AUDIENCE PERCEPTION OF THE USE OF TELEVISION JINGLES IN CREATING AWARENESS OF E-PAYMENT SYSTEM

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Abstract

The sole purpose of the media is to share information on current affairs, news and entertainment. In this era of digitization, sharing, promoting and usage of Digital Payment System in the open marketplace is essential for the audience. The main objective of promoting the electronic payment system is to create awareness among the people especially and ensure they are conscious of the advantages of digital payment services and understand the importance of converting the country into a cashless economy. The audience perception of the use of television jingles in creating awareness of e-payment system can be a mixed bag. On one hand, television jingles have the potential to create catchy and memorable tunes that can stick in people's minds, effectively promoting e-payment systems and increasing their visibility. On the other hand, there are several critical aspects to consider when evaluating the effectiveness of television jingles in shaping audience perception. The paper, examine the conceptional clarifications on perception, television jingles and electronic payment system also the impact of television jingles on audience perception. The study was anchored on consistency theory. It also outlines the challenges of television jingles, how it has limited span to convey information which can make it challenging to provide comprehensive information amongst others.

Keywords: Audience, perception, e-payment system, Television Jingles, awareness.

Introduction

Television commercials are known for their catchy jingles and utilize the powerful impact of television as an audio-visual medium. This medium allows creative minds to effectively communicate ideas to a vast and diverse audience, combining motion, sounds, words, color, personalities, and stage settings.

These commercials serve various purposes, such as introducing new products, reinforcing familiarity with existing ones, and persuading potential buyers. Interestingly, advertisements not only evoke emotions but also convey subliminal messages. Their pervasive presence exerts a profound influence on people's daily lives.

To capture viewers' attention, television advertising employs attention-grabbing techniques like pleasing music, compelling lyrics, memorable jingles, humor, and repetitive messaging.

According to the insightful views of Rana (1995), when it comes to media impact on social behavior and purchasing decisions, television advertisements reign supreme. The charm, instantaneous transmission, and universal appeal of television make it a powerful force in shaping consumer behavior.

In the realm of technology, one innovation that has revolutionized the way we handle finances is Electronic Payments (e-payments). Imagine a world where you can effortlessly conduct financial transactions electronically, liberating yourself from long queues and cumbersome processes. According to experts, e-payments offer individuals the freedom to pay taxes, licenses, fees, fines, and make purchases at unconventional locations, whenever they please - 365 days a year.

As we delve into the fascinating world of mass communication, the concept of "audience" takes center stage. Drawing from McQuail's (2005) work, audiences play a vital role as the recipients of communication messages in the simple sequential model of mass communication. According to Asemah's (2011) insightful analysis, these media audiences are characterized by their vastness, anonymity, dispersion across diverse areas, and their rich diversity in terms of religious, educational, and gender backgrounds. Moreover, they actively engage with the media, making them the perfect target audience for e-payment system jingles and messages.

In the ever-evolving world of advertising, television jingles play a crucial role in shaping how audiences perceive products and services. However, their impact on audience perception can vary significantly, especially when it comes to e-payment systems. The reason lies in the diverse preferences and attitudes held by different demographic groups towards these modern financial technologies.

Each demographic has its own unique characteristics, making it essential for advertisers to craft tailored television jingles that resonate with specific target audiences. What works wonders for one group might fall flat with another. For instance, a jingle that captures the attention of tech-savvy young adults might not strike a chord with older individuals who prefer traditional payment methods.

To achieve maximum effectiveness, advertisers need to dive into the minds of their intended viewers, understanding their preferences, aspirations, and values. Armed with this knowledge, they can create

television jingles that not only captivate the audience but also influence their perception of e-payment systems positively.

By speaking directly to the hearts of their diverse consumer base, advertisers can establish a strong emotional connection with the audience, leading to increased trust and receptiveness towards e-payment solutions. In this dynamic landscape, the art of tailoring television jingles becomes the driving force behind successful advertising campaigns that resonate with a diverse audience tapestry and inspire lasting change in consumer behavior.

Conceptual Clarification:

The Frame of Perception

Human actions, whether rational or irrational, are guided by what individuals think, believe, and anticipate. Perception, a central concept in social marketing, plays a vital role in how we communicate and make sense of the world around us. According to Me Burney and Ceilings (1998), perception is the process by which we respond to environmental stimuli, which then influences our behavior patterns. Carr (1979) defines it as the process of deriving meaning from our experiences, shaping how we interpret the world.

Hebb (1997) describes perception as the mediating process that arises from our sensations. For McGhie (1995), it is the assimilation of stimuli in a meaningful and organized manner. Similarly, Berkowitz (1994) sees it as a synthesis of present sensations and past experiences, influenced by personal, social, and cultural conditions.

Our perceptions are not only shaped by our personal experiences but also by social and cultural conditioning. To perceive something means to organize our impressions of the environment, leading us to take action based on these perceptions. The term "frame of reference" encompasses all the objective and subjective factors that influence the way we perceive things.

In summary, perception is a complex process that helps us make sense of the world and influences our actions. It is shaped by our past experiences, cultural background, and the context in which we exist. Understanding how perception works is crucial in the realm of social marketing, as it allows us to better communicate with and influence target audiences effectively. (Source: Adapted from Me Burney and Ceilings (1998), Carr (1979), Hebb (1997), McGhie (1995), and Berkowitz (1994)

Television Jingle

In the realm of advertising, a television jingle is like a catchy melody wrapped around an advertising slogan. These musical commercials are specifically crafted to be easily remembered, serving multiple purposes at once. Some jingles solely focus on promoting a company or product name, while others combine a branded name with a memorable catchphrase. Some even tell delightful little stories, humorous or touching, that leave a lasting impression on the audience. The beauty of jingles lies in their versatility; they can turn anything into a commercial tune - slogans, phone numbers, radio call letters, business names, or the unique benefits of a particular product.

According to Arens (2002), television jingles have the potential to be the best or the worst ad messages ever produced. On one hand, they can drive remarkable success beyond that of a non-musical commercial. On the other hand, they might end up wasting the advertising budget and irritating the audience to no end. The variations of musical commercials are numerous; they can be entirely sung, have a "donut" format (with a hole for spoken copy), or feature symphonic or popular orchestral arrangements. Many producers use consistent musical themes for background colors or to conclude the commercial.

Advertisers have three options when it comes to music for their jingles. They can purchase the rights to use an existing tune from the copyright owner, though this option can be quite expensive. Alternatively, they can use a melody that is in the public domain, which comes free of charge. Lastly, they can enlist the talents of a composer to create an entirely original song for their advertisement. The art of choosing the perfect melody for a television jingle is a strategic one, as it can make all the difference between a commercial that soars and one that falls flat.

According to Belch and Belch (2004), jingles play a crucial role in both television and radio commercials. They define jingles as catchy songs about products or services that carry the advertising theme and a simple message. The power of jingles is evident in commercials like "Diet Coke" with its luxurious musical score and the iconic slogan "Just for the taste of it."

Belch and Belch (2004, p.287) further argue that some commercials use jingles primarily for product identification, placing them at the end of the message. These jingles are often composed by specialized

companies that write commercial music for advertising. The integration of music and message is essential to effectively communicate specific needs to the audience.

Shimp (2000, p.356) adds that the objectives of jingles are to attract attention, convey selling points, set an emotional tone, and influence listeners' mood. Bruner II (1990), Scott (1990), and Kellaris, Cox, and Cox (1993) support these views, identifying various communication functions of jingles. They attract attention, put consumers in a positive mood, make them more receptive to the message's argument, and even convey meanings about the advertised products.

Vanden Bergh and Katz (1999, p.445) discuss the structure of a jingle, describing it as a variation of the song format where the song revolves around key selling points of a product. They note that jingles often have a "donut" format, where the music is played and then lowered in volume to allow an announcer to read the product copy. This format ensures that jingles have both words and music accompaniments, with catchy tunes carrying the advertising theme and a simple message.

Fossard (1996, p.4) highlights that television jingles are not merely for entertainment but also aim to motivate positive behavior change in the audience. To be persuasive, jingles must possess seven key qualities: command attention, cater to both emotions and logic, clarify the message, communicate a benefit, create trust, call to action, and maintain consistency. These qualities, also known as the seven 'Cs' in communication, are crucial in ensuring that the jingle effectively engages the audience, conveys the benefits of the product, builds trust, and prompts action.

In essence, television jingles serve as powerful communication tools, capturing attention, evoking emotions, and inspiring positive behavior change. Through their compelling melodies and messages, they leave a lasting impact on the hearts and minds of viewers, encouraging them to embrace the advertised products and services.

Electronic Payment System (e- payment):

In the realm of modern finance, electronic payment, as described by Delali (2010) in Vassiliou (2004), is a sophisticated dance between buyers and sellers, facilitated by the graceful movements of electronic communication. As Cobb (2004) illuminates, the value of electronic payment extends far beyond mere convenience and safety,

extending its reach to the grand stage of overall economic development.

Electronic payment, in its diverse forms, can be narrowly defined as transactions within the realm of e-commerce, where goods and services are bought and sold over the internet, or more broadly encompass any electronic funds transfer (Massimo & Garcia, 2008). According to Ayodele (2007), this dance of e-payment involves online cash transfers, elegantly performed in the duets of business-to-business (B2B), business-to-consumer (B2C), person-to-person (P2P), and administration-to-consumer (A2C) transactions. A2C payments eloquently address the honorable task of paying taxes to the government.

On the stage of digital sophistication, Humphrey, Kim & Vale (2001) define e-payment as an intricate arrangement of cash and transactions, guided by the enchanting movements of electronic networks like the internet and digital stored value systems. This balletic system allows bills to be paid effortlessly, without the need for the conventional art of writing and mailing checks.

According to Guttman (2003), e-payment gracefully involves the tender pirouettes of credit card details or other electronic means, deftly replacing the traditional steps of payment by check or cash. Worku (2010) adds to this performance, defining e-payment as the payer's mesmerizing transfer of a monetary claim to a beneficiary deemed acceptable.

The beauty of electronic payment lies in its convenience, safety, and security, offering a harmonious array of methods for paying bills and engaging in transactions electronically, such as cards, telephone, internet, and EFT. This graceful performance grants consumers a captivating alternative to the more conventional steps of cash, check, or money order payments, with the primary goal of reducing the art of cash and check transactions.

In the Nigerian context, as gracefully described by Agba (2010), e-payment choreographs the seamless act of payments from one end to another, through the delicate medium of the computer, with minimal manual intervention beyond the elegant art of inputting payment data. This mesmerizing ability to pay suppliers, vendors, and staff salaries electronically at the gentle touch of a computer button elevates the dance of e-payment to new heights of efficiency and elegance.

Types of E-payment

In the Nigerian context, e-payment takes on two distinct forms:

1. End to End processing: In this method, all the stages of the payment process, from approvals to the beneficiary's receipt of value, are conducted electronically.

2. Manual e-payment or use of Mandate: This approach blends both manual and electronic processes, as the available infrastructure may not fully support End to End processing. Nonetheless, a wide range of e-payment methods exists, including cards, internet mobile payments, financial services kiosks, biometric payments, and electronic payment networks (Osibote, 2010; Asaolu, Ayo).

Theoretical Framework

The theoretical framework of this study revolves around the consistency theory, as proposed by Klapper (1960). According to this theory, for media messages to have an impact on the audience, they must align with the pre-existing attitudes of the viewers. Klapper's research findings shed light on the effects of mass media, suggesting that it does not act as the sole cause of audience response but rather operates through a complex interplay of mediating factors and influences. These factors contribute to reinforcing existing conditions, making mass communication a contributory agent in the process.

Klapper identifies four main mediating factors responsible for the functions and effects of mass communications:

1. **Selective exposure:** This factor reflects people's inclination to expose themselves to mass communications that align with their attitudes and interests. In the context of this study, it means that the audience may choose whether or not to be exposed to e-payment TV jingles. The audience exercises its free will to decide whether to watch these jingles.

2. **Selective Perception:** This factor relates to people's tendency to interpret the meaning of mass communication messages in accordance with their existing views. In the case of e-payment television jingles, it influences how the audience perceives and interprets these messages.

3. **Selective Retention**: This factor refers to people's ability to retain certain information while disregarding others. Factors like culture, religion, and personal preferences play a role in this selective retention process.

4. **Selective attention**: This factor involves the audience's ability to choose which information to pay attention to while ignoring other elements present in the media.

The consistency theory holds significance for the current study as it offers insights into why mass media messages may not always have a direct effect on the receivers. It also provides the theoretical foundation for understanding audience awareness and perception of e-payment systems.

The impact of television jingles on audience perception

Television jingles hold immense power in molding audience perceptions and promoting diverse products and services. In contemporary times, electronic payment systems, commonly known as e-payment systems, have experienced a surge in popularity, owing to their remarkable convenience and effectiveness.

Impact of television jingles on audience performance

1. **Increasing Awareness and Familiarity**

Television jingles serve as a potent tool for generating awareness and familiarity with e-payment systems among the general public. These captivating tunes and catchy lyrics capture viewers' attention, leaving a lasting impact. As e-payment jingles are repeatedly aired, consumers become more accustomed to the concept of electronic transactions, fostering increased trust and acceptance.

2. **Promoting Security and Trust**

Addressing audience concerns about e-payment system security is crucial. Television jingles can be skillfully crafted to emphasize the robust safety measures and advanced encryption technologies employed by these platforms. By highlighting secure transactions and reassuring viewers about fraud protection, jingles play a vital role in building trust and easing apprehensions related to e-payments.

3. **Simplifying the Complex:**

E-payment systems can appear daunting or complicated to some individuals. Television jingles possess the potential to simplify the intricacies of electronic transactions by presenting them in a fun and easily understandable manner. Engaging jingles that offer straightforward explanations of e-payment processes can alleviate consumer confusion and encourage broader adoption.

4. **Instilling Convenience and Efficiency:**

Emphasizing the convenience and efficiency offered by e-payment systems, television jingles highlight advantages like swift transactions, elimination of physical cash reliance, and the flexibility to make payments anytime and anywhere. These persuasive jingles influence audience perception, associating e-payment systems with ease and time-saving.

Challenges of television jingles in conveying information and creating public awareness on electronic payment system:

1. **Changing Media Landscape:**

The advertising landscape has evolved with the advent of the internet. While TV and radio were once primary mediums for electronic advertising, fewer people now rely on them as their main sources of information. Online platforms, such as YouTube and Hulu, have gained prominence for jingle consumption, presenting a challenge for traditional TV jingles to reach the intended audience effectively.

Limited Time Span:

Television jingles typically have a brief duration, making it challenging to convey comprehensive information about e-payment systems. Viewers may only receive a superficial understanding of the system due to the time constraints, relying more on the catchy tune than in-depth knowledge.

Visual Attention Demands:

Television jingles incorporate visuals, requiring maximum attention from viewers to grasp the presented information. If viewers are preoccupied or not fully attentive during the jingle, they may miss essential details.

Repetition Impact:

While repetition can reinforce messages and enhance brand recognition, excessive repetition of television jingles may lead to annoyance or desensitization among viewers. A balance must be struck to avoid a negative impact on the perception of the promoted e-payment system.

Conclusion

In the dynamic realm of mass media, its profound impact on society cannot be overstated, as it not only serves as a "watchdog" but also influences public behavior. With the ever-growing prominence of electronic payment systems in our lives, it is evident that they have firmly established their place in the modern world.

Among the various tools at the disposal of mass media, television jingles stand out as influential agents in shaping public perception of e-payment systems. These short but captivating musical messages have the power to leave a lasting impression on the minds of the audience. However, it is crucial to acknowledge that television jingles come with their own set of limitations that must be carefully navigated.

One significant limitation is the brevity of jingles, which restricts the amount of information they can convey. Additionally, audience preferences vary widely, and the credibility of the source delivering the jingle can influence its reception. Moreover, there is a risk of oversimplification, which may lead to a superficial understanding of complex e-payment systems. Repetition fatigue is another concern that needs to be addressed, as excessive exposure to the same jingle can result in a diminished impact on audience perception.

Despite these challenges, television jingles have proven their worth in shaping public perception of e-payment systems. By increasing awareness, promoting security measures, simplifying complexities, and highlighting the convenience they offer, jingles contribute to building trust and fostering the widespread adoption of electronic payment platforms.

However, to provide a more comprehensive understanding and ensure that the public is well-informed about e-payment systems, television jingles must be complemented with additional educational and informative content. By striking a harmonious balance between the captivating power of jingles and the depth of informative content, mass media can effectively shape a positive and informed perception of e-payment systems among the audience.

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