



A Study Impact Of Advertisement On Buying Behaviour Of Banking Customer

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ABSTRACT

The purpose of this paper is to investigate the influence of advertising on the buying behavior of customers who are in the banking industry focusing on how advertisement by banks affects customer decisions especially in the digital age. With ads being everywhere today (TV, radios and online platforms) banks consider advertising as a powerful tool for drawing clients and building up their brand names which in turn impact on consumer choices. The research uses a survey conducted among 101 bank customers to examine types of ads preferred and media platform effectiveness. Our findings reveal that people like informative advertisements instead of other types. Secondly, commercials on internet are better than those on television or any other locality. It is indicated by the research that banks should create ads which can be easily understand and provide useful information. This will help individuals make decisions concerning their finances. Additionally, it is crucial for banks to employ prudent use of online resources in order to effectively reach out to clients through well-designed advertisements.

Keywords: Consumer Buying Behaviour, Advertisement Impact, Digital Advertising, Media Platforms, Online Marketing Effectiveness, Informative Advertisements

1. Introduction:

It is a known fact that advertising plays a large part in how consumers of banking services behave. There's no denying the spread and influence of ads today, as we live in digital era overloaded with marketing information on various platforms such as TV, radio and Internet social networking sites. These are very influential instruments employed by banks to achieve brand recognition, advertise financial products and induce customers' choice. In most cases, customers refer to these advertisements for reliable information when they need some direction or even assurance. The moment a customer comes across an interesting banking ad displaying attractive features, competitive interest rates or convenient digital banking choices, it starts off a stream of mental processes towards making a decision

Customers are informed about available banking offerings, think about whether these match their financial requirements, assess how much they can trust bank brands and so eventually make decisions which greatly affect their financial status. On the other hand, often advertisements use emotional appeals as well as storytelling and incentives to create trust, develop loyalty and inculcate action in customers such as opening new accounts, applying for credit cards or embracing digital banking solutions. Thus it is apparent that advertising plays a significant role in this industry since it impacts on both the choices of customers as well as the behavior and general dynamics that happen within the industry. Both bankers and researchers must therefore understand these details because of the changing face of advertising and consumer behavior in finance.

2. Concept:

2.1 Industry Overview - Banking Industry:

The global financial system relies heavily on the banking industry, which is one of its important parts and a building block for economic development and firmness. As intermediaries, banks provide several services such as deposit accounts, lending, investment alternatives and advisory to individuals, businesses and governments among others. High regulation standards, fierce rivalry, technological advancement and changing customer tastes are common features of banking activities.

Central Bank:

The top bank in each country's pecking order has the powers of a regulatory power to oversee the operations of its restricted national banking sector. It controls the flow of money by lowering or increasing it as required to curb inflation. Only the Central Bank can issue a country's currency notes. The Reserve Bank of India is India's recognized Central Bank.

Scheduled Commercial Banks:

- ❖ Public Sector Banks
- ❖ Private Sector Banks
- ❖ Foreign Banks
- ❖ Foreign Banks
- ❖ Regional Rural Banks
- ❖ Cooperative Banks:
 - ❖ State Co-operative Banks
 - ❖ Primary Credit Society
 - ❖ District Central Co-operative Banks
 - ❖ Urban Co-operative Bank

Specialized Bank, Development Banks, Small Finance Bank, Payments Bank Non-Banking Financial Institutions (NBFCs) are also part of Indian banking.

2.2 General Information about major company's impact on buying behaviour in the Industry:

Table 1.1. - Impact on buying behaviour in the Industry

Companies	Impact on buying behaviour
Axis Bank	Younger people can affect their decisions on savings accounts, credit cards, and other financial products when they see adverts that correspond to their ways of living and economic requirements.
Bank of America Corporation	Education finance and involvement in community can be utilized as a good method of advertisement since it improves customer perception and loyalty hence making customers even more trusting towards banks that teach about money responsibility.
Barclays	Banking services and credit cards of choice among the potential clients in the market space can be influenced by creative advertising campaigns with some innovation in them.
Citibank	While making choices concerning banking solutions as well as investment options, customers consider such things as Barclays' global reach, financial expertise or innovation.
Goldman Sachs	When high-net-worth individuals and institutions observe advertisements which highlight competence and a track record of success, then they are provoked into seeking investment services.
HDFC Bank	The bank's digital advertising approach is consistent with the taste changes of techie customers. It can motivate clients to open accounts, apply for loans and use mobile-banking app.
ICICI Bank	Such advertisements are capable of affecting consumers' choice on savings accounts, credit cards, and other financial products by emphasizing the range of products offered by the bank itself, its customer service as well as digital capabilities.
JPMorgan Chase & Co	There often is convenience of digital banking services, rewards programs and personalized financial solutions in the bank's advertising campaigns. The strategies play a part in deciding whether the customers can open an account, use their credit cards or do investment.
State Bank of India (SBI)	Advertising drives like these which focus on SBI's extensive branch network, government supportiveness and competitive interest rates can make customers decide where to open accounts or apply loans from.
Wells Fargo & Co	Advertisements that build trust while also providing information about financial products and services may affect customers' decision to choose Wells Fargo for their banking needs.

3. Literature Review:

Yadav (2022), shows how different forms of advertisements are used by various media outlets such as TV and social media platforms to a large extent influence consumers' way of thinking, living standards and choices while making purchases. The study underscores that advertising is important for a company's marketing mix to create awareness about what it offers and make customers select it among other alternatives. This research observes preferences for brand, color and price as determined by advertising among young consumers in Delhi.

Tabie (2021), According to it, advertising changes from children to elderly consumer perceptions and choices across all demography segments. The work examines different advertising media that include digital and social media in order to explain how the nature of consumer engagement has been changing over time and why creative and executed advertisement campaigns have become even more strategic. McDonald's is a sample case where this research exemplifies effective advertising strategies tailored at meeting various customer needs and cultural sensitivities in a bid to maintain brand loyalty and dominate market share.

Rahmi, Tayeb and Amerkhail (2020), this research paper underscores the role of advertisement in consumer decision making with emphasis on emotionality in advertisements. By using a survey, this study demonstrates that emotional response, environmental factors, brand awareness and sensory stimulated advertising are major determinants of consumer purchase decision-making process. This signifies that firms needs to concentrate more on emotional advertizing to increase their customer involvement as well as buying patterns.

Dubale (2020), explores the way in which media advertisement affects purchasing behavior of customers in the banking industry by looking at NIB Bank S.C. The study seeks to comprehend how advertising using different media affects clients' decision to use banking services. It looks into the role of advertising in forming perceptions, attracting new customers and building a strong corporate image for the bank.

Berhanu (2018), the research applies quantitative techniques and surveys 399 customers of Dashen Bank to determine the influence that broadcast, print and outdoor advertisements have on their buying behaviour. For example, the findings reveal that these advertising media have a direct relationship with consumer decisions to buy goods. Thus, it is necessary for marketers and bank managers who want to consider the role of an advertisement in banking industry so that they can positively affect how consumers behave as well as marketing strategies for financial institutions.

Sharma (2018), focusing on effect of advertising influence on consumer behavior, especially with reference to FMCG (Fast Moving Consumer Goods) firms such as Hindustan Unilever Limited (HUL) and Procter & Gamble (P&G). It examines how advertising serves as a source of information about product availability to consumers while helping them make purchase decisions with regard to brands and flow of product information leading to repeat purchases.

Das (2018), the main aim of the investigation was to examine how media commercials influence purchase behavior of customers. This study commenced with a definition of basic concepts and aspects concerning media and consumer behavior. After that, the review was conducted on works related to these issues. Lastly, there was an extensive review done regarding soundness, objectivity, media, buying behavior and buyer psychology.

Haider and Shadman (2017), the effect of advertising on consumer purchasing behavior. It examines various aspects of advertisements to appraise their potentials for shaping people's attitudes during shopping. This study suggests that promotions are important in creating or changing customers' views on what is quality and value thereby determining what products they will buy.

Theria (2015), the main aim of this research is examining the effectiveness of advertising on the consumer's decision to purchase. For these purposes, 60 respondents were chosen using sampling technique method which resulted into a well representative sample size for the study. After analyzing their remarks it was found out that most consumers are influenced by advertising in making their buying decisions.

Ahmed and Ashfaq (2013) study is about the influence of advertising on consumer buying behavior. The authors have used survey method to answer their research question. Consequently, this allows them to discuss the link between brand image, persuasion and celebrity endorsements in advertising that exist in their data. The findings of the research suggest that creative ads can shape a strong product image thereby affecting consumer buying patterns.

4. Research Methodology:

4.1 Objectives of the Study:

- ❖ To identify the level of influence of advertisement on consumer buying decision.
- ❖ To identify the advertising media that gets the attention of consumers.
- ❖ To know what types of advertisement attracts the customer most.
- ❖ To identify how the advertisements change influence the purchasing behavior of the consumer.

4.2 Research Design:

The descriptive research design is a method of describing every characteristics of the population which is considered in studied. This research design is focuses on the 'WHAT' of the research subject rather than 'why' of the research subject.

4.3 Data Collection Method:

In this study of data collected from questionnaire which is used for the research to collect data from the respondents who are targeted for the research subject directly to analyze that and do interpretation of that data analysis for getting final and fair decision of the research subject.

4.4 Sample Size:

101 banking customers considered for the purpose of sampling. This method facilitates an in-depth examination on impact of advertisement on buying behaviour of banking customer.

4.5 Sampling Area:

The sampling area for this study is individuals who uses bank among various age groups, educational

levels and current status of respondents. The survey is aimed at including a 101 respondents targeted for study on impact of advertisement on buying behaviour of banking customer.

4.6 Research Instrument:

We are using questionnaire for research. It has straightforward questions that ask people about how bank ads affect what they decide to buy, which ads catch their eye, and what kind of ads they like the most.

5. Data Analysis:

5.1 Demographic Profile:

Our research sampled participants from all backgrounds to find out how bank advertisements influence them. We had a range of respondents; both male and female who belong to various banks such as commercial banks, digital banks. They have different roles like studying, employed, unemployed or retired. Also, we considered various age groups and educational levels of Respondents.

5.2 Nominal Questions:

Table 1.2 - Gender of the Respondents

Gender	Frequency	Percent	Valid Percent	Cumulative Percent
Male	75	74.3	74.3	74.3
Female	26	25.7	25.7	100.0
Total	101	100.0	100.0	

(Sources: SPSS Output)

The questionnaire was conducted among 101 banking customers, with 74.3% (75) males and 25.7% (26) females. This shows majority are males in research.

Table 1.3 - Age Groups of the Respondents

Age Groups	Frequency	Percent	Valid Percent	Cumulative Percent
18-29	81	80.2	80.2	80.2
30-49	17	16.8	16.8	97.0
50+	3	3.0	3.0	100.0
Total	101	100.0	100.0	

(Sources: SPSS Output)

The majority of survey participants fall into the age bracket of 18-29 years (80.2%). A small percentage above 50 in the survey. It's show that majorly young adults who took part in this survey.

Table 1.4 – Educational Levels of Respondents

Valid	Frequenc y	Perc ent	Valid Percent	Cumul ative Perc ent
High School	17	16.8	16.8	16.8
Bachelor's degree	61	60.4	60.4	77.2
Master's degree	22	21.8	21.8	99
PhD	1	1	1	100
Total	101	100.0	100.0	

(Sources: SPSS Output)

60.4% of people achieved a Bachelor's degree. 21.8% achieved a Master's degree. 16.8% of people studious at high school level. A PhD which is the highest level of learning has been obtained by only 1% (1/101). Most people in this study are graduate.

Table 1.5 – Status of Respondents

Valid	Frequenc y	Perc ent	Valid Percent	Cumul ative Perc ent
Employed	26	25.7	25.7	25.7
Unemploy ed	12	11.9	11.9	37.6
Student	62	61.4	61.4	99
Retired	1	1	1	100
Total	101	100.0	100.0	

(Sources: SPSS Output)

61.4% who completed the survey were students. Some 25.7% have jobs and this is the second largest group in the study. A smaller group 11.9% does not have jobs at present, so they're unemployed. Merely 1% Retired.

Table 1.6 - Type of Advertising

Valid	Frequenc y	Perc ent	Valid Percent	Cumul ative Percen t
Informativ e	39	38.6	38.6	38.6
Persuasive	37	36.6	36.6	75.2
Comparati ve	24	24.8	24.8	100
Total	101	100.0	100.0	

(Sources: SPSS Output)

Respondents had different preferences for types of ads whereby informative got 38.6% votes, persuasive 36.6%, comparative-24.8% and unspecified got 1%.

Table 1.7 – Advertising Media

Valid	Frequenc y	Perc ent	Valid Percent	Cumul ative Percen t
TV	12	11.9	11.9	11.9
Radio	11	10.9	10.9	22.8
Internet	42	41.6	41.6	64.4
Newspape rs	24	23.8	23.8	88.1
Billboards	12	11.9	11.9	100.0
Total	101	100.0	100.0	

(Sources: SPSS Output)

The internet 41.6 % emerged as the leading most powerful advertising platform. This was followed by newspapers 23.8%, TV 11.9%, billboards 11.9%, and radio 10.9%. It also implies that there is a significant move from traditional to digital forums for effective product promotion.

Table 1.8 – Advertisement influence to buy a product

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	8	7.9	7.9	7.9
Disagree	18	17.8	17.8	25.7
Neutral	30	29.7	29.7	55.4
Agree	32	31.7	31.7	87.1
Strongly Agree	13	12.9	12.9	100.0
Total	101	100.0	100.0	

(Sources: SPSS Output)

A vast 44.6% majority of respondents strongly agree that advertisements influence their purchase decisions, while a 29.7% remained neutral. This means that advertising can have broad impacts on the market but not necessarily end up with actual sales being made.

Table 1.9 – Advertisement increase sales

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	10	9.9	9.9	9.9
Disagree	19	18.8	18.8	28.7
Neutral	37	36.6	36.6	65.3
Agree	24	23.8	23.8	89.1
Strongly Agree	11	10.9	10.9	100.0
Total	101	100.0	100.0	

(Sources: SPSS Output)

Opinions concerning whether advertising does result in an increase in sales, vary, with 36.6% uncommitted. However, 34.7% agree or strongly agree, meaning that some people consider it as a positive factor in increasing sales. Only few 9.9% are strongly disagree with advertisements increases sales.

Table 1.10 – Advertisement provide information about unfilled need

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	11	10.9	10.9	10.9
Disagree	24	23.8	23.8	34.7
Neutral	23	22.8	22.8	57.4
Agree	30	29.7	29.7	87.1
Strongly Agree	13	12.9	12.9	100.0
Total	101	100.0	100.0	

(Sources: SPSS Output)

29.7% agreed and 22.8% remained neutral on whether adverts inform buyers about unmet demands. It means that as some consider ads are informants, others do not exclusively depend on advertisements for the same purpose.

Table 1.11 – Advertisement create awareness among target audience

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	13	12.9	12.9	12.9
Disagree	24	23.8	23.8	36.6
Neutral	32	31.7	31.7	68.3
Agree	21	20.8	20.8	89.1
Strongly Agree	11	10.9	10.9	100.0
Total	101	100.0	100.0	

(Sources: SPSS Output)

12.9% believe that the advertisement has a strong impact on awareness among the target group. 23.8% opinion that the advertisement somehow has an effect on addressing awareness within the targeted audience. 31.7% are not undecided or do not feel neutral about whether the advertisement influences awareness of its target group. 20.8% think otherwise by claiming that this type of advertisement influences somewhat on addressing target groups' minds. 10.9% are convinced that the advertisement's impact is very significant for awareness in the target market.

Table 1.12 – Advertisement is important to create new product awareness

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	11	10.9	10.9	10.9
Disagree	22	21.8	21.8	32.7
Neutral	32	31.7	31.7	64.4
Agree	20	19.8	19.8	84.2
Strongly Agree	16	15.8	15.8	100.0
Total	101	100.0	100.0	

(Sources: SPSS Output)

A lot of respondents showed confidence that advertising helps in creating attention to the target audience and new product awareness. However, neutrality was common suggesting a different level of consensus regarding the efficiency of advertising in these areas.

Table 1.13 – Awareness is the stimulus for purchase decision

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	10	9.9	9.9	9.9
Disagree	24	23.8	23.8	33.7
Neutral	28	27.7	27.7	61.4
Agree	27	26.7	26.7	88.1
Strongly Agree	12	11.9	11.9	100.0
Total	101	100.0	100.0	

(Sources: SPSS Output)

9.9 percent of people strongly disagree that awareness has no effect on purchasing decisions. 23.8% believe awareness does not greatly impact purchases. 27.7% are neutral regarding whether or not awareness impacts purchase decisions. 26.7% agree with the statement that awareness is a factor in purchase decision-making process. 11.9 % of respondents strongly disagree with this idea and think that it can be misleading to perceive the trigger

Table 1.14 – Perfect Advertisement create good perception

about a product in consumer mind

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	10	9.9	9.9	9.9
Disagree	21	20.8	20.8	30.7
Neutral	41	40.6	40.6	71.3
Agree	18	17.8	17.8	89.1
Strongly Agree	11	10.9	10.9	100.0
Total	101	100.0	100.0	

(Sources: SPSS Output)

9.9% are of the opinion that ideal ads do not create perceptions. 20.8% feel perfect ads cannot achieve good perceptions. 40.6% of people do not know if perfect ads improve perceptiveness. 17.8% concur with me that perfect adverts enhance perception. 10.9% support this view about whether such advertisements shape one's opinion

Table 1.15 – Perception helps to create brand identity

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	10	9.9	9.9	9.9
Disagree	22	21.8	21.8	31.7
Neutral	24	23.8	23.8	55.4
Agree	32	31.7	31.7	87.1
Strongly Agree	13	12.9	12.9	100.0
Total	101	100.0	100.0	

(Sources: SPSS Output)

9.9% of the respondents think that perception has no place in brand identity. 21.8% disagree that perception shapes brand identity. 23.8% are not sure if perception does anything to help brand identity. 31.7% believe that perception creates brand identity. 12.9% strongly agree that how people see things determines and defines a product or business.

Table 1.16 – Perception is effective

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	10	9.9	9.9	9.9
Disagree	17	16.8	16.8	26.7
Neutral	43	42.6	42.6	69.3
Agree	18	17.8	17.8	87.1
Strongly Agree	13	12.9	12.9	100.0
Total	101	100.0	100.0	

(Sources: SPSS Output)

9.9% believe that perception is not effective. 16.8% disagree that perceptions are efficient. 42.6% are unsure of how effective perception is. 17.8% believe that perceptions work well. 12.9% strongly believe perception is effective.

Table 1.17 – A good perception enrich brand promotion

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	12	11.9	11.9	11.9
Disagree	27	26.7	26.7	38.6
Neutral	30	29.7	29.7	68.3
Agree	19	18.8	18.8	87.1
Strongly Agree	13	12.9	12.9	100.0
Total	101	100.0	100.0	

(Sources: SPSS Output)

11.9% believe good perception does not help a company to promote its brand. 26.7% disagree that good perception improves brand promotion. 29.7% do not know if a positive image of the company has any impact on the process of promoting the brand. 18.8% assume that well-perceived image brings forth better brand promotion. 12.9% are firmly convinced that having a positive attitude towards the product leads to a better promotion of it.

Table 1.18 – Purchase a product after being aware

Valid	Frequenc y	Perc ent	Valid Percent	Cumul ative Percen t
Strongly Disagree	12	11.9	11.9	11.9
Disagree	23	22.8	22.8	34.7
Neutral	31	30.7	30.7	65.3
Agree	26	25.7	25.7	91.1
Strongly Agree	9	8.9	8.9	100.0
Total	101	100.0	100.0	

(Sources: SPSS Output)

11.9% of respondents strongly disagreed that knowledge aware to purchase. 22.8% of the interviewees did not believe that awareness influences buying behavior. 30.7% were undecided as to whether or not they believed that awareness affects what people buy. 25.7% admitted that they meant that awareness can result in purchase 8.9% were very enthusiastic and felt strongly about the fact that realization could cause people to buy.

Table 1.19 – Good perception pushes me to buy a product

Valid	Frequenc y	Perc ent	Valid Percent	Cumul ative Percen t
Strongly Disagree	11	10.9	10.9	10.9
Disagree	23	22.8	22.8	33.7
Neutral	27	26.7	26.7	60.4
Agree	23	22.8	22.8	83.2
Strongly Agree	17	16.8	16.8	100.0
Total	101	100.0	100.0	

(Sources: SPSS Output)

10.9% doesn't believe that good perception leads to buy. 22.8% think differently that good perception push them to purchase. 26.7% are not sure whether or not good perception causes their buying. 22.8% believe that good customer perception influences their purchase decisions. 16.8% says yes, strong sense of quality perception is what leads to buying.

Table 1.20 – Believe the advertising Message

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	16	15.8	15.8	15.8
Disagree	20	19.8	19.8	35.6
Neutral	34	33.7	33.7	69.3
Agree	20	19.8	19.8	89.1
Strongly Agree	11	10.9	10.9	100.0
Total	101	100.0	100.0	

(Sources: SPSS Output)

15.8% strongly disagree with advertising messages. 19.8% disagree with advertising messages. 33.7% are undecided about believing advertising messages. 19.8% believe advertising messages. 10.9% strongly believe in advertising messages.

Table 1.21 – Satisfied after purchasing an advertised product.

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	15	14.9	14.9	14.9
Disagree	24	23.8	23.8	38.6
Neutral	33	32.7	32.7	71.3
Agree	20	19.8	19.8	91.1
Strongly Agree	9	8.9	8.9	100.0
Total	101	100.0	100.0	

(Sources: SPSS Output)

14.9% strongly disagree with purchase dissatisfaction with advertised products. 23.8% of purchased merchandise that they perceive is not up to the standards. 32.7% have not really decided on whether or not they are happy with the purchases, in case it was an advertising product. 19.8% of sold items are believed by their purchasers to be worthwhile for the high price they have paid for them. 8.9% strongly agree believe that what was promoted and sold.

5.3 Hypothesis:

Null

6. Findings

- ❖ A significantly male perspective was suggested in the response to bank adverts by most participants being men (74.3%).
- ❖ It can also be noted that a good number of people who took part in this survey, that is 80.2% fell into the age category between 18-29 years.
- ❖ Additionally, there were more than half of the respondents who had attained a bachelor's degree as their highest level of education; these constituted about 60.4%.
- ❖ The involvement of youth students is reflected through the data provided as with 61.4% of respondents.
- ❖ As far as advertising campaigns are concerned, informative ads gained the highest percentage with 38.6%; followed by persuasive ones with only 36.6% and finally comparative ones at just 24.8%. Obviously, this means that customers desire banking advertisements that contain factual contents.
- ❖ According to the survey results, most influential advertising medium was internet (41.6%) followed by newspapers (23.8%). This indicated a shift towards digital platforms for ad consumption.
- ❖ Influence on Decisions: Advertisements have been found to influence purchasing decisions among combined figure representing about 44.6% of all participants showing how effective they are in shaping consumer behavior.
- ❖ Almost one in three respondents feel that advertisements increase sales

7. Conclusion

This research shows that how ads greatly affect the purchasing behavior of banking customers, thus indicating that decisions are not only made after seeing an advert but also driven by it, especially among the young adults and students. The research brings out the shift to digital platforms, with the internet emerging as a dominant platform for bank advertisements. This denotes the changing nature of consumer engagement where digital ads play a major role in informing and influencing possible consumers about banking products and services.

Moreover, this suggests that banks have to concentrate on generating engaging content rather than just persuasive or comparative one, which will help potential clients have enough knowledge in order to make a decision that best suits their financial needs. Such inclinations suggest that banks need to create content that is both captivating and informative because it would give potential customers most information they require for making sound financial choices. Thus, findings from this study are important for banks and financial institutions to prioritize on quality of content while strategically using digital platforms so as to reach out towards their targeted audience.

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