



INFLUENCE OF THE MEDIA IN NIGERIANS RESPONSIVENESS TO THE CASHLESS POLICY: A STUDY OF OWERRI RESIDENTS

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ABSTRACT

This study aimed at ascertaining the influence of the media on Owerri residents' responsiveness on the cashless policy. The study was anchored on the uses and gratification theory. This study adopted the mix-method research design allowing for the use of survey and focus group discussion. A population of 983,352 was used for the study. The Wimmer and Dominick online sample size calculator was used to arrive at a sample size of 384. The instruments for data collection were the questionnaire and the focus group discussion guide. Findings from the study indicated that Owerri Municipal residents are exposed to Nigerian government cashless policy at a high level through radio and TV programmes and internet news feed. The residents understood properly what the cashless policy limit was for both individuals and corporate organizations. The researcher concludes that Owerri residents are responsive to the Nigerian cashless policy as influenced by the broadcast and new media. It was recommended that the Nigerian government cashless policies should be revisited because it seems to have harsh consequence on most Nigerians, especially on business owners and petty traders.

Keywords: Influence, media, Nigerian responsiveness, cashless policy, residents.

Introduction

A unique modern society is possible with the feature of the mass media. The media has always contributed to the developmental growth of nations (Raising Children, 2022). A unique modern society is known for its convoked increase in the magnitude and complexity of societal actions and engagements, rapid social change, technological innovation, rising personal income and standard of life and the decline of some traditional forms of control and authority (social media Today, 2022). For media to help in birthing developmental growths, it has to influence, persuade and change its audience beliefs (Arias, 2019; Deragon, 2008). Media influence results in a change or reinforcement of thoughts and beliefs on individual who are the media audiences (social media Today, 2022).

The media is the societal channel of communication that reaches a large societal audience. The various media used for mass communication includes the use of newspapers, magazines, books,

documentaries, radio, television, the social media handles, blogs, emails, websites etc. (Cliff Notes, 2023). These media have been proven overtime to influence the listeners or views beliefs and perception about reality. The mass media, and mass communications as a whole, is argued to be a major factor in the construction and circulation of social understanding and social imagery in modern societies. The media influence on the society is linked on audience members attitude, beliefs or their interpretation of society (Corner, 2000: p. 378 as cited in social media today, 2022). The society is being influenced by an “external force” which is the media. The media has the power to influence individual beliefs, norms, attitudes, behaviours and societal acceptance of laws, policies, decrees etc (Gender Action Portal (GAP), 2023; National Institute of Mass Communication and Journalism (NIMCJ), 2023).

Due to technological advancement, people have now moved from reading newspapers, magazines and listening to broadcast news to now do same online using social media handles and internet news feed (Britannica, 2023). Concurring with the above assertion, Global Web Index statistics revealed that, 54% daily use the media online. On a typical day, 12% of people watch online TV, 10% listen to online radio, 12% read online press, 28% use social networking sites, 13% are micro-blogging, 9% read or write blogs, and 17% do other things (Shout Out UK, 2023). This means there is constant access to news and world happenings, with the aid of links from social media sites and application news feed. With these links people all over the world can now receive news at a very fast rate and speed, whether this news is true, false or people’s opinion (Neale, 2014).

Every progressive Nations economy has at certain time moved from a cash society to a cashless society. This smooth transition comes with several advantages that reduce inter-bank or company cash competition. The transition to a cashless society allows for the use of other payment options like; debit and credit cards, bank transfer, bank direct debits, Automated Teller Machines (ATM) and even mobile phone money. This helps to increase the volume of all available payment instruments in Nigeria (CBN, 2012, AAJazeera, 2023).

Preceding research suggests that media influences through two effects: the individual or direct effect (private) or the social or indirect effect (public). In the individual effect, media information about new norms may persuade individuals to accept them. In the social effect, the information creates common knowledge of a norm and enhances social coordination as individuals more readily accept the information if they believe others have also accepted it. (Arias, 2019). The mass media among other function are used to persuade the masses on political matters, laws and decrees. The Nigerian government haven known the power of media influence used it to foster Nigerians favourable acceptance on the cashless policy. This cashless policy was brought forth by CBN in October, 2022, as at January 2023, this policy was already functional. The media played its role to see to it that the masses readily accept this cashless policy since it is targeted to better the Nigerian economic and development growth. Against this backdrop, this study investigated the influence of the media in Nigerians responsiveness to the cashless policy with a focus on Owerri residents.

Statement of the Problem

The media and its influential effect on the masses have increased exponentially in the past five decades. The mass media have become an inseparable part of society and the lives of citizens are influenced by it. Government policies are believed to be enacted so as to improve the living conditions of the people and the economic development of the country. Nigerian government cashless policy on Nigerians was done with good intentions. The media was very instrumental to the quick information dissemination on the Nigerian government cashless policy that was affected in February, 2023.

Most Nigerians are not politically exposed and knowledgeable about happenings in their society, whereas some are very active to know what goes on in their society. The media bridges the gap between these two categories of audience in the society. At first the people felt the cashless policy will not stand because of how often people use their cash and do transactions on a daily and weekly basis. When the

information about the cashless policy was first announced, most Nigerian citizens felt very bad about it. They were still on that till the various media organizations started carrying the news often. Most media houses made sure to stipulate the economic importance of this cashless policy, with time because of how the media set the agenda on the policy, people got persuaded through these various media messages interpreting the policy to be good for the betterment of the Nigerian society. However, it is believed that some Nigerian citizens are still at logger-head towards this government cashless policy irrespective of the efforts of the various media in the Nigeria landscape, whereas some are entirely ignorant of this political move by the government, these prompts the need for this study. This study aims at examining the influence of the media on Nigerians responsiveness and acceptance of the cashless policy.

Research Question

To guide the study, the following questions were raised:

1. What is Owerri Municipal residents' exposure level to the Nigerian cashless policy?
2. What is the most frequent media through which Nigerians got knowledgeable about the cashless policy?
3. What is Owerri residents' perception on the cashless policy?
4. Which media influenced Owerri Municipal residents more to accept the cashless policy?

Scope of the Study

This study is intentionally restricted to Owerri municipal residents who are adult and own a registered and active Nigerian bank account. The study is as well limited to Owerri Municipal residents who are well exposed to the Nigerian government cashless policy through the media channels in the Nigerian landscape.

Conceptual Review

Nigerian Cashless Policy

In October, 2022, the Central Bank of Nigeria, CBN, announced its intention to redesign the currency, which it said was in the best interest of Nigerians to check terrorism financing, counterfeiting and imbalances in the fiscal space, and to enable the apex bank to take control of the currency in circulation (Onwuka, 2023).

As a result of the currency redesign, the CBN also set the maximum cash withdrawal limit via the Automated Teller Machines and point of sale, PoS, agents at N20,000 per day for individuals subject to N100,000 per week, instructing commercial banks to load only denominations of N200 and below into the ATMs. Over-the-counter weekly cash withdrawals by individuals and corporate organisations were equally pegged at N100,000 and N500,000, respectively. While corporate organisations will not be allowed to withdraw more than N5 million per week. The Apex bank placed a bank surcharge for any withdrawal above the limit (*Vanguard* Nigeria, 2023; Aljazeera, 2023).

The CBN policy also mandates banks to dispense more of the N200 notes and to make use of ATMs in dispensing the new naira notes, a development that attaches importance to ATMs and POS terminals. The mutually dependent currency redesign and revised cash withdrawal policy were aimed at steering the country into a full-fledged cashless economy by January 9, 2023.

Rationale behind the new cash policy

CBN (2012) specified the reason that warranted for the new cash policy, they include:

1. To drive development and modernization of our payment system in line with Nigerians vision 2020 goal of being amongst the top 20 economies by the year 2020. An efficient and modern payment system is positively correlated with economic development, and is a key enabler for economic growth.
2. To reduce the cost of banking services (including cost of credit) and drive financial inclusion by providing more efficient transaction options and greater reach.
3. To improve the effectiveness of monetary policy in managing inflation and driving economic growth.

In addition, the cash policy aims to curb some of the negative consequences associated with the high usage of physical cash in the economy, including

- i. High cost of cash: There is a high cost of cash along the value chain - from the CBN & the banks, to corporations and traders; everyone bears the high costs associated with volume cash handling.
- ii. High risk of using cash: Cash encourages robberies and other cash-related crimes. It also can lead to financial loss in the case of fire and flooding incidents.
- iii. High subsidy: CBN analysis showed that only 10percent of daily banking transactions are above 150k, but the 10percent account for majority of the high value transactions. This suggests that the entire banking population subsidizes the costs that the tiny minority 10percent incur in terms of high cash usage.
- iv. Informal Economy: High cash usage results in a lot of money outside the formal economy, thus limiting the effectiveness of monetary policy in managing inflation and encouraging economic growth.
- v. Inefficiency & Corruption: High cash usage enables corruption, leakages and money laundering, amongst other cash-related fraudulent activities.

The Basic Type of Media Influence on the society

The media can shape who we are by influencing our perception of social reality. The media is able to shape our concept of social reality because it provides us with most of our understanding of what is happening around us in our social environment.

World Supporters (2023) categorised media influence on the society into three:

- i. **Cultivation influence:** here the people exposure to the mass media makes them think that what they see as shown in the various media they are exposed to represents the mainstream of what happens in their culture and society.
- ii. **Agenda setting influence:** the media defines and shows the society what is important and what is not. This is shown in the stories they cover on a daily and weekly basis.
- iii. **Social learning influence:** the media have been seen as a reliable part of the society now provides role models whom their audiences imitate and act like, even without realizing that they are been influenced into acting that way.

Empirical Review

Arias (2019) undertook a study on how media influences norms. The study examined whether media's social mechanism has a stronger impact than its individual mechanism on changing violent attitudes against women. Finding got from the study showed that information delivered socially, either publicly or through face-to-face interactions, is more influential than information delivered individually or privately. Furthermore, although some evidence suggested that the face-to-face interactions of community meetings

can enhance social effects, delivering information publicly through the village loudspeaker broadcast was sufficient to influence attitudes and norms. Lastly, the treatment effects on pessimistic expectations about the future emphasize the importance of implementing interventions with clear institutional mechanisms through which individuals can act upon their updated beliefs.

Egberi, and Monye (2015) did a study on the perceptions of the role of government policies in promoting the growth of business in Nigeria. The analytic findings from the study showed that Government policies have helped to promote peace and security for businesses to thrive it. These policies have mainly been able to achieve peace and security for businesses to thrive as a result of provision of micro-credit. It added that the major reason that has been responsible for the ineffectiveness of government policies is poor implementation.

Similarly, Olaniru, Olatunji, Ayandele and Popoola (2020) study on the influence of media on political knowledge amongst students tried examining the frequency of the forms of media accessed and level of political knowledge among Nigerian students. It also assessed the relationships between political knowledge and access to radio, television, newspaper, and social media. Finding from the study identified social media as the most frequently use media, followed by radio, television and newspaper. 31% of the respondents had very high political knowledge while 3% had no political knowledge. Access to radio is the only significant correlate ($r = 0.42, p < 0.05$) and independent predictor ($\beta = 0.43, t = -3.98, p = 0.043, T = 3.98, p < 0.05$) of political knowledge although access to radio, television, newspaper and social media are significant joint predictors of political knowledge. The study concludes that radio is the foremost source of political knowledge amongst undergraduate students in Ibadan, Nigeria.

Mugwagwa, Edwards and Haan (2015) study on Assessing the implementation and influence of policies that support research and innovation systems for health found that there are various policies and strategies governing research and innovation for health in the three countries. However, implementation of these policies and strategies is generally rated as being poor. The reasons highlighted for this include lack of policy coherence, lack of enforcement and accountability mechanisms, and a lack of financing for implementing the policies. These contextual factors seem to be of such importance that even the increased stakeholder involvement and political leadership, as mentioned by the interviewees, cannot guarantee policy implementation.

Few years back, Adegboyo, Anderu and Fasina (2021) did a study on the impact of government policies on Nigeria economic growth (case of fiscal, monetary and trade policies). The study indicated that the impact of monetary policies shows that interest rate impels growth of the economy while money supply deters growth of Nigeria's economy; lastly, the trade policies maintain her negative influence on the economy in both the long run and short run. Sequel to the findings, the study recommends the following: Policymakers should place more emphasis on using fiscal policy which was found to be stimulating the country's growth rate.

Comparably, Douai, Auter, Wedlock, and Rudyk (2014) research on the influence of social media in the early 21st Century found that social media influence tends to be in all realms of academia; being the social media hand stretches out as a tool in politics, advertising, etc. Among some of the countries, China sees social media as the primary tool in spreading the news to its citizen's (Bhanot, 2012). Other than politics, advertising and commerce are two areas that seem to benefit the most from using social media to promote brands, ideas, and services. Sites such as Twitter, allow the consumer to share their experience with others who share the same product and exchange ideas to gain feedback (Rodriguez, Peterson, & Krishnan, 2012). With the engaging nature of these sites, users who wish to promote products and gather information are naturally drawn to this phenomenon that is growing at an exponential rate.

Theoretical Framework

Uses and Gratifications Theory

The uses and gratifications theory was propounded by Elihu Katz, after which his other two colleagues Blumber and Gurevitch expanded the idea in early 1970 (Katz, Blumler&Gurevitch, 1974). This theory explains the relationship between an audience and how this audience uses the media. It provides a cutting-edge theoretical approach in the initial stages of each new mass communications medium: newspapers, radio and television, and now the Internet. The theory assumes that the audience is active and its media use is goal oriented; media users are active rather than passive in seeking out media that meet their needs (Diddi & LaRose, 2006). People are rational and actively self-aware creatures that influence the effects media have on them and also unconsciously attempt to make sense of the media content in their own context. Media users seek out a media source that best fulfills the needs of the users and gives them gratifications which are the expected outcomes, satisfaction or rewards of using a particular media form or program (Peirce, 2007). Similarly, Derek Lane suggests that media users play an active role in choosing and using the media. The theorist say that users take an active part in the communication process and are goal oriented in their media use (Olaniru, et al, 2020).

This theory related to this study since the right information creates common knowledge of a norm or policy and enhances social coordination/acceptance as individuals more readily accept an information if they believe others have also accepted it. The media played a significant role to influence the masses to accept the information they relay. The Nigerian cashless policy at first was bluffed by Nigerians but once media stations started playing and relaying such news, people gradually started accepting it as their new reality.

Methodology

For the sake of this study, the researcher adopted the mix research method, that uses a qualitative data and a quantitative data. For the quantitative aspect of this study, the researcher used survey research design which called for the use of questionnaire as its research instrument, whereas for the qualitative data, the researcher used Focus group discussion guide. The study an estimated population of 983,352. (World population review, 2023). Wimmer and Dominick online sample size calculator was used to arrive at a sample size of 384. We selected a sample of 15 persons to be used for the focus group discussion. The research instrument was certified reliable and valid by a professional and statistician before it was then used for this study. Data presentation was done using simple frequency tables with mean scores, whereas the Focus group discussion was presented textually in a summarized form.

Data Analysis and Presentation

The study distributed 386 copies of questionnaire out of which 381 copies were returned to be used in the study. The return rate of the questionnaire instrument was at a 98.7%, which is still acceptable. This 98.7% valid copies of questionnaire data was analysed and presented below.

Quantitative Data: Below is presentation and analysis of the Owerri field work

Exposure level to the cashless policy	High	Moderate	Low		Total (%)
	180 (47.2%)	152(39.9%)	49 (12.8%)		381 (100%)
Medium of exposure to the policy	Newspapers	Radio/TV programmes	Internet news feed	All of the above	Total (%)
	54 (9.3%)	193 (33.3)	134 (23.2%)	197 (34%)	578 (100%)

Residents perception of the policy	SA	A	D	SD	Mean score (Decision)
The policy gave an individual daily limit of #20,000 and a weekly limit of #100,000	158	177	30	16	3.2519 (Accepted)
Withdrawal above the stipulated policy amount calls for extra cash charges	183	171	19	8	3.3884 (Accepted)
The policy became effective in March, 2023	14	31	139	197	1.6277 (Rejected)
Which media influenced residents to be responsive to the policy	Newspaper headlines	Radio & TV news and phone-in programmes	Internet news feed and social media		Total (%)
	32 (8.3%)	213 (55.9%)	136 (35.7%)		381 (100%)

Source: Field Survey, 2023

At a 47.2% table data indicated that Owerri residents are highly exposed to news on Nigerians cashless policy. At 33.3% the residents agreed to be more exposed to the policy through radio and TV programmes, and at 23.2% internet news feed. At a mean score of above 3.1, the residents proved to understand the cash withdrawal limit as stipulated in the CBN policy. At a percentage of above 35%, the residents are influenced to respond to the policy as relayed by radio and TV news and phone-in programmes and Internet news feed.

Qualitative Data Presentation

Three focus discussions groups were used for the study, having 5 persons per group. These three groups were to answer the study's questions. The group's discussion were highlighted below:

Group 1, 2 and 3 participants agreed to be well exposed to the CBN policy since October, 2022. They got exposed to these from Radio and TV news broadcast and phone in programmes. From the different groups' explanation, they are exposed at a highly level.

Group 2 stated the cashless policy, explaining it to limit individual cash withdrawals to #20,000 daily and #100,000 weekly. Group 3 added that corporate organizations can withdraw #500,000 weekly.

Group 1 and 3 opined that, radio and TV stations had more news and programmes as a way of sensitizing their viewers to the cashless policy before January, 2023 when it was enforced. Group 2 participants stated to have known well in details about the policy through Internet news feeds. These media used to relay this policy helped to make us understand what this policy was all about.

Summary of Focus Group Discussion findings

Focus group discussion among the 3 groups indicated that the people were highly exposed to the CBN cashless policy as most of them got exposed through radio and TV news and phone-in programmes, as well as Internet news feed on the policy. The residents understand to a great extent what the policy entails and

were influenced to accept this policy through several phone-in programmes aired on the matter, plus news feeds.

Discussion of findings

Finding from this study showed that Owerri Municipal residents are highly exposed to the cashless policy, this they got exposed to through radio and TV phone-in programmes and internet news feed. They perceive the policy to be well understood as it was constantly discussed in these several phone-in programmes. Reacting to the above finding, Arias (2019) agrees that that information delivered socially, either publicly or through face-to-face interactions, is more influential than information delivered individually or privately. Agreeing with this, Olaniru, Olatunji, Ayandele and Popoola (2020) says that social media was the most frequently use media for political knowledge and exposure, followed by radio, television and newspapers. Arias adds that broadcast media was sufficient to influence attitudes and norms among people. Egberi, and Monye (2015) posits that Government policies have helped to promote peace and security for businesses to thrive it. Mugwagwa, Edwards and Haan (2015) and Egberi, and Monye (2015) points out that lack of policy coherence, lack of enforcement, poor implementation and accountability mechanisms, and a lack of finances for implementing the policies are responsible for the ineffectiveness of government policies. Supporting the above finding, the uses and gratification theory adds that there exists a relationship between the audience and their use of the media.

Conclusion and Recommendations

The media has always helped in information relay, persuasion and acceptance in most societies. Nigerians are faced with the CBN cashless policy that is now binding on all Nigerians. This policy although at first looked like it would be very hard on Nigerians, however, Nigerians have in no time adapted to it. As we saw from the finding from this study that Owerri municipal residents are highly exposed to the policy through radio and TV programmes and news, having through these media understood and accepted the policy. We conclude that Owerri residents are responsive to the Nigerian cashless policy as influenced by the broadcast and new media. We therefore recommend that the Nigerian government cashless policies should be revisited because it seems to have harsh consequence on most Nigerians, especially on business owners and petty traders. We as well recommend an appraisal of the successes and failures of this cashless policy and a possible amendment of the policy for the good of Nigerians.

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