

Appraisal of Perception of the Central Bank of Nigeria's Policy on Cash Withdrawal Limits among 9th Mile Ngwo Residents, Enugu State

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Abstract

The purpose of the research work is to appraise the perception of Central Bank of Nigeria (CBN)'s policy on cash withdrawal limit among 9th Mile Ngwo residents, Enugu State. The study was anchored on Diffusion of Innovation theory. This study used survey research method and employed purposive sampling technique. A sample size of 401 was drawn from the population of 61,719. The study relied on structured questionnaire as instrument for the collection of primary data. The quantitative data collected were presented with frequency distribution tables and analyzed with the aid of computer through the application of Statistical Package for Social Sciences (SPSS 16.0 Version). The findings show that the respondents believed that their awareness and knowledge levels on CBN's policy on cash withdrawal limit were very low. Consequently, the residents indicated that their perception on CBN's policy on cash withdrawal limit was unfavourable. The study concluded that the CBN's policy will have serious effects on people's economic activities. The study recommended that CBN should be sensitive in the formulation and implementation of its monetary policies, so that the people will perceive it as a friendly and patriotic institution.

Keywords: Awareness Campaign, Perception, Effective Communication, Development Public Relations Management

Introduction

All over the world, financial institutions like the Central Banks are dedicated to control and supervision of the entire monetary system of the countries and, also, to assist, direct and strictly regulate the activities of other financial institutions to ensure compliance with the government's monetary and economic policies. This, invariably, promotes economic development in the country. No wonder, the governor of the Central Bank of Nigeria, Mr. Godwin Emefiele, recently announced that from January 09, 2023, banks' customers shall only withdraw N100,000 while the corporate organizations/ institutions shall withdraw only N500,000 respectively from the bank in a week. Additionally, the apex bank directed that withdrawal from the Point of Service (POS) shall be N20,000 for a week. This policy has generated mix feelings and reactions among Nigerians due to its suddenness and perceived effects on economic activities in the country. In its response to these reactions, the CBN announced a change in its cash withdrawal limit on December 21, 2022, to allow individuals and organizations to withdraw N500,000.00 and N5000,000.00 per week, respectively.

Aderinto, Akande, Anyanwuocha and Sani (2008) explained that the Central Bank of Nigeria implements government monetary policies in Nigeria. It assists the government in executing its monetary policies by the use of various instruments such as withdrawal of certain amount of money from the bank by the customer. This helps to regulate the money supply and stabilize prices.

The CBN's policy on cash withdrawal limit is considered controversial for a number of reasons, the most conspicuous of which is the political temperature of the country. The policy came at the peak of preparations for the 2023 general elections in Nigeria, prompting some people to argue that the policy is targeted at politicians seeking elective positions.

Obviously, one might not expect Nigerians not to react to the policy the way they did, but the Central Bank of

Nigeria needed to utilize development public relations strategies in ensuring stakeholders relationship management at should a critical time, to avoid misinterpretation and frustration of a supposedly well intentioned policy. Development Public Relations (DPR) is the application of public relations tools and strategies in creating awareness and ensuring mutual understanding on development policies, programmes and issues between the government(or its agencies) and the governed. In order to achieve realistic development public relations objective, there must be effective communication and awareness creation on policies of the Central Bank of Nigeria.

There seems to be a consensus from empirical studies that engagement in development public relations practices can deliver benefits not just to the financial institution but to the society in general. Nwosu (2007) maintained that the bottom-line of development public relations practice is the maintenance of a sustained relationship between a financial institution and its relevant publics. The motive behind such sustained relationship is to establish and maintain mutually a beneficial relationship between an organization and its publics.

Given the mixed reactions that have greeted the 2022 cash withdrawal limit policy of the CBN, it is imperative to examine the awareness and perception of the policy among the affected publics. This is the crux of this study.

Statement of the Problem

The recent announcement by the governor of Central Bank of Nigeria (CBN), Mr. Godwin Emefiele, on cash withdrawal limit policy has generated mix reactions among Nigerians and has led to panic and alleged hoarding of new naira notes in various homes and naira tanks located in hidden places. Consequently, the policy appears to be capable of triggering high product prices and multi-dimensional poverty in the society. It may also cause loss of jobs and economic hardship among the Point of Service (POS) operators, who try to earn a living by providing easy access to cash for sustainable economic activities to thrive in the society.

Although, there are numerous research findings on Central Bank of Nigeria (CBN)'s policies, these studies did not, however, dwell on appraising the perception of Central Bank of Nigeria (CBN)'s policy on cash withdrawal limit among the publics of the bank, especially 9th Mile Ngwo residents.

Objectives of the Study

The main objective of the study is to appraise the perception of the Central Bank of Nigeria (CBN)'s policy on cash withdrawal limit among 9th Mile Ngwo residents. The study specifically aims to:

1. Determine the awareness and knowledge level of 9th Mile, Ngwo residents on Central Bank of Nigeria (CBN)'s policy on cash withdrawal limit
3. Determine the extent to which the CBN's policy on cash withdrawal limit has effect on economic activities of 9th Mile, Ngwo residents
4. Determine the 9th Mile, Ngwo residents' perception of the CBN's policy on cash withdrawal limit.

Significance of the Study

The study will enable the publics to better understand the CBN's cash withdrawal limit policy and equally help the bank to appreciate publics' perception of the policy. The study provides baseline information through its analysis and discussion to assist the national financial policy makers in articulating developmental policies that will positively impact on national affairs. The study will also help the members of public to have more understanding and appreciation of the roles and constitutional responsibility of the Central Bank of Nigeria.

Review of Literature

Awareness Campaign and Adoption of Innovation

Watson and Hill (1993) maintained that campaign is a concept that refers to a conscious, structures and co-

ordinate attempt at persuading members of the general public who utilize the mass media. Campaign is an aspect of the communication process or a continuing operation targeted at passing out useful information which is designed to convert people from a state of ignorance to that of awareness regarding that which is to be shared. Every campaign has its specific and overt objective to achieve and influence its targeted audience. A campaign is supposed to consist of several media with the chances of reaching various audiences and effecting varying changes, according to the established nature of the channels and the message contents. The cardinal objective of campaign is to educate and enlighten its target on a given new idea or techniques.

However, studies have shown that planning and executing campaign programmes are not easy. Marshall (2012) cited de-marketing campaigns like anti-drug and anti-smoking habits/programmes as instances. Though he believed that researching the target market is crucial in trying to design the most effective communication, particularly as there is unlikely to be a single magic bullet message strategy that will make the purchasing and consumption of party drugs unattractive. The import is that crafting persuasive communication messages capable of attaining the feat of attracting and sustaining their attention is the major task always before communication practitioners and managers. Also, the need to have adequate data on the nature of its specific audience is crucial for the success of a campaign programme.

Nwanmou (2007) believed that if the rural populace is to be sensitized to adopt innovations, then an appropriate campaign strategy is needed to realize the desired result. Any approach which does not take the literacy level of the people and their living environment into cognizance is not likely to have any impact on the people. Campaign is needed to make informed decisions on agricultural issues. The need for adequate campaign and accurate information cannot be overemphasized in Nigeria.

Effective Communication: An Overview

Aliede (2005), cited in Aliede (2015), averred that effective communication is a vital element for ensuring harmony which is a necessary prerequisite for progress, development and sustainability in the community. This can be the case in the family, church, community or any kind of organization. Effective communication is consistent and professional packaged information targeted to achieve harmony and mutual understanding between the institution and the host community.

This is as a result of the fact that every individual in the society needs to know what is going on within and outside his/ her immediate environment for him/her to function and participate as an active member of the community. He/she also needs to be adequately informed about issues, policies, programmes, activities, actions, procedures and problem of the institution located in his/her community. Additionally, he/she expects the institution to maintain an open channel of communication and furnish him/her with sufficient information that will enable him/her make constructive criticisms and intelligent suggestion for the peaceful and mutual understanding between the institution and its target publics. This certainly will enhance the positive reputation for such institution.

Also, Aliede (2012) pointed-out that effective communication induces behavioural change communication. Behavioural change communication is a vital integral tool of public relations that focuses on promoting positive change in the behaviour and attitudes of people through persuasive communication. It focuses on encouraging behaviours that appear most promising in reducing the barriers to community development. It is believed that, in recognition of the fact that presenting facts alone does not ensure behavioural change, a need arises to evolve more strategies that are designed to accommodate the stage of behaviour adoption of an individual or group and active skills integrally needed to enable and sustain change.

It is noted that previous communication practice focused on knowledge and attitudes but, have had mixed impact on behaviour. This was observed to be responsible for the misapplication of communication strategies.

Behaviour change communication came to bridge this communication gap by focusing on communication audience both as a group or individuals, on one hand, and service providers and communicators on the other hand.

Wilson and Batta (2018) maintained that effective communication is relevant in increasing productivity because it rightly influences the behaviour of a group of persons. They further explained that such type of efficient communication includes explicit instructions, fast message delivery, and proper explanation, which are the key factors to solid co-operation between institution and its publics. Similarly, Boitnott (2015) supported this view by stating that without an effective system of communication in place, it will be difficult to realize meaningful goal and function properly. Effective and efficient communication helps the members of the host communities of the Universities to understand the institutions proper and relate peaceful with the institutions. Effective communication helps to avoid conflicts that could jeopardize the fortunes of the individual, group or institution. The environment in which communication takes place is adjudged to have significant influence on communication.

Wilson (2017) stressed that the role of communication in building community capacities for achieving group efficiency and engendering community participation has been the focus of many scholarly enquiries. Although, Communication is not an end in itself, it cannot be disputed that communication is one of the important elements that drives social change in the modern world. Without communication, the world would have become stagnated. Invariably, whenever and wherever, there is a communication breakdown, there is bound to be misperception. In fact, many of the crises ripping the world apart today can be traced to a lack of effective communication among different people who are yet to find a compromise on their different needs. Communication is crucial to human survival because it cuts across all facets of human existence. It is important at regional, continental, international, local and community levels. Nwosu (1986) posited that communication is an interaction process through which persons or groups relate to each other and share information, experiences and culture. Also, Wilbur Schramm said four decades ago that when people communicate, it is aiming at establishing commonness with someone and in another form, trying to share information, an idea or attitude. Communication was immense characteristics that influence the minds and attitudes of people. It can be quite powerful in the promotion and widening of public participation in the decision making process between the host communities and Universities.

Perception

Bovee (2013) stated that perception is the process of being exposed to a stimulus, paying attention to some degree, and then interpreting the received message. Anaeto, Onasanjo & Osijeso (2008) stated that the assumption of perception theory is that mass communicators want audience to pay attention to their messages, and make appropriate changes in attitudes or beliefs, or produce the desired behavioural responses.

Perception is the process of detecting a stimulus and assigning meaning to it. This meaning is constructed based on both physical representations from the world and our existing knowledge. As perception continues, the features are organized into patterns. Sinatra and Mason (2012) stated that perception is the interpretation of sensory information. In the same vein, Driscoll (2013) stated that to recognize patterns rapidly, in addition to noting features, we use context and what we already know about the situation. Similarly, Anderson (2012) argued that the path from sensory input to recognized objects probably goes through several stages.

To buttress the foregoing, Anderson and Smith (2013) stated that images are representations based on perception on the structure or appearance of the information. Woolfolk (2012) stated that images are useful in making many practical decisions. Fill (2006) stated that the meaning we attach to the raw information received through our senses, is constructed based on both objective reality and our existing knowledge. Wood (2014) stated that perception is the process by which the sensory information is actively organized and interpreted by

the brain. We sense sounds in Herz and decibels but we perceive melodies. Berk (2013) stated that the Gestalt psychologists maintained that we cannot understand our perceptual world by breaking down experiences into tiny parts and analyzing them separately.

None of the studies investigated audience perception of the CBN's policy on cash withdrawal limit. In view of the wide implications of the policy, it is necessary to conduct this study to fill this gap.

Theoretical Framework

This study is anchored on diffusion of innovation theory. This is because its basic tenets are fundamental to the understanding of the subject under study. Bittner (1989), cited in Okunna (2002), stated that diffusion of innovation theory recognizes that the media can lead someone into getting aware of the existence of an item. From there, he gets interested, makes an attempt to evaluate it; gives it a trial before making up his mind to acquire it. Hence, this theory is relevant to the study as it concerns apex financial institution's policy that may affect the economic lives of the people.

Methodology

Research Design

Bearing the nature and objectives of this study in mind, survey research method was used for this task. Nworgu (1991) stated that survey is the study which aims at collecting data on, and describing in a systematic manner, the characteristics, features or facts about a given population.

Scope of the Study

This study focused on appraisal of the perception on Central Bank of Nigeria (CBN)'s policy on cash withdrawal limit among 9th Mile, Ngwo residents.

Area of Study

The area of study was 9th Mile, Ngwo in Udi Local Government Area, Enugu State.

Population of the Study

The population of study consists of the total number of 9th Mile, Ngwo is 61, 719 (Source: National Population Commission, 2006).

Sample Size

Having determined the population, the researcher then proceeded to determine the sample size. However, considering the fact that 2006 is too far a time, the researcher aligned himself with Owuamalam (2012), which maintained that the population of Nigerians has increased significantly since the last census which was held in 2006, and did a projection of 16 years (2006-2022= 16) using an annual growth rate of 3.2 per cent (UNDP cited in Owuamalam, 2012). The projection formula provides that $Pp = Gp \times Pi \times T$

Thus, $Pp = 41,832, Pi = 3.2\%$ or 0.032
 $T = 2022 - 2006 = 16$
 $Pp = 61,719 \times 0.032 \times 16 = 31,600.136$

When added to the population of the community, it shall be: $61,719 + 31,600 = 93,319$. Based on this, the sample size was determined using Taro Yamane Simplified formula (Isreal, 2012) which stated as follows:

$$n = \frac{N}{1 + N(e)^2}$$

$$n = \frac{93,319}{1 + 93,319(0.0025)} \quad n = 400.510. \text{ Thus, } 401 \text{ served as the sample size for this study.}$$

Sample Technique

The study used purposive sampling technique. Nwodu (2006) explained that this technique is often called judgmental sampling. Here, the respondents were selected on condition that they meet certain criteria.

Sources of Data

The study used primary and secondary sources of data.

Instrument of Data Collection

Instrument for primary data collection was structured questionnaire. The copies of structured questionnaire were administered, with the help of research assistants, to the respondents.

Method of Data Analysis

Data collected were presented with frequency distribution tables and analyzed using simple percentage approach, with the aid of computer, through the application of Statistical Package for Social Sciences (SPSS) software.

Data Presentation, Analysis and Discussion of Findings

In this study, as noted earlier, 401 copies of the questionnaire were distributed to the respondents. However, a total of 396 copies of the questionnaire were returned. Four (4) copies were not returned while one copy was mutilated. Hence, 396 copies of the questionnaire constituted the actual number of validly returned copies of the questionnaire used in the analysis.

Table 1: Respondents' Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	143	36.11	36.11	36.11
Female	253	63.89	63.89	100.0
Total	396	100.0	100.0	

Source: Field Survey, 2022

Table1 shows that 143 respondents, representing 36.11%, were males while 253 respondents, representing 63.89%, were females.

Research Question 1: What is the awareness and knowledge level of the 9th Mile, Ngwo residents on Central Bank of Nigeria (CBN)'s policy on cash withdrawal limit?

Table 2: 9th Mile, Ngwo residents' awareness and knowledge level on CBN's policy on cash withdrawal policy

Variables	Frequency	Percent	Valid Percent	Cumulative Percent
Very high	2	0.51	0.51	0.51
High	10	2.53	2.53	3.04
Low	154	38.88	38.88	41.92
Very low	230	58.08	58.08	100.0
Total	396	100.0	100.0	

Source: FieldSurvey, 2022

Table 2 shows that 2 respondents, representing 0.51%, indicated that the 9th Mile, Ngwo residents' awareness and knowledge level on CBN's policy on cash withdrawal policy were very high; 10 respondents, representing 2.53%, indicated high awareness and knowledge level on CBN's policy; 154 respondents, representing 38.88%, indicated low awareness and knowledge level on CBN's policy while 230, respondents representing 58.08%, indicated very low awareness and knowledge level on CBN's policy.

Research Question 2: To what extent does the CBN's policy on cash withdrawal limit have effect on economic activities of the 9th Mile, Ngwo residents?

Table 3: The extent of effect of the CBN's policy on cash withdrawal limits on economic activities of the 9th Mile, Ngwo residents

Variables	Frequency	Percent	Valid Percent	Cumulative Percent
Very high extent	238	60.10	60.10	60.10
High extent	155	39.14	39.14	99.24
Low extent	2	0.51	0.51	99.75
Very low extent	1	0.25	0.25	100.0
Total	396	100.0	100.0	

Source: Field Survey, 2022

The table 3 shows that 238 respondents, representing 60.10%, believed that the effect of the CBN's policy on cash withdrawal limit on their economic activities were very high extent; 155 respondents, representing 39.14%, believed that the effect of the CBN's policy on cash withdrawal limit on their economic activities were high extent; 2 respondents, representing 0.51%, believed that the effect of the CBN's policy on cash withdrawal limit on their economic activities were low extent while 1 respondents, representing 0.25%, indicated very low extent.

Research Question 3: What is the nature of perception of the 9th Mile, Ngwo residents on CBN's policy on cash withdrawal limit?

Table 4: The nature of perception of the 9th Mile, Ngwo residents on CBN's policy on cash withdrawal limits

Variables	Frequency	Percent	Valid Percent	Cumulative Percent
Favourable	2	0.51	0.51	0.51
Unfavourable	391	98.74	98.74	99.25
Neutral	3	0.75	0.75	100
Total	396	100.0	100.0	

Source: Field Survey, 2022

Table 4 shows that 2 respondents, representing 0.51%, indicated that their nature of perception on CBN's policy on cash withdrawal limit were favourable; 391 respondents, representing 98.74%, indicated that their nature of perception on CBN's policy on cash withdrawal limit were unfavourable, while 3 respondents, representing 0.75% were neutral.

Summary of Findings

Based on data gathered, presented and analyzed so far, the following findings emerged.

1. It is quite glaring from the findings in table two (2) that 2 respondents, representing 0.51%, indicated that the 9th Mile, Ngwo residents' awareness and knowledge level on CBN's policy on cash withdrawal policy were very high; 10 respondents representing 2.53%, indicated high awareness and knowledge level on CBN's policy; 154 respondents representing 38.88 % indicated low awareness and knowledge level on CBN's policy while 230 respondents representing 58.08% indicated very low awareness and knowledge level on CBN's policy. This finding implies that there is low awareness of the CBN policy on cash withdrawal limit among the respondents.
2. The findings from table three (3) revealed that 238 respondents, representing 60.10%, believed that the effect of the CBN's policy on cash withdrawal limit on their economic activities were very high extent; 155 respondents representing 39.14% believed that the effect of the CBN's policy on cash withdrawal limit on their economic activities were high extent; 2 respondents, representing 0.51% believed that the effect of the CBN's policy on cash withdrawal limit on their economic activities were low extent while 1 respondents representing 0.25% indicated very low extent
3. The findings from table four (4) showed that 2 respondents representing 0.51% indicated that their nature of perception on CBN's policy on cash withdrawal limit were favourable; 391 respondents representing 98.74% indicated that their nature of perception on CBN's policy on cash withdrawal limit were unfavourable while 3 respondents, representing 0.75%, were neutral.

Discussion

For the 9th Mile, Ngwo residents, their awareness and knowledge level on CBN's policy on cash withdrawal limit were very low. This may be as a result of low awareness campaign by the CBN to inform and educate Nigerians on such policy. This supports the findings of Watson and Hill (1993) that the cardinal objective of campaign is to educate and enlighten its target on a given new idea or technique.

Also, the 9th Mile, Ngwo residents believed that the CBN's policy on cash withdrawal limit has a very high effect on their economic activities. Furthermore, the CBN's policy on cash withdrawal limit generated a lot of mix reactions more especially when the apex financial institution is yet to effectively and efficiently implement the redesign of naira notes in Nigeria. Unfortunately, CBN failed to utilize effective communication as a tool to carry the stakeholders along. The findings are in line with the submission of Boitnott (2015), which noted that without an effective system of communication in place, it will be difficult to realize meaningful goal and function properly.

Additionally, majority of the residents agreed that their nature of perception on CBN's policy on cash withdrawal limit were unfavourable. This supports the observation of Sinatra and Mason (2012), which maintained that perception is the interpretation of sensory information.

Conclusion

This study has clearly demonstrated that the perception of the 9th Mile, Ngwo residents on CBN's policy on cash withdrawal limit were unfavourable. The observations drawn from empirical data revealed that the awareness and knowledge levels of a majority of the 9th Mile, Ngwo residents on CBN's policy on cash withdrawal limit were very low. Consequently, the residents believed that such policy will have very high effects on their economic activities.

Recommendations

Based on the findings, the following recommendations were made:

1. The CBN management should adopt an effective approach for adequate campaign and accurate information dissemination with an objective to influence its target audience.
2. The Corporate Affairs Unit of the CBN should use effective communication as a tool in increasing

productivity as it influences the behaviour of a group of people or the masses.

3. Every institution like CBN should be sensitive in formulation and implementation of its monetary policies, like the policy on cash withdrawal limit, so that the people will perceive it as friendly and patriotic oriented institution.

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