

THE RELATIONSHIP BETWEEN MEDIA LITERACY AND USING MEDIA ADVERTISEMENT BY BANK 'S CUSTEMERS IN IRAN

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ABSTRACT

The objective of this study is to evaluate the relationship between media literacy and the rate of customers' use of media advertising of Central Bank of the Islamic Republic of Iran. This study is an applied research and its method is analytical-survey. The population of this study included customers of branches of Central Bank of Tehran and the sample of study was determined to be 384 people. A questionnaire was used to collect the data required to examine the research hypotheses. In the inferential statistics, the considered dimensions were determined and the factors were determined. After examining the validity and reliability of the questionnaire, the normality of the data was examined using the Kolmogorov-Smirnov test. Then, using Student-t-test and structural equation modeling and SPSS and Lisrel software, the research hypotheses were examined. The results suggest a significant relationship between the level of media literacy of the respondents and level of their stimulation and tendency and the rate of their use of media advertising of the Central Bank.

Keywords: Media literacy, media advertising, Central Bank of the Islamic Republic of Iran.

INTRODUCTION

Media literacy is defined as ability to access, analyze, evaluate and transmit media information and messages, which can be presented in various printed and non-printed contexts. With regard to the levels of media literacy, it should be noted that media literacy is a set of approaches adopted by audiences for selective exposure to media and critically analysis and evaluation of the media content in order to interpret the messages provided for them. Media literacy is the power of understanding the way in which media works, the way it is organized and the way it is used. Media literacy can be considered as access, analysis, and development of communication in various forms of media and critical consuming of the content, which has three levels: first, enhancing the knowledge on media consumption regime or determining the rate and the way of consuming media from various media sources. At this level, the important issue is precisely management and creating balance in media consumption so that media selections to be made purposefully. This is especially important in the case of children. The second level is teaching study skills or critical watching. At this level, there is an emphasis on finding the framework in which we read and see, the way that media has developed the concept, and finding something which is out of the framework (or has not stated at all). The third level is the social, political and economic analysis of the media, which includes issues beyond the framework of the watching or study. It includes the issues that are actually located behind the framework and are not seen at first glance. On the other hand, Hobbes considers media literacy as the ability to evaluate media messages, which ac on two levels:

1. First level: audience focuses on subjects and questions such as who creates the media messages, which techniques are used, and what is goal of the sent message.
2. Second and deep level: audience considers the hidden and continuous values and styles of life in the message. It seems that the preliminary questions to be part of Harold Lalssol questions of defining communication (who says? what he says? what is his audience? with which instrument he says? and what is its effect?). The new model, developed by integrating Lalssol theory in the area of communication and Hobbes's view on media literacy, consists of two layers. One layer is central and inner layer, in which the values and lifestyles presented in the message are examined, and the other layer is outer layer, in which the main components of the media communication of Lalssol are raised. The characteristics of the outer layer include:
 - 1) Who sends the message? It means that the audience with media literacy has the ability to recognize the creators of the message (director, actors, developers, policy makers, etc.)
 - 2) How is the message developed and presented? It means that the audience with media literacy has the ability to recognize the technical dimensions of the production and presentation of messages (decoupage, assembly, lighting, camera angle, the way of editing the images, etc.).
 - 3) The message has been produced and presented for which group of people? It means that audience with media literacy has the ability to recognize for which group of people the message has been produced and presented.
 - 4) What is the goal of the message? It means that the audience with media literacy has the ability to recognize the purpose of the message producers (including political-economic, social and cultural goals).
 - 5) What is the impact of the message and what is its orientation? It means that the audience with media literacy has the ability to recognize the impact of the message and identify the negative or positive impacts of the message.

The characteristic of the inner layer from Hobbes's point of view is that each message displays unique values and lifestyles. In the context of lifestyle, the message is formed, and the audience with media literacy can identify the lifestyle induced in the message. An audience with media literacy is able to recognize that the media imposes special thoughts and actions on his life. In fact, the vast technological developments, especially in information and communication technology area, have created a new definition of literacy, so that the literacy nowadays does not mean the ability of reading, writing, and counting. The rapid developments in information and communication technology in the last three decades have caused a great transformation in various social areas and disruption in global equations in the political, economic, social, and cultural and international areas, and they have required the world for retraining and re-learning of scientific and analytical findings. Media literacy is the ability to understand and use information in multiple forms from a group of media sources. This knowledge is essential, since the Internet has transformed from a closed work tools to open research and publishing global network. Literacy in the digital age (media literacy) refers to people knowledge on other people and generalizing the skills to current trends. Digital literacy also means knowing how to mix older forms of communication to create a different content. Digital media are involved in developmental transition of study. These media are powerful factors, which do not exist



traditionally in printed environments, but they provide advantages such as interaction capability, non-linearity, immediate access to information, and convergence of text and image, audio, and video (Kardan, 51: 2016). Media literacy is an interpretive and preferential system, affected by subjective and moral judgments and shapes the way an individual encounters with media messages and increases the responsibility of audience in using and selecting the messages. Thus, media literacy makes the message faces with challenge and makes the passive audience to be active one (questioning and self-expressing). Accordingly, literacy is a special ability making the passive person to active one in confronting with any text (written, visual, or audible and all kinds of books, magazines, billboards, radio, television and satellite), required for human communities.

In addition, individuals and organizations spread special thoughts and values around the world using new modern media facilities and inclusion of ideological messages in the media (movies, news, advertising, etc.). Media literacy is one of the most important components used in media and communication policies in the last half century by different countries in order to research, analyze, educate and understand the effects of media on different groups of the community. What has nowadays special place in the media, especially video media, is the advertising message highlighted in television. In order to gain profit and provide funding for planning, the media sells the audience time to the owners of the goods and advertise commercial and service goods. Media planners use various techniques to draw the attention of the audience towards such messages and, by persuading them, bring the owners of the goods to their destinations. Among the techniques used to make the commercial advertising attractive and interesting, the audience's rights, the destructive effects of some messages, as well as the negative orientation to lifestyle of individuals are not considered or largely ignored. Thus, audiences who lack media literacy and analytical power are captured by such messages. Based on the level of education, experience, and visual and media literacy, audiences are influenced by different media messages. Given what was stated above, literacy and its role in analyzing media messages has found a special place in media issues in recent years, and media experts have conducted many studies in recent years. Nowadays, the media cover a wide range of audiences.

Research objectives

Main objective

Evaluation of the relationship between the level of media literacy and the rate of customers' use of media advertising in the Central Bank of the Islamic Republic of Iran

Secondary objectives:

Evaluation of the relationship between the level of media literacy of the customers and their level of attention to the advertising of Central Bank of the Islamic Republic

Evaluation of the relationship between the level of media literacy of the customers and their interest in advertising of Central Bank of the Islamic Republic of Iran

Evaluation of the relationship between the level of media literacy of the customers and their stimulation and tendency to advertising of the Central Bank of the Islamic Republic of Iran

Evaluation of the relationship between the level of media literacy of the customers and the rate of customers' use of the media advertising services of the Central Bank of the Islamic Republic of Iran

Research questions

The main question:



Is there a significant relationship between the level of media literacy and the rate of customers' use of media advertising in the Central Bank of the Islamic Republic of Iran?

Secondary questions

Is there a significant relationship between level of media literacy of the customers and their level of attention to the advertising of Central Bank of the Islamic Republic?

Is there a significant relationship between level of media literacy of the customers and their interest in media advertising of Central Bank of the Islamic Republic of Iran?

Is there a significant relationship between level of media literacy of the customers and their stimulation and tendency to media advertising of Central Bank of the Islamic Republic of Iran?

Is there a significant relationship between level of media literacy of the customers and the rate of customers' use of the media advertising services of the Central Bank of the Islamic Republic of Iran?

Main hypothesis

There is a significant relationship between the level of media literacy and the rate of customers' use of media advertising in the Central Bank of the Islamic Republic of Iran Secondary objectives:

Secondary hypothesis

There is a relationship between the level of media literacy of the customers and their level of attention to the advertising of Central Bank of the Islamic Republic

There is a relationship between the level of media literacy of the customers and their interest in advertising of Central Bank of the Islamic Republic of Iran

There is a relationship between the level of media literacy of the customers and their stimulation and tendency to advertising of the Central Bank of the Islamic Republic of Iran

There is a relationship between the level of media literacy of the customers and the rate of customers' use of the media advertising services of the Central Bank of the Islamic Republic of Iran

Review of literature

Media literacy

Based on the Elizabeth Thoman, media literacy acts as judging filter. The world of message passes through media literacy filter layers so that the form of exposure to message to be meaningful. The media message acts in three layers (Shakrkhah, 2007).

Layer 1: The importance of personal planning in the way of using the media (media regime), that is, the audience selects the plans which more attention has been paid to them and he uses TV, video, electronic games, films and other media and reduces its consumption.

Layer 2: At this level, the audience focuses on the intangible aspects of the media and deals with deep questions and issues such as who benefits from the message and who loses due to message.

Layer 3: This layer provides the skills needed to watch critical media. With such skills, audience analyzes and asks questions about the framework for making the message and its aspects.

Knowing the truths and aspects of the deleted message is important in this layer. In other words, the audience's understanding of the text depends on recognizing the dimensions of the message. This dimension of the media literacy is so important that Hobbes calls it "higher level understanding." From Hobbes point of view, this aspect of media literacy can strongly predict the audience's needs and expectations. Thoman argues that as this layer becomes deeper, media literacy of the audiences would increase.



In the first layer, the audience is required himself to have diet in the use of the media; and in the second layer, given the characteristics of the message sender, some messages desirable to the audience are selected and other messages are ignored. In the third layer, media messages are criticized. Media literacy is an interpretive and preferential system, affected by subjective and moral judgments and shapes the way an individual encounters with media messages and increases the responsibility of audience in using and selecting the messages. Thus, media literacy makes the message faces with challenge and makes the passive audience to be active one (questioning and self-expressing). Accordingly, literacy is a special ability making the passive person to active one in confronting with any text (written, visual, or audible and all kinds of books, magazines, billboards, radio, television and satellite), required for human communities (Basiriani, 2006: 100).

Advertising and marketing

Given the definitions presented on advertising, it can be realized that advertising is a part of a marketing which making decision on it requires having knowledge on marketing, and the advertising strategy should be consistent with marketing strategies. In fact, no organization, small or large, profitable or non-profit, domestic or international, will achieve success without having a proper marketing system. The concept of marketing is a reminder of pre-production planning and proper management of production, distribution and consumption require knowledge on market status and marketing studies can be helpful in this regard. Various definitions have been presented for marketing which we refer to some of them here. Marketing is the achievement of the company's goals by satisfying and meeting the needs of its customers better than as competitors do. Marketing is the process of planning and providing the concepts of pricing, promoting sales and distribution of ideas, products and services to make changes leading to meeting the individual needs and goals of the organization. Marketing is a group of business activities related to economic processes and trade phenomena. It is a process of exchange or transfer of ownership of products and the process of transformation of supply to demand. Philip Carter considers is as human activity for satisfying needs and desires through the exchange process and marketing experts define it as the process of satisfying the needs of humans. Various definitions presented for marketing so far refer to a range of purposeful activities, which focus on finding markets, meeting current and future needs, introducing goods and services, their benefits and characteristics to meet the human needs, and distributing and selling goods to achieve them. However, each of the above definitions has focused to one dimension of marketing, and they cannot be a complete definition due to some reasons such as differences in value systems, the lack of systematic view, and limiting the marketing to meeting the customer needs. Thus, marketing should be redefined and introduced as follows: marketing includes all systematic efforts to recognize the market and taking appropriate actions on types of demands with regard to value system and the goals of the organization. In the current world, where customers are at the center of attention of companies and their satisfaction is the main factor in gaining the competitive advantage of organizations, the accurate identification of their expectations, desires, abilities and limitations in purchasing products, obtaining the satisfaction of customers and meeting their needs have been more considered by companies. In order to find better and more effective customers compared to competitors, companies should have appropriate tools and tactics. One of the tools considered greatly by the scholars is advertisement



and selecting the appropriate advertising style based on the purchaser's tendency. The purchaser's tendency is a good guide for marketers in designing marketing strategies and plans. The relationship between purchaser behavior, marketing and advertising Superiority in a modern world requires a good marketing strategy, but the complexity of the conditions governing the market, the introduction of new information technologies, and the constant change in competitive conditions in the automobile market have made it difficult to make decision on this type of marketing strategy. Many factors affect the selection of a marketing strategy, including the behavior of competitors and the desire of customers. In this regard, purchaser behavior is one of the key factors playing an effective role in selecting the marketing strategies. The purchaser's behavior is one of the modern topics of marketing. The first book on this topic has been written in the 1960s, but its history can be traced earlier, including the use of marketers from the ideas of Freud in the 1950s. In the 1980s, the topic of purchasers' psychology was introduced, which it was recognized as purchaser behavior in the management literature. It has been defined as physical, emotional, and mental activities, which people perform when selecting, purchasing, using and disposing the goods and services to meet their needs and desires. However, in another definition, it has been defined as a set of actions, which consumers make to select the product or service, purchase it and consume it. Since a person recognizes he has a need for goods or services up to the stage that he purchases and consumes them is a continuous process, called as purchasing decision making process. One of the most important theories in business studies is the attitude of the people towards advertising. The attitude toward the advertising has been defined in this way: the context for responding to a particular advertising stimulus in a desirable or undesirable way in a particular situation. Attitudes shaped by advertising influence the customer's attitude toward the brand well as the goal of customers' purchase.

REVIEW OF LITERATURE

In examining the effect of environmental advertising on enhancing the media literacy of Iranian audiences, Burghani (2015) explains that if the audiences do not have direct experience of individuals, places, topics, etc. the media would act as mediator role. The effect of such advertising, as other advertising methods, on media literacy and developing the culture of the audiences is not covered for anyone. In media literacy, there are two main issues. First, by understanding the people's taste, their visual literacy can be influenced. Another issue is enhancing the media literacy of audiences. The appropriate environment graphic, in addition to satisfying the mentioned goals, can play an important role in enhancing the public culture of the community. This research was conducted to evaluate the importance of environmental advertising in establishing better and faster communication with the audience and its impact on media literacy of the audiences.

In a study conducted by Jeffrey (2014) on employees to measure the important elements of the media literacy and their relationship with learning, it was concluded that the mean efficiency, learning and accountability of those with high digital literacy was much higher than that of people who have lower level of the mentioned variables. In addition, a positive relationship was found between online learning and media literacy. Rezaeian (2016) assessed and ranked the media literacy of Farabi University students based on the components of the EC model using a



group decision approach. The objective of the mentioned research was to evaluate the media literacy status of Farabi University students based on the EC model and ranking the schools of this university based on the indicators of the model. For this purpose, based on the four criteria of the EC model, the researcher-developed questionnaire was designed with 23 questions. To determine the validity of the questionnaire, experts' views were used. Moreover, to determine the reliability of each of the indicators, the Cronbach's Alpha method was used and it was confirmed (higher than 0.7 for the indicators). The weight of each of the indicators was determined based on Shannon's entropy weighing method. It was found that the access ability has the lowest weight and ability for critical thinking has the lowest weight. In addition, by using multi-indicator decision-making techniques (MAPPAC, TOPSIS, ELECTER3, PROMETHE), four schools of the Farabi University were evaluated and ranked. The results of the ranking indicated that the different rankings yielded the same results. The research results revealed that the students of Management School has the highest level of media literacy and students of Theology School has the lowest media literacy and engineering and law schools ranked second and third, respectively.

CONCEPTUAL MODEL

The research conceptual model is as follows:

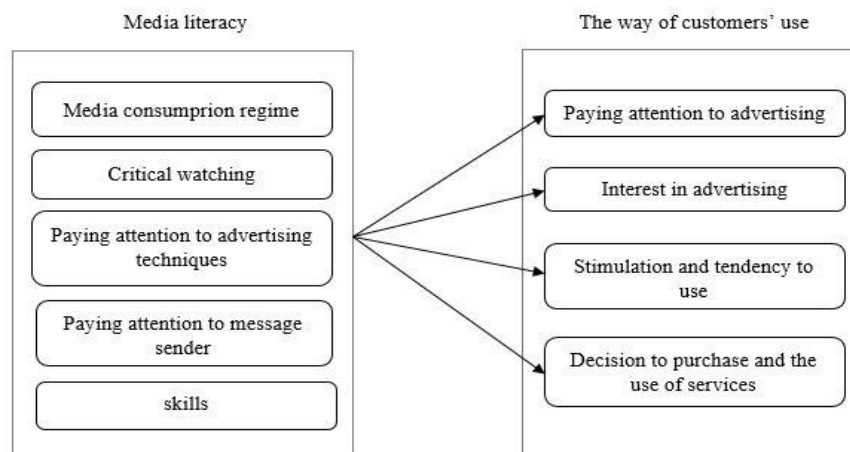


Figure 1: Research conceptual model

METHODOLOGY

The current research is an applied study, which examines the current status. The method used in this research is descriptive-survey. It should be noted that the survey method is the most common method for describing the results. The research population included customers of Central Bank Branches of Tehran, which 384 of them were selected as sample of study. To collect the data on theoretical principles and extract the primary factors and indicators, library and Internet sources, including books, articles and case studies were used.

To collect the required data to evaluate the research hypotheses, standard questionnaires and SPSS and LISREL software were used. In this research, descriptive and inferential methods were used to analyze the data obtained from the questionnaire. At the descriptive level, frequency was used to analyze the characteristics of population, and at the inferential level, the inferential



techniques of the Kolmogorov-Smirnov normality test, Pearson's test, and structural equation modelling were used to test the hypotheses.

RESULTS

- Demographic characteristics (descriptive statistics)

In this study, 67% of students were male, 59% were married, 36% of them had age below 25 years, 44% had age between 25 and 30 years, and 20% had age over 30 years and 60% of them had bachelor level of education and the rest of them had higher than bachelor level of education.

- Inferential statistics
- Checking the normality of data

Table 1: Examining the normal distribution of data using Kolmogorov-Smirnov test

	Kolmogorov-Smirnov value	Sig	Error probability level	Result
Media literacy	1.439	0.208	0.05	Normal
The customers' use of media advertising	1.620	0.322	0.05	Normal

Based on the table above and given the value of Kolmogorov's Smirnov statistics and significance level, it can be concluded that the expected distribution has no significant difference with observed distribution for all variables, so distribution of these variables is normal. Thus, we can use parametric statistics to test the research hypotheses.

- Examining the relationship between variables based on Pearson correlation coefficient:

Given the quantitative nature of variables, we use the Pearson Correlation Coefficient:

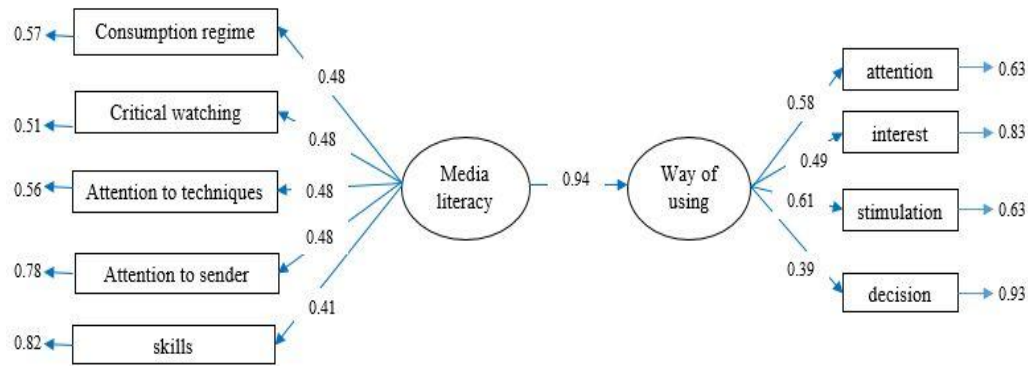
Table 2: Estimation of Pearson correlation coefficient

	Media literary level of customers		
	value	Sig	result
The attention level of customers to bank advertising	0.342	0.022	Significant and direct
The level of their interest in bank advertising	0.545	0.000	Significant and direct
The level of their stimulation and tendency toward advertising	0.398	0.037	Significant and direct
The rate of customers' use of media advertising services	0.606	0.037	Significant and direct

Given the value of calculated statistic and the observed error level less than 0.05 (Sig <0.05), it can be concluded that there is two-way correlation relationship with a minimum confidence level of 99%.

- Testing hypotheses using linear structured relationships

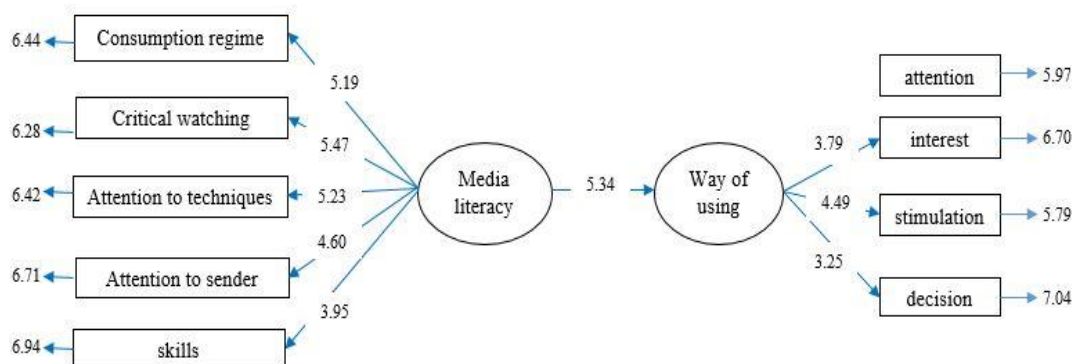
After determining the measurement models in order to evaluate the conceptual model of the research and to examine causal relationship between the variables of research and the fit of the observed data with the conceptual model of the research, the research hypotheses were tested using the structural equation modelling. The hypotheses test results are shown in the diagram below.



Chi-Square=748.53, df= 431, P-value=0.00000, PXSEA=0.080

Figure 2: Measuring the general model and the results of the hypotheses in the standard state

The diagram above shows the structural equation model of the research in the state of estimating the standard coefficients.



Chi-Square=748.53, df= 431, P-value=0.00000, PXSEA=0.080

Figure 3: Measuring the general model and the results of the hypotheses in the significance state

The diagram above shows the structural equation model of the research in the state of the significance of the coefficients (t-value). This model tests all the measurement equations (factor loads) and structural equations using t statistics. Based on this model, all path coefficients and factor loads in the standard state are significant at the 95% confidence level. If the value of statistic t is outside the range of -1.96 to +1.96, the model in the significance state would indicate that all factor loads are significant at confidence level of 95%. The calculated values of t for each of the factor loads of each indicator with its construct or latent variable is above 1.96. Thus, the consistency of the questionnaire questions to measure the concepts at this stage can be confirmed. In fact, the results of the table above show that what the researcher tried the measure by questionnaires has been achieved by this tool. Thus, relationship between constructs or latent variables is confirmed. In order to show how much these obtained values are fit the current realities in the model, fit indices should be examined.



-Model interpretation

Table 3: Interpretation of the structural equation model

Index name	Main model estimates	Allowed level
(X ² /df)	1.73	Lower than 3
GFI (goodness of fit index)	0.92	Higher than 0.90
RMSEA (root mean square error of approximation)	0.080	Lower than 0.090
CFI (confirmatory factor analysis)	0.93	Higher than 0.90
NFI (normalized fit index)	0.94	Higher than 0.90
NNFI (non-normalized fit index)	0.93	Higher than 0.90
IFI (incremental fit index)	0.91	Higher than 0.90

In general, in working with LISREL software, each of the indices obtained for the model alone is not the reason for the fit of the model, and in some sources, the value below 3 is acceptable for X²/df, which this value has been calculate 1.73. The GFI index represents the size of relative value of variances and covariance explained by the model. This index is between zero and one. As it is closer to 1, the fit of the model with the observed data would be better. The reported GFI for the model is 0.93. The second root is the mean square of the residuals, that is, difference between the matrix elements observed in the sample group and the elements of the estimated or predicted matrices is considered, assuming that the model is correct. In order to evaluate performance of model, especially compared to other models, in explaining the set of observed data, normalized fit index (NFI), non-normalized fit index (NNFI), incremental fit index (IFI), and confirmatory fit index (CFI) were used. The values above 0.9 of these indices indicate the very good fit of the designed model in comparison with other possible models. Finally, the root mean square error of approximation (RMSEA) was used to realize how well the proposed model combines fit and saving.

Analyzing the research hypotheses

Another type of relationship between the latent variables in the structural equation model is direct effect type. The direct effect is in fact one of the constituent parts of the structural equation model and shows the direction of the relationship between the two variables. This type of effect actually represents the linear effect of the assumed variable on another variable. Within a model, each direct effect identifies and states the relationship between a dependent variable and an independent variable. However, a dependent variable in a direct effect can be independent variable, and vice versa. The results of this method are as follows:

Table 4: Table of path coefficients, t statistics and the result of research hypotheses

Hypotheses	Path coefficients (β)	Statistic-t	Determination coefficient	p-value	Result
There is a significant relationship between the level of media literacy and the rate of customers' use of media advertising in the Central Bank of the Islamic Republic of Iran	0.94	5.34	0.703	<0.05	confirmed
There is a relationship between the level of media literacy of the customers and their level of	0.41	4.78		<0.05	confirmed

attention to the advertising of Central Bank of the Islamic Republic				
There is a relationship between the level of media literacy of the customers and their interest in advertising of Central Bank of the Islamic Republic of Iran	0.36	4.31	<0.05	confirmed
There is a relationship between the level of media literacy of the customers and their stimulation and tendency to advertising of the Central Bank of the Islamic Republic of Iran	0.41	4.66	<0.05	confirmed
There is a relationship between the level of media literacy of the customers and the rate of customers' use of the media advertising services of the Central Bank of the Islamic Republic of Iran	0.37	4.03	<0.05	confirmed

As the characteristics of fit in the model and table above show, the data of this research have good fit to factor structure and the theoretical basis of the research, indicating that the questions are consistent with the theoretical constructs. The value of the coefficient of determination (R Square) indicates how much factors have affected the customers' use of central bank's media advertising. This coefficient has been reported 0.703 for this model. As seen, the t test statistic is larger than 1.96 and the significant value was obtained less than 0.05.



CONCLUSION

There is a significant relationship between the level of media literacy and the rate of customers' use of media advertising in the Central Bank of the Islamic Republic of Iran.

Based on the results, the relationship between media literacy and the rate of customers' use of central bank advertising has a path coefficient of 0.94 and t-value of 5.34. The t-value for this parameter is calculated higher than 1.96 (in accordance with the 5% error rule in the zone of rejecting the null hypothesis for the values outside of the range of 1.96 to -1.96 of each parameter). Therefore, it can be stated that the above hypothesis is accepted with 95% confidence. In other words, as the media literacy of the respondents is higher, their use of central bank advertising would be higher.

There is a significant relationship between the level of media literacy and the rate of customers' attention to advertising of Central Bank of the Islamic Republic of Iran.

Based on the results, the relationship between media literacy of customers and the level of their attention to central bank advertising has a path coefficient of 0.41 and t-value of 4.78. The t-value for this parameter is calculated higher than 1.96 (in accordance with the 5% error rule in the zone of rejecting the null hypothesis for the values outside of the range of 1.96 to -1.96 of each parameter). Therefore, it can be stated that the above hypothesis is accepted with 95% confidence. In other words, as the media literacy of the respondents is higher, their attention to media advertising would be higher.

In line with this study, Burghani (2015) examined the effect of environmental advertising on enhancing the media literacy of Iranian audiences and stated that if the audiences do not have direct experience of individuals, places, topics, etc. the media would act as mediator role. The effect of such advertising, as other advertising methods, on media literacy and developing the culture of the audiences is clear for anyone. In media literacy, there are two main issues. First, by understanding the people's taste, their visual literacy can be influenced. Another issue is enhancing the media literacy of audiences. The appropriate environment graphic, in addition to satisfying the mentioned goals, can play an important role in enhancing the public culture of the community. This research evaluated the importance of environmental advertising in establishing better and faster communication with audiences and its impacts on media literacy of audiences.

There is a significant relationship between the level of media literacy of customers and the level of their attention to advertising of Central Bank of the Islamic Republic of Iran.

Based on the results, the relationship between media literacy of customers and the level of their interest to advertising has a path coefficient of 0.36 and t-value of 4.31. The t-value for this parameter is calculated higher than 1.96 (in accordance with the 5% error rule in the zone of rejecting the null hypothesis for the values outside of the range of 1.96 to -1.96 of each parameter). Therefore, it can be stated that the above hypothesis is accepted with 95% confidence. In other words, as the media literacy of the respondents is higher, the level of their interest in media advertising would be higher.

There is a significant relationship between the level of media literacy of customers and the level of their stimulation and tendency to advertising of Central Bank of the Islamic Republic of Iran. Based on the results, the relationship between media literacy of customers and the level of their stimulation and tendency to advertising has a path coefficient of 0.41 and t-value of 4.66. The t-value for this parameter is calculated higher than 1.96 (in accordance with the 5% error rule in the zone of rejecting the null hypothesis for the values outside of the range of 1.96 to -1.96 of each parameter). Therefore, it can be stated that the above hypothesis is accepted with 95% confidence. In other words, as the media literacy of the respondents is higher, the level of their stimulation and tendency to media advertising would be higher.

There is a significant relationship between the media literacy of customers and the rate of using media advertising services of Central Bank of the Islamic Republic of Iran

Based on the results, the relationship between media literacy of customers and the rate of their use of media advertising services has a path coefficient of 0.37 and t-value of 4.03. The t-value for this parameter is calculated higher than 1.96 (in accordance with the 5% error rule in the zone of rejecting the null hypothesis for the values outside of the range of 1.96 to -1.96 of each parameter). Therefore, it can be stated that the above hypothesis is accepted with 95% confidence. In other words, as the media literacy of the respondents is higher, the rate of their use of media advertising services would be higher. The results of this research clearly indicate the importance of media literacy in customers' use of bank advertising. Enhancing the media literacy of customers leads to higher rate of customers' attention and use of bank advertising. Media literacy is undoubtedly one of the tools for empowering the citizens. Thus, relevant institutions and organizations should take steps in order to enhance the media literacy of the citizens.



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