns with Singh (2013), who believes that product placement is viewed effectively only if the affiliation converts into interest and trial.

Impact of Covert Advertising on Customer Patronage

This study found out that majority of the respondents confirmed that the covert advertising of Keystone bank in the movie did not influence their decision to start or stop patronizing the bank. The amount of people that were influenced by the covert advertising of Keystone Bank in the movie to start patronizing the bank is drastically low compared to that of the people that were not influenced at all. This implies that the majority of the respondents had started or stopped patronizing Keystone Bank because of other prior reasons, not because of Keystone bank's covert advertisement in *Chief Daddy*. This contradicts Panda's (2004) statement that the high level of reliance on brand recognition and recall measure presumes that the effects for memory are similar to the effects of attitudes.

Hence, the covert advertising of Keystone Bank in the movie *Chief Daddy* made very little or no impact. Even though all the respondents had watched the movie and most of them had noticed the advertisement, most of the respondents still were not influenced by the advertisement in the movie. These findings confirm Sabharwal's (2016) claim that a limitation for covert advertising leads to a brand being misused, ignored, or associated with unprincipled morals or symbols that do not represent the organization or product ethics.

Even though covert advertising has become effective nowadays, with the results gathered from the field, it did not affect the customer patronage of Keystone bank even though the audience is familiar with covert advertising. It is not enough to depend solely on covert advertising for promotion or influence. Instead, other factors such as the demographics and psychographics of your target audience have to be considered too for covert advertising to be effective and efficient. This confirms Alam et al. (2013) report that effective promotion needs a good understanding of the power of influence and how the process affects environmental factors. Also, evaluations have to be carried out at the middle and the end of the advertising project to measure the communication effectiveness. This supports Choi's (2007) recommendation that numerous factors ought to be viewed and considered while assessing and evaluating the efficiency of product placement.

Covert advertising aims to create awareness and availability about a product or service, thus stirring different emotions, whether positive or negative. This, in turn, influences a consumer's buying decisions and customer patronage. This aligns with Sabharwal (2016) that covert advertising includes the explicit connection of information mentioned in the media content with commercial business activities. These products or services can be placed in any channel of communication to influence the audience's decision-making process.

The preferred type of advertising between covert advertising and traditional advertising

This study's findings indicate that most of the respondents preferred the combination of traditional and covert advertising. Hence, it can be concluded that the audience is familiar with both traditional and covert advertising but would instead use both of them in usage.

The choice of advertising by the bank corroborates Aliata et al. (2012) statement that banking industries follow different distinctive systems to be competitive. In this unique situation, the role of promotion has been introduced so that long-lasting relationships with selected customers must be overseen for the adequacy and effectiveness of the firm. It also supports Choi (2007), who believes that when the traditional/conventional media passes on a cluttered message to the audience or customers, organizations and brands try to consider other alternatives to

promote their products and services. Out of these substitutions, product placement appears to be the best option compared to other options.

It has been detected from the articles and books pondered upon and reviewed by the researcher on covert advertising or product placement. Advertisers and audiences in this age prefer covert advertising to traditional advertising because it has more potential to attract and retain the audience's attention. This supports Avery & Ferraro (2000), who believe that the increase in product placements and incorporations into industries shows that advertisers are using the method to influence consumers' brand attitudes.

Covert advertising, other advertising forms, and media rely heavily on the importance and construct of encoding and decoding. This corroborates with the relevance theory propounded by Sperber & Wilson (1986) that reject the traditional models of communication, believe that messages are simply encoded and decoded and that the encoding of a message is solely based on the intents of the sender while transmitting the message. It essentially aims to explain the social context to the interpretation of messages.

The relevance theory also essentially possesses the interpretation that supports how covert advertising can influence brand recall. This approves Yang & Roskos-Ewolden's (2007) statement that the product in the movie ought to be in a state of harmony with the story of the movie. If this happens, it will assume a significant function in acknowledging the brand by the viewers. The informative intention aims to inform the customer about the product or service, while the communicative intention aims to inform the customer of one's informative intention. This is clearly shown in the findings above, referring to how most customers noticed Keystone bank's covert advertisement in *Chief Daddy* and how it influenced their decision-making.

CONCLUSION

It has been established that advertising is ancient and as change remains flexible, so does advertising irrespective of the form it decides to take. Hence, the notion of advertising has come to stay and will continue to evolve and only develop more concepts.

The conclusions drawn from this study are as follows:

- i. Most of the respondents noticed covert advertising and the covert advertisement of Keystone Bank in the movie *Chief Daddy*. This means that the implementation of covert advertising in the movie was not adequately done. Covert advertising is not meant to be prominent and easily noticeable but discreet and subtle. In this case, it was apparent to most of the respondents who should not have been.
- ii. Even though most of the respondents noticed and can recall the brands, especially Keystone bank advertised in *Chief Daddy*, there was barely any effect on the customer patronage on Keystone bank afterward. Most of the respondents were already prior customers, not because of the movie but for other reasons.
- iii. The majority of the respondents preferred the combination of both traditional advertising and covert advertising. This implies that people would still like to watch adverts and movies with products and services embedded in them.

Recommendations

Based on the findings of this study, the following recommendations are made:

- i. There should be a better execution and implementation of covert advertising to achieve its real aim and not cause disinterest in the audience. This would enhance the decision-making process of the audience.
- ii. The banking industry should consider utilizing both covert and traditional advertising for more effectiveness of their advertising messages and overall promotion of their products and services. It only makes sense to do so, considering that their audience and customers most prefer the combination. This would also promote the banking sector in the country.

ACKNOWLEDGMENTS

We appreciate the Covenant University Centre for Research, Innovation and Discovery (CUCRID) for the financial support for this publication.

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Received: 31-Mar-2022, Manuscript No. ASMJ-22-11655; **Editor assigned:** 02-Apr-2022, PreQC No. ASMJ-22-11655(PQ); **Reviewed:** 23-Apr-2022, QC No. ASMJ-22-11655; **Revised:** 22-Jul-2022, Manuscript No. ASMJ-22-11655(R); **Published:** 01-Aug-2022