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Editorial

The editorial board of Ilorin Journal Marketing (IJM) is pleased to present its Volume 9 number 1 2024 edition. The edition contains thirteen empirical articles with resourceful findings that addressed emerging problem areas in the field of marketing and general management.

The first article investigated the nexus between demand and usage of food label contents among consumers in Kwara state, Nigeria. The study findings showed that that a large population of the food shoppers are knowledgeable about food labels and majority of them make use of these labels during purchase.

The second article examined the relationship between marketing mix, customer satisfaction, and brand switching behaviour: a pilot study in Maiduguri metropolis. The study found that there is a strong relationship between these marketing mix elements and Customer Satisfaction in the Maiduguri Metropolis context.

High involvement of human resource management practices and corporate integrity of deposit money banks in Rivers state, was the third article's focus. The article discovered that HIHRMP has a positive relationship with corporate integrity, and it is imperative for all firms to encourage their staff to embrace high involvement human resource management practices to improve corporate integrity.

The fourth article examined the drivers of customer attitude towards green products in central market, Kastina state. The findings *revealed that* there is an insignificant relationship between customers' cognition about greening and their attitude towards green products

The fifth article explored strategic marketing planning as a strategic instrument to enhance entrepreneurial enterprise performance in Nigeria. The study's results showed a strong correlation between successful entrepreneurial businesses and smart marketing strategies, emphasizing the importance of strategic marketing planning.

The sixth article investigated customers' loyalty and sales performance of Dangote cement product in maiduguri, Borno state, Nigeria. The study's findings revealed that emotional and behavioural loyalty have a significant positive effect on consumer purchase intention for Dangote cement products in Borno State, Nigeria.

The seventh article examined the effect of socialization on employee productivity in the Nigerian pharmaceutical industry. The study's findings revealed a significant effect of psychological well-being and cultural values on employees' productivity.

The focus of the eighth article is on the impact of customer perceived risks on online purchase intentions: a study of university staff in Yobe state, Nigeria. The results revealed that customer perceived risks are negatively associated with online purchase intention.

The ninth article addressed brand personality and sales performance in Kam

industries Nigeria limited, Ilorin, Kwara state. The study found that brand personality have significant influence on sales performance in Kam industries Nigeria.

The tenth article examined the Customer satisfaction and the relationship between e-service quality, cash on delivery, and online repurchase intention: an empirical review

The findings indicate that high e-service quality significantly enhances customer satisfaction, and positively influences online repurchase intention.

The eleventh article investigated the evaluation of supply chain management and cassava crop value creation: a panacea for enhancing globalised economy. The findings revealed that planning, transportation, and production significantly affect cassava crop value creation.

The Twelfth article explored advertisement and consumer's buying behaviour of fast moving consumer goods (fmcgs) in Maiduguri metropolitan council, Borno state, Nigeria. The findings of the research reveal that advertisement through brand recall has a positive and statistically significant effect on consumer buying behaviour; necessity advertising has a negative but significant effect on consumer buying behaviour and pleasure advertising has no significant effect on consumer buying behaviour on fast moving consumer goods in Maiduguri.

The Thirteenth article examined relationship marketing and performance of online micro businesses. The study found that that relationship marketing improves the performance rate of online micro businesses.

We are grateful for the collective efforts of our editorial advisory board and editorial team, who have helped to maintain the high standards and integrity of our journal. Their contributions have been instrumental in making Ilorin Journal of Marketing a respected and trusted platform for scholarly research and knowledge sharing.We are grateful to our anonymous peer reviewers for their tireless efforts and dedication, worked diligently to ensure the timely publication of our journal. Their exceptional organizational skills, attention to detail, and passion for excellence made the publication process seamless and enjoyable. We also appreciate our contributors for their patronage despite the journal's rigorous review procedure. Tajudeen Alaburo Abdulsalam who served has the secretary deserve recognition for his outstanding contributions to the success of our recently concluded journal. The editorial team is poised to keep working to ensure that IJM issues/editions are published as at when due.

Thank you.

Dr. Mulikat Abdulraheem
Editor-in-Chief,
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Faculty of Management Sciences, University of Ilorin, Ilorin, Nigeria. July, 2024.

Instruction to Contributors

Ilorin Journal of Marketing (IJM) is double blind peer-reviewed journal published biannually by the Department of Marketing, Faculty of Management Sciences, University of Ilorin, Ilorin, Nigeria. Ilorin Journal of Marketing is dedicated to increase the depth of knowledge about marketing and related disciplines with the ultimate aim of adding value to knowledge. The Journal gives focus to all (but not restricted) areas of marketing management

Guide lines for paper submission

All submissions should be original papers that have not been accepted for publication or undergoing review process from other journal outlets.

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Manuscripts should be arranged in the following sequence:
Title Page **-** This should contain the following information: A concise title of the paper, Name (s) of Author (s), Institutional Address, e-mail and GSM Nos of all the authors. Please indicate the corresponding author in case of multiple authors. All these should be in the first page of the manuscript. The next page should begin with the title of the paper followed by an **Abstract** (The abstract should be written in English and must not exceed 200 words and a maximum of 7 key words). The edition of American Psychological Association (APA) 6th reference format should be followed.

Submission of Manuscripts

All papers should be clear and concise (MicroSoft Word), double space on A4-size paper (210mm x 297mm) on one side of the paper only; allowing 1 inch margin on all sides. The font size should be 12 point and the font style is Times New Roman. No paper should exceed 15 pages (5,000 words) including references, tables and illustrations. Ilorin Journal of Marketing welcomes the submission of manuscripts that meet the general criteria of significance and scientific excellence.

Authors are invited to submit electronic copy of their manuscripts as attachment to**: ijm@unilorin.edu.ng and** abdulraheem.mb@unilorin.edu**.ng**
The journal accepts papers throughout the years. Our objective is to inform authors of the decision on their manuscript(s) within four weeks of submission. All accepted articles become the copyright of llorin Journal of Marketing. Authors however, will be held responsible in case, copyright of others are violated.

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Volume 9, Number 1, 2024

Contents **Pages**

Nexus between Demand and Usage of Food Label Contents among Consumers in Kwara State, Nigeria 1
Oloyede, W.O., Osasona, K. K. and Ibrahim, H. K, Olowoleni, P. A.

Relationship Between Marketing Mix, Customer Satisfaction, and Brand Switching Behaviour: A Pilot Study In Maiduguri Metropolis 21
Solomon, A. B., Yagana, B. I. and Yakaka. G.

High Involvement of Human Resource Management Practices and Corporate Integrity of Deposit Money Banks in Rivers State 35
Sule, O. E., Oshi, J. E. O., Osuolale, O. M., Adegboyega N. and Abdulazeez, F. O.

Drivers of Customer Attitude Towards Green Products in Central Market, Kastina State 48
Umma A. U. M., Veronica N. N. and Babuji I. J.

Strategic Marketing Planning as a Strategic Instrument to Enhance Entrepreneurial Enterprise Performance in Nigeria 64
Enyioko, C. O. and Osuolale, O. M.

Customers' Loyalty and Sales Performance of Dangote Cement Product in Maiduguri, Borno State, Nigeria 80
Babuji, I. J., Umma, A. U. M. and Mohammed D.

Effect of Socialization on Employee Productivity in the Nigerian Pharmaceutical Industry 96
Omolabi, I. and Peleowo, T. K.

Impact of Customer Perceived Risks on Online Purchase Intentions: A Study of University Staff in Yobe State, Nigeria 112
Butali U., Yagana, I. and Yakaka G.

Brand Personality and Sales Performance in Kam Industries Nigeria Limited, Ilorin, Kwara State 126
Abdulraheem. M.

Customer Satisfaction and the Relationship between E-Service Quality, Cash On Delivery, and Online Repurchase Intention: An Empirical Review 141
Saleh, A, S., Fatima, K. S. and Mohammed, D.

Evaluation of Supply Chain Management and Cassava Crop Value Creation: A Panacea For Enhancing Globalised Economy 157
Gbadmosi, O. M., Ogah, A. V. and Olowe, T. S.

Advertisement and Consumer's Buying Behaviour of Fast Moving Consumer Goods (Fmcgs) in Maiduguri Metropolitan Council, Borno State, Nigeria 170
Bitrus, F. K.

Relationship Marketing and Performance of Online Micro Businesses 187
Folarin B. A; Olowo A. A.

NEXUS BETWEEN DEMAND AND USAGE OF FOOD LABEL CONTENTS AMONG CONSUMERS IN KWARA STATE, NIGERIA

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Abstract

Customers' knowledge of food risks and desire for safer, better-quality food have grown in recent years. Despite this understanding, concerns about food intake's impact on public health persist. Food labels provide crucial information about the safety and quality of packaged goods, aiding informed consumer choices. However, in many developing nations, including Nigeria, little attention is given to understanding customer demand for and use of food label contents. This gap hinders efforts to address public health issues and meet local consumers' needs. This study assessed the demand and usage of food label contents in Kwara State, Nigeria. Primary data were collected using a pre-tested structured questionnaire from 120 food shoppers across six supermarkets in Ilorin metropolis. Data were analysed using descriptive statistics, the almost ideal demand system, and binary logistics regression. The Almost Ideal Demand system indicated a significant negative coefficient for various labelled food products, implying that as prices increase, households reduce their budget allocation for these products. Respondents identified inadequate knowledge about food label contents as the major issue when using these labels during purchases. Binary regression analysis revealed that educational attainment significantly positively influences the usage of food label contents. The study suggests that food regulatory entities, including government agencies, should enhance public knowledge of the significance of food labelling content.

Keywords: Consumer, Demand, Food Labelling Content, Household**,** Product Package Information, Food Safety

INTRODUCTION

Food labelling defines a great deal of food supplements being consumed, ingredients contained in a particular processed food, and food standards in the sense of the manufacturing date, used by (expiry) date, NAFDAC number, and the country's origin of that product. It is a panel found on packaged food to tell consumers about the ingredients, nutritional value, allergies, and possible health concerns of the food they purchase and consume. According to the WHO global strategy on diet and health, the food industry should provide food labels that are clear, simple, consistent, and make evidence-based health claims to help consumers make healthy choices during purchase. It helps one compare different food products to know which is more nutritious and to help one avoid foods that contain additives and other ingredients that one needs to avoid.

Farley and Armstrong, (2007) stated that a label, which is one of the forms of obtaining product use information, is an important marketing tool that goes beyond the mere identification of a product to try to be a warrant of its quality for a consumer. Food labelling not only involves comprehending the information provided on a product, but it also aids in making purchasing decisions. Labelling is a crucial method for transmitting data regarding pre-packaged meals to the consumer.

Unhealthy eating habits can alter our nutrient intake, including calories, protein, carbs, fatty acids, vitamins, and minerals. It increases the chance of several illnesses and health-related difficulties, including obesity, high blood pressure, heart diseases and strokes, osteoporosis, cancer, and eating disorders, among others. Obesity today is one of the greatest hazards to practically every nation in the entire world due to unhealthy diets (WHO, 2011). Improper food labelling has been one of the key causes of this harmful eating behaviour among consumers. Food label information raises awareness among consumers of the sort and kind of food product they are about to ingest. It is an attempt to provide consumers, at the point of purchase of any product, with information about the content of that product to enable them to choose foods appropriately (Nayga, 1996; Drichoutis et al., 2006; Grunert & Wills, 2007; Mhurchu & Gorton, 2007; Feunekes et al., 2008; Nørgaard & Brunsø, 2009).

As the world population increases, especially in developed countries, consumers become increasingly aware of various food hazards and tend to demand higher quality and safer food products based on their increased knowledge and awareness. The label on food is a strong medium that helps customers make healthy and sound decisions and allows food businesses to showcase the benefits of their goods. According to the Food and Agriculture Organisation (FAO) of the United Nations, food labelling is an effective instrument to protect consumer health in terms of food safety and nutrition; it transmits information about a product's identification, how to handle it, and how customers are to eat products safely.

The aim of food labels is to inform the consumer and assist sell food goods (Cheftel, 2005). Labelling remarks on a food product can make consumers better aware and more health-conscious (Philipson, 2005; Tarasuk, 2006). One of the main parts of a healthy lifestyle is eating balanced nutrition to promote a happy and healthy life (Sharadamma et al., 2011).Food label contents significantly contribute to the reduction of health conditions such as obesity and various diet-related diseases. However, there are several issues with the use of food label contents on food products. Some consumers lack knowledge about how to use food labels to make healthy food choices, leading to a diet high in calories, fat, sodium, and carbohydrates. Another issue is that in almost every part of the world, false advertisements and unproven information are made about a food product, misleading consumers into believing that a product has a health benefit whereas, in the real sense, it does not. All of these issues could cause a customer to neglect to read and use food labels when making a purchase. Drawing from the foregoing, the study seeks to assess the relationship between consumer demand and food label contents. The specific objectives are to:

i. examine the consumer demand for food goods labelled in the study area.
ii. evaluate the factors that influence the usage of food label contents and the demand for food products in the study area.

iii. assess the constraints on the usage of food label contents among consumers in the study area.

LITERATURE REVIEW

Consumer Behaviour

A consumer is an individual who can purchase products and services offered for sale by the market world to satisfy his desires and needs (Walters, 1974). According to Ajzen, (2008), a consumer is someone who engages in the acquisition of goods and services. Different groups of consumers exist, such as seasonal, personal, and organizational consumers. Based on this research effort, we will be looking at personal customers, i.e., persons who acquire items for only the purpose of personal, family, or home uses. Consumer behaviour about a food product is based on their opinions and states of mind, which channel their decision during the purchase. According to Peter and Olson, (2005), consumer behaviour involves the interaction with the environment in which people find themselves along with their thinking, feelings, and actions. Behavioural intentions, which encompass a consumer's attitudes, preferences, intentions, and decisions during a product purchase in the marketplace, serve as the primary motivating factors of their behaviour (Ajzen, 2008). The marketing environment encompasses external factors that directly influence the organization. Any changes in this market force can pose threats to both the organization and the consumer, as these changes have the potential to influence a buyer's response to a firm's marketing strategy. Consumer behaviour is widely characterized as the decisions and acts that influence the purchase behaviour of a consumer. Most consumers base their selection of food products during purchase on their emotions and rationale.

Theory of Consumer Demand

This hypothesis focuses on customers using things to boost their utility without incurring any detrimental impacts. The primary premise of consumer demand theory is an observation of the way consumers act to divide their limited resources among the things that provide them with satisfaction (Samuelson and Nordhaus, 2005). The numerous key notions that compose the core principles of consumer demand include marginal utility and the law of declining marginal utility, which says that customers often obtain less additional value for each identical item they buy. The basic ideas of consumer demand theory are well established and have been studied and modified for hundreds of years. The main assumption of the theory is that consumers are rational and would strive to optimize their utility. This idea lays the basis for the demand curve, which connects consumer desire to the number of products offered. Consumers acquire items that meet wants and needs; that is, they generate utility. Those things that provide more utility are more useful to consumers, and so purchasers are ready to pay a greater price. As such, the demand price that consumers are ready to pay drops as the quantity demanded grows. Two methodologies explain an individual demand function: utility analysis and indifference analysis.

Utility Theory

Utility is the capacity of a good to satisfy a want or need. It is an approach that explains the phenomena of value. In neoclassical microeconomics, utilitarianism is the ethical foundation. Jeremy Bentham (1748–1832) formalized utilitarianism. Bentham seems to grasp the notions of total marginal or incremental utility intuitively. However, it was not until 1844 that Dupit (1804–1866) related marginal utility to the concept of demand. The concept of "satiable wants" was formulated by Heinrich Gossen (1810–1858) and is believed to be a predecessor to the law of "diminishing marginal utility. It was Friedrich Von Wieser (1851–1926) who originally introduced the term "marginal utility." Since utility is subjective and cannot be observed and measured directly, its usage here is for demonstration. Microeconomics aims to optimize the satisfaction or utility of individuals given their choices, incomes, and the prices of items they buy. The total utility is the amount of satisfaction or utility that one obtains from a particular quantity of an item, whereas the marginal utility is the change in total utility owing to a change in the quantity consumed.

$$\text{Total utility} = TU = f(Q, \text{preferences}\ldots)$$
$$\text{Marginal utility} = Mu = \frac{\Delta TU}{\Delta Q}$$

As a higher quantity of goods gets consumed in a particular period, we assume that the TU will climb at a decreasing pace; it may finally reach a maximum and then fall.

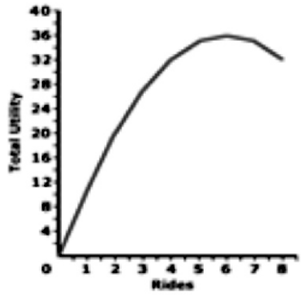

Fig. 3: Total utility

The law of declining marginal utility asserts that when the consumer purchases more and more units of a commodity, less money is left with him to acquire other commodities or services. A rational consumer, before purchasing a commodity, analyzes the price of the item, which he has to pay, with the benefit he obtains from the commodity. As long as the marginal utility of a commodity is higher than its price, i.e. MUx > Px, the customer will desire more and more units of it till its marginal utility is equal to its price, MUx = Px.

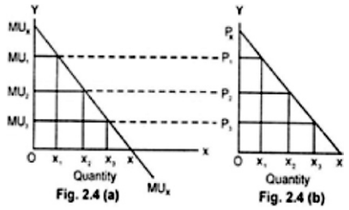

Fig. 4: Marginal utility curve

In the above curve, the MUx is negatively slopped. It indicates that as the customer receives bigger amounts of good x, its marginal utility falls. At the falling price, the quantity requested of the good x grows. At X1, the marginal utility of a good is MU. At OX1, the consumer demands the quantity of the commodity at the P1 price, and so forth. In conclusion, as the purchases of the units of commodity X increase, its marginal utility falls. However, a more advanced theory of consumer demand incorporates the examination of the indifference curve. The curve analysis depends on a relative ranking of preference between two products rather than an absolute measurement of utility obtained from the consumption of a single good.

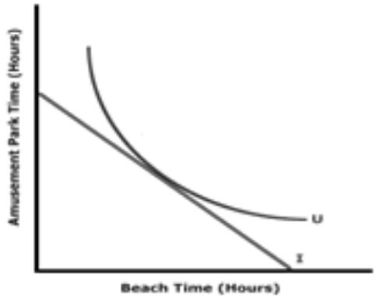

Fig. 5: Indifference curve

From the above curve, the one labelled U reflects all combinations of two items that provide the same amount of utility. Hence, a buyer is indifferent between consuming any combination of the two items anywhere on the curve. Consumer demand theory is largely oriented towards an understanding of market demand and the law of demand. It provides an insight into all forms of human activity, which includes; labour supply, home production.

METHODOLOGY

The study was conducted in Ilorin, Kwara State, Nigeria. According to Ajadi and Tunde (2010), Ilorin, the capital of Kwara State, Nigeria, stands on an area of around 100 km2 and is located at latitudes 8◦30'N and longitudes 4◦35'E. The three local government districts that comprise the city are Ilorin East, Ilorin West, and Ilorin South. 781934 persons were counted

in the 2006 population census of the Ilorin metropolis, according to the National Population Commission (NPC): Ilorin East 207462, Ilorin South 209251, and Ilorin West 365221. Ilorin East 241040, Ilorin South 243120, and Ilorin West 424330 are home to 908490 people as of 2011. Ilorin is described as having both a contemporary urban centre and a historic town (Ibikunle et al., 2019).

Sampling Technique and Sample Size

The target population for this study was the literates i.e. people who can read labels on products they purchase from the supermarkets in Ilorin, Kwara state. A two-stage sampling technique was employed to select samples for the study. The first stage included a random selection of six (6) supermarkets which includes Shoprite, Martrite, PJD, Ace, JMK, and Peculiar Grace Supermarkets while in the second stage, twenty (20) literate customers were selected purposively from each supermarket making a total population of one hundred and twenty (120) respondents that were sampled.

Sources and types of Data

The primary data for this study was collected with the aid of a structured questionnaire. The other sources of information were from relevant journals, articles, and the internet.The Likert scale was used to evaluate the constraints to the usage of food label contents among consumers in the study area. This was measured as strongly agree, agree, undecided, disagree, and strongly disagree.

Method of Data Analysis

To achieve the stated objectives of this research, the following analytical tools were employed to analyse the data that was obtained from the survey.

Descriptive Statistics: The demand for labelled food products among consumers was described, using descriptive statistics, which included the use of mean, percentages, and frequency tables.

Almost Ideal Demand System (AIDS): This was employed to assess the demand for branded food products among consumers. The Almost Ideal Demand System (AIDS) model originally created by Deaton and Muellbauer, (1980) is a consumer demand model used largely by economists to examine consumer choices and it can easily be applied to overall consumption (Edgerton et al, 1996). The AIDS model presents an indeterminate first-order estimate of any demand system and has several desired properties of the demand system. It is a versatile system capable of analysing many aspects of food demand and its numerous components. The budget share is given as;

$$S_i = \alpha_i + \sum_{j=1}^{n} \gamma ij \ln P j + \beta_i \ln \left[\frac{M}{P}\right] + e_i$$

Where;
Si = budgeted fraction of ith commodity
αi = fixed factor ith shared equation
γij = gradient factor linked with the ith commodity in the ith share equation
pj = value of the jth commodity
M = the overall spending on the system of good

In this research, consumer spending will be analysed across two key categories: food goods and non-food items. However, the focus of this research centres solely on food products bearing labels. These food products were meticulously classified into eight distinct items: cereals, dairy products, confectionaries, snack foods, fruits and vegetables, non-alcoholic drinks, meat and meat products, and other food products. This detailed categorization allows for a comprehensive analysis of consumer spending patterns and preferences within the realm of labelled food products.

Logit Regression Analysis

The regression analysis is a powerful statistical method that allows you to examine the relationship between two or more variables of interest. It includes many techniques for modelling and analysing several variables.This tool was used to identify the factors influencing the usage of food label contents on the demand for food products as;

$$\text{Logit}(E[Y]) = \text{Logit}(P) = X^T\beta$$

Where;
Logit ($E[Y]$) = is the binary response or dependent variable
Logit (P) = the natural log of the odds of success
X^T = the explanatory/independent variables
β = is the regression co-efficient

As such, Logit ($E[Y]$) = usage of food label contents (1 If they consider food label before purchase and 0 if they do not).

The socioeconomic characteristics will be the independent variables which include;

X_1 = Marital status (single, married, divorced, widowed)
X_2 = Sex (1 = male, 0 = female)
X_3 = Age (years)
X_4 = level of education (No formal education, primary education, secondary education or tertiary education)
X_5 = Household income (₦)
X_6 = household size(number)
X_7 = occupation (1= major, 0 = minor)

DATA ANALYSIS AND DISCUSSION OF FINDINGS

Table 1: Socio-economic Characteristics of Respondents (N=120)

Variables	Category	Frequency	Percentage	Mean
Age (years)	≤ 20	25	20.8	
	21-30	55	45.8	
	31-40	22	18.3	29
	41-50	13	10.8	
	> 50	5	4.1	
Sex	Male	53	44.2	
	Female	67	55.8	
Marital status	Single	75	62.5	
	Married	43	35.8	
	Widowed	1	0.8	
	Divorced	1	0.8	
Educational attainment	Quranic education	3	2.5	
	Primary education	3	2.5	
	Secondary education	31	25.8	
	Tertiary education	80	66.7	
	Adult education	3	2.5	
Household size	1-3	23	19.2	
	4-6	67	55.8	
	7-9	20	16.6	5
	10-12	9	7.4	
	> 12	1	0.8	
Occupation of Consumers	Unemployed	37	30.8	
	Civil servant	5	4.2	
	Employees	29	24.2	
	Self employed	49	40.8	
Income earned	≤ 10000	10	8.3	45697
	10001-30000	67	55.8	
	30001-50000	23	19.0	
	50001-70000	4	3.3	
	70001-90000	3	2.6	
	> 90000	13	10.7	

Source: Author's Field Work,(2024)
Observation (N) = 120

Table 1, shows that 20.8% of the age distributions are less than 20 years or 20 years on the dot, 45.8% are in the 21–30 year range, 18.3% are between 31 and 40 years, 10.8% are between ages 41 and 50 years, and 4.1% are above 50 years. This implies that the majority of the age distribution of the respondents is within the youth bracket, which is 21–30 years. This result is consistent with the young demographic makeup of the nation because, In Nigeria, where approximately 62% of the population is under 25 years old. The study also revealed that the majority of the respondents are females, representing 55.8% of the sample distribution while the remaining 44.2% are males which implies that shopping is mostly done by females. Women frequently have an important role in what the home purchases. Women handle food purchasing and household expenses in a large number of Nigerian households. About 62.5% of the sample population are single, 35.8% are married, and 0.8%

are widowed while 0.8% are divorced implying that the majority of the food shoppers were made up of single persons. The respondents' predominance of unmarried people (62.5%) is indicative of Nigeria's socioeconomic environment, where many young adults put off getting married because of things like unstable employment and desire for further education. Based on educational attainment, it is revealed that 66.7% of the respondents had tertiary education while 25.8% had at least a secondary education and this implies that the majority of these respondents are educated. According to his findings, the sample group is reasonably educated, which could have an impact on consumer behaviour by leading to more health-conscious or brand-aware consumers. Based on the household size, the table shows that the household size of 4-6 formed the majority (55.8%) of the total number of the respondents, followed by household size of 1-3 (19.2%), 7-9 (16.6%), 10-12 (7.4%) as well as household size > 20 (0.8%). Respondents with household size greater than 20 constituted the lowest proportion of the sample (0.8%) and the average household size was found to be 5. This implies that moderate household sizes may assure food consumers of making use of food label contents during purchase due smaller quantity required to be consumed when compared with larger household sizes. It also revealed that 39.7% of the respondents were self-employed and about 30.6% unemployed. Also, the average monthly income earned by the respondents was ₦45,6967 with most respondents having an income less than 10,000 per month.

Frequency of shopping at the supermarket

15.8% rarely shop at supermarkets, 29.2% occasionally shop there, 30.8% often shop there while 24.2% always. This result indicates that most of the respondents often shop at supermarkets although their frequencies vary wildly.

Table 2: Frequency of shopping at supermarket

Frequency of shopping at supermarket	Frequency	Percentage
Rarely	19	15.8
Occasionally	35	29.2
Often	37	30.8
Always	29	24.2
Total	120	100.0

Source: Author's Field Work,(2024)

Level of Knowledge of Food Label Contents

The distribution revealed that majority (57.5%) of the respondents are knowledgeable about food label contents, followed by 37.5% of those that are somewhat knowledgeable and then 5.0% of the respondents who had no knowledge about food label contents. This shows that most of the respondents have reasonable knowledge about food label contents.

Table 3: Level of knowledge of food label contents

Level of knowledge of food Label contents	Frequency	Percentage
Not knowledgeable	6	5.0
Somewhat knowledgeable	45	37.5
Knowledgeable	69	57.5
Total	120	100.0

Source: Author's Field Work,(2024)

Purchase of Food Products with Label

It was revealed that 25.8% of the respondents claimed they purchase labelled food products daily, 28.3% claimed they purchase it weekly, 8.3% fortnightly and 37.5% monthly. This shows that the respondents of the study purchase labelled food products frequently.

Table 4: Distribution of Respondents based on Purchase of Food Products with Labels

Purchase of food items	Frequency	Percentage
Daily	31	25.8
Weekly	34	28.3
Fortnightly	10	8.3
Monthly	45	37.5
Total	120	100.0

Source: Author's Field Work,(2024)

Label Content Reading

It was revealed that 27.5% of the respondents claimed they do not read label contents on food products during purchase while 72.5% indicated they do read this information during purchase. This shows that most of them do read food label contents before buying them.

Table 5: Respondent's responses on Label Content Reading

Label content reading	Frequency	Percentage (%)
Yes	87	72.5
No	33	27.5
Total	120	100.0

Source: Author's Field Work,(2024)

Result of the Almost Ideal Demand System (AIDS) model

The outcome of the inquiry indicates the variables affecting the consumption of branded food products in the research area. The determinants include age, educational attainment, and household size, total food spending and pricing of food products with labels.

Table 6: monthly expenditure on food products of respondents

Amount spent in naira	Frequency	Percentage
≤ 5000	12	10.0
5,001-20,000	68	56.6
20,001-35,000	25	20.8
35,001-50,000	11	9.2
> 50,000	4	3.2

Source: Author's Field Work,(2024)

Determinants of demand for cereals

The R-square value of 0.7598 in the proportional equation of cereals implies that the exogenous variable in question explains around 75.98% of the differences in the demand for cereals. Factors impacting the share of cereal in the overall food spending are listed in the table below. The negative major coefficient of the price of cereal means that the family tends to cut their financial allocation to cereals by the value of 0.036 if a rise occurs in the price of cereal.

Table 7: Coefficient of Determinants of Demand for Cereals

Variables	Coefficient	T value
Constant	0.121	2.34
Age	8.49×10^{-4}	- 1.10
Education	0.017	1.53
Household size	0.0039	1.23
Total food expenditure	1.5×10^{-7}	0.30
Price of Cereals	- 0.036***	- 8.13
Price of Dairy	$1.49 \times 10^{-2***}$	- 3.75
Price of confectionaries	0.00010	0.03
Price of snacks	4.46×10^{-3}	- 1.45
Price of fruits and vegetable	$7.76 \times 10^{-3**}$	- 2.48
Price of non-alcoholic drinks	4.76×10^{-3}	- 1.78
Price of meat and meat product	4.83×10^{-3}	- 1.50
Price of other product		
R-square	3.70×10^{-3}	-1.52
	0.7598	

Note: *** = sig at 1%, ** = sig at 5%
Source: Author's Field Work,(2024)

Determinant of demand for dairy

In the share value of dairy, the R-square of 0.6874 shows that the independent variable explained around 68.74% of the disparity in demand for dairy. Factors impacting the share of dairy are listed in table 7 below. The expense of dairy has an adverse effect on the share of

spending allocated to dairy. This is in keeping with the law of demand, that as the price of a good rise, the amount desired for those good drops.

Table 8: Coefficient of Determinant of Demand for Dairy

Variables	Coefficient	T value
Constant	0.250	4.64
Age	$2.02 \times 10^{-3**}$	- 2.50
Education	- 0.028**	- 2.31
Household size	0.0066**	1.97
Total food expenditure	1.07×10^{-7}	0.20
Price of cereal	5.83×10^{-3}	- 1.78
Price of dairy	- 0.020***	- 4.16
Price of confectionaries	2.06×10^{-3}	- 0.65
Price of snacks	2.03×10^{-3}	- 0.62
Price of fruits and vegetable	- 0.015	- 4.69
Price of non-alcoholic drinks	4.57×10^{-3}	- 1.61
Price of meat and meat product	$7.29 \times 10^{-3**}$	- 2.20
Price of other product		
R-square	$7.60 \times 10^{-3***}$	-3.01
	0.6874	

Note: *** = sig at 1%, ** = sig at 5%
Source: Author's Field Work,(2024)

Determinant of demand for confectionaries

The R-value of 0.7392 in the share equation of confectionaries implies that the exogenous variable explains around 73.92% of the changes in consumption for confectionaries. The variables impacting the share of confectionaries in the overall spending are listed in the table below. The negative significant coefficient of the price of confectionaries means that households tend to cut their budget allocation by the value of 0.015 if an increase happens in the price of confectionaries.

Table 9: Coefficient of Determinant of Demand for Confectionaries

Variables	Coefficient	T value
Constant	0.019	0.81
Age	1.72×10^{-4}	- 0.46
Education	6.23×10^{-4}	- 0.11
Household size	0.0034**	2.24
Total food expenditure	$6.15 \times 10^{-7***}$	- 2.60
Price of cereal	1.71×10^{-3}	- 1.18
Price of dairy	0.0024	1.27
Price of confectionaries	$1.48 \times 10^{-2***}$	- 7.52
Price of snacks	1.75×10^{-3}	- 1.18
Price of fruits and vegetable	1.81×10^{-3}	- 1.21
Price of non-alcoholic drinks	0.00028	0.22
Price of meat and meat product	2.38×10^{-3}	- 1.61
Price of other product		
R-square	$3.61 \times 10^{-3***}$	-3.07
	0.7392	

Note: *** = sig at 1%, ** = sig at 5%
Source: Author's Field Work,(2024)

Determinant of demand for snacks

The share model for snacks in the table below demonstrates that the exogenous factors account for approximately 57.04% of the difference in the demand for snacks. The table also illustrates the variables influencing the proportion of snacks in total consumption. The law of demand is effective here in the sense that households tend to decrease their quantity for snacks if the price increases by a unit naira.

Table 10: Coefficient of Determinant of Demand for Snacks

Variables	Coefficient	T value
Constant	0.159	3.18
Age	9.29×10^{-5}	- 1.24
Education	0.0074	0.65
Household size	0.0022	0.69
Total food expenditure	$1.90 \times 10^{-6***}$	3.92
Price of cereal	$6.81 \times 10^{-2**}$	- 2.30
Price of dairy	- 0.010***	- 2.61
Price of confectionaries	$7.26 \times 10^{-3**}$	- 2.46
Price of snacks	- 0.010***	- 3.28
Price of fruits and vegetable	$8.43 \times 10^{-3***}$	- 2.73
Price of non-alcoholic drinks	0.0023	0.91
Price of meat and meat product	$8.26 \times 10^{-3***}$	- 2.74
Price of other product		
R-squared	2.44×10^{-3}	-1.04
	0.5704	

Note: *** = sig at 1%, ** = sig at 5%
Source: Author's Field Work,(2024)

Determinant of demand for fruits and vegetable

According to the share equation for fruits and vegetables, the independent variable accounts for roughly 64.41% of the variation in the demand, as indicated by the R-value of 0.6441. If the price of fruits and vegetables rises, households are expected to decrease their budgetary allocation by 0.024.

Table 11: Coefficient of Determinant of Demand for Fruits and Vegetable

Variables	Coefficient	T value
Constant	0.106	1.78
Age	0.0024**	2.68
Education	7.12×10^{-3}	- 0.52
Household size	0.0012	0.32
Total food expenditure	$1.17 \times 10^{-6***}$	- 2.02
Price of cereal	0.0017	0.49
Price of dairy	- 0.012**	- 2.65
Price of confectionaries	0.00026	0.07
Price of snacks	3.93×10^{-3}	- 1.10
Price of fruits and vegetable	- 0.024***	- 5.28
Price of non-alcoholic drinks	3.10×10^{-3}	- 1.00
Price of meat and meat product	- 0.011***	- 3.12
Price of other products	3.62×10^{-3}	-1.29
R-square	0.6441	

Source: Author's Field Work,(2024)
Note: *** = sig at 1%, ** = sig at 5%

Determinant of demand for non-alcoholic drinks

The exogenous factors in the share value of non-alcoholic drinks explain approximately 56.19% of the fluctuation in demand, according to the R-value of 0.5619. Variables affecting the share of non-alcoholic drinks in the total spending are indicated below. The price of non-alcoholic drinks has a negative significant coefficient which is compatible with the rule of demand i.e. when the price of an item increases, the amount consumed falls.

Table 12: Coefficient of Determinant of Demand for Non-Alcoholic Drinks

Variables	Coefficient	T value
Constant	0.077	1.86
Age	0.000011	0.02
Education	6.01×10^{-3}	- 0.64
Household size	3.44×10^{-3}	- 1.33
Total food expenditure	5.02×10^{-7}	- 1.26
Price of cereal	4.31×10^{-3}	- 1.74
Price of dairy	0.0014	0.45
Price of confectionaries	0.00042	0.18
Price of snacks	1.60×10^{-3}	- 0.65
Price of fruits and vegetable	0.00069	0.27
Price of non-alcoholic drinks	- 0.025***	- 7.46
Price of meat and meat product	3.58×10^{-3}	- 1.44
Price of other products	1.96×10^{-3}	-1.01
R-square	0.5659	

Note: *** = sig at 1%, ** = sig at 5%
Source: Author's Field Work,(2024)

Determinant of demand for meat and meat products

According to the table below, the independent factors in the share equation of meat and meat products account for approximately 75.67% of the variation in the demand for meat and meat products, with an R-value of 0.7567. The price of meat and meat products has a negative significant coefficient thus following the rule of demand. The coefficient of the price of meat and meat products has an index of -0.046, meaning that a one naira increase in the price of meat and meat products will result in a 0.046 drop in family budgets.

Table 13: Coefficient of Determinant of Demand for Meat and Meat Products

Variables	Coefficient	T value
Constant	0.108	1.58
Age	1.4×10^{-4}	- 0.13
Education	0.033**	2.13
Household size	5.8×10^{3}	- 1.37
Total food expenditure	9.59×10^{-7}	- 1.42
Price of cereal	- 0.011***	- 2.81
Price of dairy	- 0.015***	- 2.95
Price of confectionaries	2.76×10^{3}	- 0.68
Price of snacks	5.40×10^{-3}	- 1.32
Price of fruits and vegetable	4.69×10^{-3}	- 1.13
Price of non-alcoholic drinks	1.57×10^{-3}	- 0.44
Price of meat and meat product	- 0.046***	- 6.26
Price of other product	4.02×10^{-3}	-1.25
R-square	0.7567	

Note: *** = sig at 1%, ** = sig at 5%
Source: Author's Field Work,(2024)

Determinant of demand for other products

Other labelled food products consumed by consumers included spaghetti, noodles, Lipton, sardine and tomato paste. The independent factors account for approximately 78.20% of the

variation in the demand for labelled food products, according to the R-squared value of 0.7820. The price of other marked food goods has a negative significant effect on the share of spending dedicated to these branded food products. This is congruent with the rule of demand that is if the price of these branded food products increases by a unit, customers prefer to cut their budgetary allocation by a value of 0.011.

Table 14: Coefficient of Determinant of Demand for Other Products

Variables	Coefficient	T value
Constant	0.062	1.82
Age	9.79×10^{-4}	- 1.89
Education	0.0022	0.29
Household size	1.11×10^{-3}	- 0.51
Total food expenditure	3.20×10^{-7}	0.97
Price of cereal	1.81×10^{-3}	- 0.89
Price of dairy	0.0027	1.04
Price of confectionaries	$5.99 \times 10^{-3***}$	- 2.95
Price of snacks	1.57×10^{-4}	- 0.08
Price of fruits and vegetable	1.70×10^{-3}	- 0.81
Price of non-alcoholic drinks	4.06×10^{-4}	- 0.23
Price of meat and meat product	4.00×10^{-3}	- 1.92
Price of other product	- 0.011***	-3.31
R-square	0.7820	

Note: *** = sig at 1%, ** = sig at 5 %.
Source: Author's Field Work,(2024)

Factors that Influences the Usage of Food Label Contents

Table 15: Binary regression analysis for the determinant of factors influencing the use of food label contents

Variables	Coefficient	Standard error	Z	p> |z|
Age	-0.036	0.032	-1.11	0.265
Sex	-0.574	0.467	-1.23	0.219
Marital status	0.527	0.668	0.79	0.430
Educational attainment	1.216***	0.366	3.33	0.001
Household size	0.152	0.107	1.41	0.157
Occupation	0.042	0.203	0.21	0.835
Household income	0.000	0.000	0.81	0.417
Constant	-3.370	1.698	-1.99	0.047
LR Chi2 (7)	20.68			
Probability > Chi2	0.0043			
Pseudo R2	0.1465			
Log likelihood	-60.24			
No of observation (N)	120			

Note: ** = Figures significant at 5%, *** = Figures significant at 1%.
Source: Author's Field Work,(2024).

Binary Logistic Regression analysis was performed to analyze the factors that affect the usage of food label contents in the research area. It can be deduced from the result that the independent variables adopted for the model account for over 17% of the usage of food label contents and only one variable was found to significantly affect the usage of food label contents by consumers in the study area. The variable includes level of education which has a significant impact ($p<0.05$) in the model. The model is fit at 5% alpha level such that the F statistics is 3.281 ($p<0.05$).

The use of food labels was positively correlated with education level, which may be explained by the fact that people with higher educational attainment are more likely to read food labels and are more likely to comprehend and apply the information provided on a food product than people with lower educational attainment. Thus, this is in line with research showing that using food labels on food goods increases with education level (Falola, 2014; Vijaykumar, 2013; Basarir et al, 2015).

The study found no significant difference between the groups, which could likely be explained by people's tendency to process food label information regardless of age as they become aware of it. The apriority expectation states that food label usage increases with increasing age groups.Other socio-economic characteristics expected to play a role in the use of food label information include gender, household size, marital status and household income but however the study revealed that the differences were not significant. This is consistent with the studies that showed these socio-economic characteristics actually don't affect the use of food label contents during purchase (Singla, 2010; Shine et al, 1997).

Constraints to the Usage of Food Label Contents

Table 16: Constraints to the usage of food label contents among consumers

Constraints	Strongly Agree	Agree	Undecided	Disagree	Strongly disagree	Mean	Rank
Inadequate knowledge about food label contents	35 (29.2)	29(24.2)	20(16.7)	9(7.5)	27(22.5)	3.30	1st
Inability to interpret label information	37(30.8)	27(22.5)	18(15.0)	3(2.5)	35(29.2)	3.23	2nd
Small imprint on food Product	32(26.7)	27(22.5)	18(15.0)	19(15.8)	24(20.0)	3.20	3rd
Too much information on food label contents	28(23.3)	22(18.3)	29(24.2)	13(10.8)	28(23.3)	3.04	5th
Lack of time to read food	36(30.0)	16(13.3)	17(14.2)	15(12.5)	36(30.0)	3.01	6th
Most consumer belief use of food label contents is for the aged	28(23.3)	18(15.0)	29(24.2)	17(14.2)	28(23.3)	3.01	6th
Most consumers belief food label is for the young	18(15.0)	19(15.8)	35(29.2)	21(17.5)	27(22.)	2.83	7th
Too little information on food label contents	14(11.7)	11(9.2)	40(33.3)	20(16.7)	35(29.2)	2.58	8th

Source: Author's Field Work,(2024)
*Figures in brackets represents percentages

Table 17 displayed the constraints to the usage of food label contents. The constraints were ranked in order of their mean. According to the table, there was high perception ($x = 3.30$) among the respondents given that they strongly agree with the statement which says that inadequate knowledge about food label contents is the major problem faced by consumers from using/ assessing food labels during purchase. The respondents likewise agree with the statement that inability to interpret label information on food product is also a major problem ($x = 3.23$).

Due to no perception, the respondents neither agreed nor disagreed with the statements that says too much information on food label contents (x = 3.08), lack of motivation to use food label contents (x = 3.04), most consumers belief use of food label contents is for the aged (x = 3.01) and most consumers belief food label is for the young (x = 2.83) are constraints faced by consumers in using food label contents. There was low perception (x = 2.58) among individual respondents that too little information on food label contents is one of the problem faced by consumers in using label contents on food products.

CONCLUSION AND RECOMMENDATION

From this study, it has been gathered that the use of food label contents on food products is mostly assessed by females with many of them fully engaged in businesses. Also, it can be concluded that a large population of the food shoppers are knowledgeable about food labels and majority of them make use of these labels during purchase.

Based on the results and findings of the analysis the following recommendations are made:

I. Since the major constraints to the use of food label is due to one's inadequate knowledge about these label contents, educational and awareness programmes should be enacted concerning this area to encourage food consumers to pay closer attention to these label contents during purchase.

II. The public can be informed about the significance of food label information by food regulatory entities, such as government agencies.

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RELATIONSHIP BETWEEN MARKETING MIX, CUSTOMER SATISFACTION, AND BRAND SWITCHING BEHAVIOUR: A PILOT STUDY IN MAIDUGURI METROPOLIS

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Abstract

The dynamic interplay between the marketing mix elements (product, price, place, promotion) and customer satisfaction significantly influences brand switching behaviour. Despite extensive research, there is a gap in understanding how specific marketing strategies drive customer loyalty or prompt brand switching, particularly in competitive markets. A good blend of the marketing mix variables can have a significant influence on customer satisfaction, which is an antecedent of customer switching behaviour. This pilot study aims to investigate the nuanced effects of the marketing mix on customer satisfaction and its subsequent impact on brand switching behaviour. As a result, this study examined the reliability and validity of an ongoing study. Reliability and validity testing are essential in determining the internal consistency of an instrument prior to data collection for the main study. As a result, this research presents the reliability and validity results of the mediating effect of customer satisfaction on the relationship between the marketing mix and brand switching behaviour of the global system for mobile communications users in Maiduguri Metropolis. Data for the study was obtained from sixty respondents within Maiduguri Metropolis. It was found that the Cronbach's alpha and composite reliability results are all within the acceptable threshold, indicating good internal consistency of the instrument for the main study. The research recommends that companies should emphasise enhancing service quality through infrastructure upgrades and prompt issue resolution, along with implementing appealing and well-communicated sales promotions to drive repeat purchases and foster customer loyalty.

Keywords: Brand Switching Behaviour, Customer Satisfaction, Marketing Mix, Pilot Study, Construct Validity

INTRODUCTION

Customer brand switching behaviour is the phenomenon where customers change their preference from one brand to another over time in pursuit of improved service. Customer brand switching behaviour in the telecommunications sector may have both positive and negative consequences. It promotes competition, innovation, and better deals for customers, but it can also result in customers switching service providers and revenue loss for telecommunication service providers. Hence, subscribers can readily and easily switch to other telecommunication service providers that seem to offer more favourable services to customers. Perhaps these switches may be attributed to poor service quality, high tariffs and prices, and unsustainable promotions.

Meanwhile, service quality is the overall excellence and satisfaction experienced by customers when interacting with a business or receiving services. It is a measure of how well a service meets or exceeds customer expectations. High service quality is essential for building customer loyalty, increasing customer satisfaction, and maintaining a competitive advantage in the market (Lim, Yeo, Goh, & Koh, 2018). Meanwhile, to achieve better service quality and avoid customer switching behaviour, it is essential for telecommunication service providers to undertake sales promotion in order to create awareness about service interaction.

Sales promotion is a set of marketing activities designed to stimulate demand and increase the sales of a product or service. It involves gifting inducements or creating attractive offers to inspire customers to buy or take precise actions. Sales promotion activities draw in new customers and also pull back customers who have been using or buying from the firm's services (Familmaleki, Aghighi, & Hamidi, 2015). Having created awareness about service interaction through sales promotion, it is essential for customers to be aware of price in relation to the service provided, as price may have consequences for customer switching behaviour.

Consequently, in the communications sector, price is quite vital, particularly for mobile telecommunication service providers. Price is the exchange value for a given product or service that the customer is willing to give so as to obtain the product or service. As a result, pricing choice is a critical factor in influencing customer switching behaviour. In the telecommunications industry, price is very vital, particularly for mobile telecommunication service providers. Therefore, for service providers to achieve loyalty and avoid customer switching behaviour, they must satisfy their customers by offering quality service, creating awareness, and charging a fair price. As a result, telecommunications service providers need to satisfy their customers in order to minimise customer switching to other service providers. Customer satisfaction is the extent of happiness and fulfilment experienced by customers after interacting with a product, service, or brand. It is a measure of how well a business matches or exceeds customer expectations. Satisfied customers are more likely to stay loyal, make repurchases, and recommend the product or service to others, while dissatisfied customers may abandon the brand and spread negative reviews (Kim et al., 2020).

As a result, a pilot study is one of the essential phases of conducting research (Hassan, Lancaster, Dodd, & Williamson, 2004; Kraemer, Mintz, Tinklenberg & Yesavage, 2006). A pilot study is conducted to aid in identifying possible problems and deficiencies in the research instruments that might create serious distortion in the main research work (Kraemer et al., 2006). Similarly, a pilot study is a study conducted by researchers to ascertain the reliability and validity of the instruments that the researcher intends to use in the main research prior to the main research. A preliminary investigation was carried out to assess the instrument's reliability and validity, providing the researcher with initial insights into the fundamental characteristics of the broader population. According to George and Gordon (2010) and Sekaran (2003), a minimum of thirty representative members from the population of concern is recommended for a pilot study when the objective is an initial investigation or scale improvement.

Customer brand switching behaviour is a situation where customers move from one service provider to another, partially or permanently, in search of better service. It has been observed over time that accessing a reliable and dependable instrument of data collection for researchers that measures the same phenomena repeatedly and produces the same result has been a source of concern to researchers. As a result, the objective of this study is to present the reliability and validity results of an ongoing study on the mediating effect of customer satisfaction on the relationship between marketing mix and brand switching behaviour of global systems for mobile communication users in Maiduguri Metropolis, Nigeria. The reliability and validity results on the three constructs are of great significance to other researchers and students who will adapt questions from the main study for the purposes of future research.

LITERATURE REVIEW

Conceptual Clarification

Brand switching behaviour

The topic of branding has been a frequent subject of discussion within the realm of marketing studies. Establishing a brand picture is not only a crucial factor in promoting tangible goods, but it also constitutes a primary consideration for service-based entities. Ogungbade, (2015) posits that the brand image can exert an influence on the brand switching behaviours of customers. According to Lee, Yi, Park, and Yi (2014), the perception or mental image that customers hold of a particular brand is believed to be shaped by their emotional or rational responses. An increase in brand identity or image can potentially lead to a simultaneous improvement in customer loyalty towards the brand (Ibok & Etuk, 2015). According to the authors, a favourable brand identity is anticipated to fulfil customer anticipations and confer supplementary assistance to customers, ultimately resulting in customer satisfaction and deterring brand switching.

Customer Satisfaction

The attainment of customer satisfaction is widely recognised as a fundamental objective for virtually all organisations. It is imperative for organisations to possess knowledge regarding the factors that precede and follow customer satisfaction (Al-Msallam, 2015). The notion of customer contentment holds a significant position in the domain of marketing, as it enables marketers to anticipate customer behaviour (Al-Msallam, 2015). Various scholars, including Shode, (2017) and Afthanorhan, Awang, Rashid, Foziah, and Ghazali, (2019), have conducted research on the various reasons that influence customer satisfaction. These reasons include service features, service quality, commitment, service fairness, expected value, price, convenience, competitiveness, and customer anticipations. Communication and personal benefits have been identified as reasons preceding customer fulfilment (Muhammad, Shamsudin, & Hadi, 2016; Oghojafor, Ladipo, Ighomereho, and Odunewu, 2014). The fundamental components of customer satisfaction are essential service, exchange value, service delivery, customer service, and promotion. In addition, Afthanorhan et. al. (2019) have identified three factors that precede buyer fulfilment, namely expected quality, expected value, and customer anticipations.

Service Quality

Hidayat, Soesanto, and Mahfudz, (2018) opined that reduced service excellence leads to customers transferring service suppliers. They also suggested that a decrease in service excellence leads to customer dissatisfaction, which in turn prompts customers to switch service providers. Voice calls as a measure of service excellence are largely utilised by portable system handlers around the world as they are the main determinant of customer substituting behaviour in the mobile telephone sector (Grigoriou, Majumdar, & Lie, 2018; Kukreja & Ajagaonkar, 2020). Therefore, the quality of data copying also plays a significant role in influencing customer substitution behaviour; customers often copy songs, images, and emails, and when data copying is slow, they tend to switch to more efficient service providers. Lim, Yeo, Goh, and Koh, (2018) added that reduced answers to service disappointment add significantly to customer substituting behaviour. Operative service disappointments comprise unwilling replies, inability to perform, and giving undesirable replies (Mandal, 2017).

Sales Promotion

According to Nagar's (2009) literature, it has been established that customers who engage in repeat purchases are the only ones considered to be profitable. The association between a patron's allegiance to a particular brand and their recurrent acquisitions is not unequivocal. The degree of dedication demonstrated by a consumer is a pivotal factor in ascertaining the probability of a subsequent acquisition. Consequently, service providers must develop marketing tactics that not only increase customer loyalty but also promote repurchase behaviour. One of the primary aims of sales advancement is to encourage repeated purchasing patterns and strengthen consumer allegiance. Nijs et al., (2018) opined that sales promotions have an influence on various aspects of customer buying behaviour, including but not limited to brand choice, purchase timing, quantity, and brand substitution. Sales promotion is a marketing strategy that entails providing additional incentives to intermediaries in order to expedite or enhance the movement of a service from the service provider to the ultimate consumer. This definition concisely outlines the fundamental elements of sales marketing. Various sales-promotion tactics, such as offering complimentary samples, organising competitions, providing rewards, distributing coupons, and implementing pricing incentives, are utilised to provide additional stimuli that accelerate sales. The techniques mentioned above are commonly known as value-added strategies, which offer brands immediate and tangible supplementary advantages (Du Plessis et al., 2010). The primary aim of a sales promotion is to encourage customer buying behaviour by fast-tracking the buying or consumption process and offering them an inducement to promptly act upon the promotional offer. Commonly, such incentives are bound by time limitations, which creates a sense of urgency.

Price/Tariff

Several studies strongly agree with the opinion that price is the core reason why customers change service suppliers (Fontana, Iori, & Nava 2017; Chandal 2017; Sithole & Njaya 2018; Kusotera et al. 2018; Lim, Yeo, Goh, & Koh 2018; Grigoriou et al. 2018; Malhotra & Batra 2019; Dauda & Maiyaki 2019). Likewise, it was determined that price shows a great contribution to customer substituting behaviour in the mobile service sector (Shah et al., 2018). If customers discover that rivals are proposing better charges, they can change and

move on to a service provider proposing inexpensive tariffs (Grigoriou et al., 2018; Lee et al., 2018; Salhieh, 2019). Shah et al. (2018) and Manzoor et al. (2020) emphasized that pricing groupings involve all serious substituting behaviours, such as Internet browsing costs, call rate charges, consequences, price pacts, coupons, or promotions, all of which encourage customer substitution. Bad charge observations influence significantly customer substituting behaviour (Mandal 2017). Grigoriou et al., (2018) and Dauda and Maiyaki, (2019) also opined that high call charges and internet browsing charges typically encourage customers to change telecommunication service suppliers. The question of addition or forfeiture percentage plays a vital role in customer substituting behaviour; if the customers feel they are gaining, they can remain with the service supplier, but if they feel they are dropping, they can change to a different telecommunications service supplier (Shah et al. 2018). A slight variation in tariff bundles can incentivize customers to switch service providers, as they are constantly seeking cost-effective options and saving money due to the volatility of tariffs (Ndebele et al. 2019).

Pre-testA pre-test was carried out for face validity, construct validity, and reliability.

Face Validity

A face validity test was carried out because the process of validation is important and is presented in this chapter. Consequently, the supervisors and proposal assessors were presented with the questionnaire. Some of the items were found to be ambiguous and were immediately simplified. Similarly, scholars were consulted to evaluate the validity of the questionnaire for the study. The scholars consulted were three lecturers from the Faculty of Management Sciences, Departments of Marketing, Business Administration, and Banking and Finance, and a lecturer in the Department of Languages and Linguistics of the University of Maiduguri (Chi, 2006). Thereafter, the questionnaires were refined and fine-tuned to appropriately evaluate all the constructs in the study. As a result, the questionnaires for the study were administered to the respondents. Hence, the deficiencies of the questionnaires were identified, and crucial corrections were made to make the instruments valid and reliable.

Construct Validity

According to Retnawati, (2017), construct reliability (CR) is a measure of the internal consistency of the variables that represent the latent construct to be measured. Construct reliability is used to measure to what extent variables underlying the constructs serve in structural equation modelling (Zinbarg, Revelle, Yovel, & Li, 2005). Construct reliability could be estimated after construct validity is proven using confirmatory factor analysis. Based on the factor loading analysis of the factor, construct reliability is estimated (Geldhof, Preacher, & Zyphur, 2014). Gefen, Straub, and Boudreau, (2000) suggest that construct reliability coefficients higher than 0.70 are acceptable. A high coefficient indicates high internal consistency. According to Furr and Bacharach, (2003), construct validity refers to the extent to which the measurement score reflects the latent construct to be measured. Meanwhile, Hair et al. (2019) define construct validity as an approach to making sure that a set of variables represents the theoretical latent construct that is being measured. As a result, Fornell and Larcker, (1998) and Agarwal, (2013) note that the construct validity of confirmatory factor analysis includes two main tests, namely the convergent validity test and

the discriminant validity test. Campbell & Fiske (1959) describe that convergent and discriminant validity are essential requirements for every instrument's development to obtain psychometrically accountable data.

Theoretical Review

The dynamic interplay between marketing mix elements, customer satisfaction, and brand switching behaviour is pivotal in understanding consumer decision-making processes. Consequently, the below two prominent theories elucidate these relationships: the Marketing Mix Theory and the Expectancy Disconfirmation Theory.

Marketing Mix Theory

The Marketing Mix Theory, also known as the 4Ps (Product, Price, Place, and Promotion), forms the foundation of marketing strategy. It was proposed by E. Jerome McCarthy in 1960, this theory posits that a firm's marketing success hinges on its ability to strategically balance these four elements to meet consumer needs and preferences. Product element encompasses the quality, design, features, brand name, and range of a product. In Maiduguri Metropolis, the diversity and quality of products offered significantly influence customer satisfaction. Products that meet or exceed consumer expectations are more likely to retain customers and reduce brand switching behaviour. Pricing strategies can profoundly impact consumer perceptions and purchasing decisions. Competitive pricing that reflects the value and quality of the product can enhance customer satisfaction. Conversely, inconsistent or perceived unfair pricing can lead to dissatisfaction and increased brand switching. Distribution channels and the ease of product availability play a critical role in customer satisfaction. In Maiduguri, where infrastructural challenges may affect product accessibility, efficient distribution can enhance customer loyalty. Poor distribution, on the other hand, can frustrate consumers and prompt them to switch brands. Effective promotional strategies, including advertising, sales promotions, and public relations, can attract and retain customers. In a competitive market like Maiduguri, engaging and informative promotions can boost customer satisfaction by ensuring that consumers are aware of and can appreciate the value propositions of products.

While the Marketing Mix Theory offers a robust framework for crafting marketing strategies, it has been criticized for its product-centric approach and lack of emphasis on customer engagement and relationship-building. In today's customer-centric market, businesses need to go beyond the traditional 4Ps to include additional elements like People, Process, and Physical Evidence (extended to 7Ps). This broader perspective ensures a more comprehensive approach to meeting customer needs and enhancing satisfaction, thereby reducing brand switching tendencies.

Expectancy Disconfirmation Theory (EDT)

The Expectancy Disconfirmation Theory, introduced by Richard L. Oliver in 1980, focuses on customer satisfaction as a function of the gap between pre-purchase expectations and actual performance. According to EDT, customer satisfaction is determined by the degree to which a product or service meets or exceeds expectations. Expectations are formed based on past experiences, word-of-mouth, advertising, and individual needs. In Maiduguri, where

consumer access to diverse information sources may vary, expectations can be significantly influenced by local marketing efforts and community reputation. Perceived Performance refers to the consumer's perception of the actual performance of the product or service. Accurate and positive perceptions can lead to higher satisfaction levels. Inconsistent or poor performance, however, results in negative disconfirmation, leading to dissatisfaction and potential brand switching. Confirmation/Disconfirmation implies that when perceived performance matches or exceeds expectations (positive disconfirmation), customer satisfaction is achieved. If performance falls short (negative disconfirmation), dissatisfaction ensues. This disconfirmation process is crucial in understanding why customers switch brands.

EDT provides a valuable lens for understanding customer satisfaction and brand switching behaviour. However, it has limitations. The theory predominantly focuses on cognitive assessments and does not fully account for emotional responses and other non-cognitive factors that influence satisfaction and loyalty. Additionally, it assumes that consumers have stable and rational expectations, which may not always be the case, particularly in dynamic markets like Maiduguri.

In Maiduguri Metropolis, combining insights from both the Marketing Mix Theory and Expectancy Disconfirmation Theory offers a more nuanced understanding of customer satisfaction and brand switching behaviour. The Marketing Mix Theory helps identify specific areas (product, price, place, promotion) that firms can optimize to enhance satisfaction. Meanwhile, EDT emphasizes the importance of meeting or exceeding customer expectations through these marketing efforts. Businesses in Maiduguri should leverage the 4Ps to create strong value propositions while continuously managing consumer expectations through reliable and consistent product performance. Additionally, integrating feedback mechanisms to gauge customer satisfaction and adjust strategies accordingly can mitigate brand switching. By synthesizing these theories, businesses can enhance customer satisfaction and loyalty, ultimately reducing the propensity for brand switching.

Empirical Review

Aliyu and Yusuf, (2021) examined the relationship between marketing mix elements and customer satisfaction and their impact on brand switching behaviour among consumers in Maiduguri Metropolis. The research employed a quantitative research approach using a structured questionnaire to collect data from 200 respondents in Maiduguri. The questionnaire was designed to measure the components of the marketing mix (product, price, place, promotion), customer satisfaction, and brand switching behaviour. The data were analysed using descriptive statistics and regression analysis to determine the relationships between the variables. The study found that all elements of the marketing mix had significant positive relationships with customer satisfaction. Specifically, product quality and promotional activities were the most influential factors. Additionally, high levels of customer satisfaction were associated with lower tendencies towards brand switching. The study concluded that businesses in Maiduguri should focus on improving their marketing mix strategies to enhance customer satisfaction, thereby reducing brand switching behaviour. Emphasising product quality and effective promotional strategies can

significantly impact customer retention.

Ibrahim and Abdullahi, (2022) explored how different aspects of the marketing mix influence customer satisfaction and subsequent brand switching behaviour in the fast-food industry in Maiduguri Metropolis. The researchers conducted a pilot study using a mixed-methods approach. They distributed surveys to 150 customers from various fast-food outlets in Maiduguri and conducted in-depth interviews with 15 managers from these outlets. The survey data were analysed using SPSS for quantitative analysis, while thematic analysis was employed for the qualitative data from interviews. The quantitative results indicated that price and promotion were the most significant marketing mix elements affecting customer satisfaction. The qualitative data revealed that managerial perceptions aligned with the survey findings, emphasising the role of competitive pricing and attractive promotions in maintaining customer loyalty. The study concluded that in the highly competitive fast-food sector, maintaining a balanced marketing mix that prioritises competitive pricing and promotional offers is crucial for enhancing customer satisfaction and minimising brand switching. They recommended continuous market research to stay attuned to customer preferences and adjust marketing strategies accordingly.

METHODOLOGY

The study employed a survey research design to accomplish its objective of eliciting responses on the independent variable (marketing mix), the dependent variable (customer brand switching behaviour), and the mediator variable (customer satisfaction). In the context of survey design, it is significant to note that the researcher's influence is limited to the selection and implementation of measures, while the study's settings and predictor variables, as well as their impact on the outcome variable, remains beyond the researcher's control. Sekaran and Bougie, (2010) posit that survey design is a suitable method for data collection due to its ability to generate results that can be extrapolated to the entire population, owing to the large sample size.

Population of the Study

The population of the study comprises all the users of Global System for Mobile Communications within Maiduguri Metropolis, which are customers of MTN, GLO, AIRTEL, and 9MOBILE. The following are the total registered customers of telecommunication service providers in Maiduguri Metropolis: MTN 638,010, six hundred and thirty-eight thousand and ten; Airtel 422000, four hundred and twenty-two thousand; GLO 289001, two hundred and eighty-nine thousand; and 9Mobile 236372, two hundred and thirty-six thousand, three hundred and seventy-two. Therefore, the total subscribers of the licensed service providers within Maiduguri Metropolis are 1,585,383 one million five hundred and eighty-five thousand three hundred and eighty-three subscribers (NCC 2023). A preliminary investigation was carried out to assess the instrument's reliability and validity, providing the researcher with initial insights into the fundamental characteristics of the broader population. According to George and Gordon, (2010) and Sekaran, (2003), a minimum of thirty representative members from the population of concern is recommended for a pilot study when the objective is an initial investigation or scale improvement. Malhotra, (2008) and Johanson and Brooks, (2010) advocated for a sample size of 15 to 30

participants, while Dilman (2007) suggested a significantly larger sample size. Emphasising the significance of carrying out a pilot study before the commencement of data gathering is imperative. Risto and Erriki, (2004) emphasised the necessity of conducting a pilot study to mitigate any potential issues with the instrument prior to data collection. In order to ensure the appropriateness of a questionnaire, it is recommended to carry out a pilot study by administering and evaluating the questionnaire on a limited subset of the target population. Furthermore, conducting a pilot study will facilitate the researcher in making the necessary modifications. Thus, the study employed a sample of sixty participants (60) drawn from the overall population of the study for the purpose of conducting a pilot study.

Sample Size and Sampling Technique

Four hundred 400 samples were obtained using the Taro Yamane formula from the total population of all the customers of the four telecommunication service providers within Maiduguri Metropolis. In order to handle the non-response rate, there is a need to add fifteen percent of the total sample size (Aminu 2015; Sekeran 2003); this simply implies that 60 will be added to make up a total of 460.

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

Where:

n = sample size

N = population

1 = constant

e = level of significance $(0.05)^2$

Therefore; $\frac{1585383}{1 + 1585383(0.05)^2}$

$\frac{1585383}{3963.46}$

$n = 400$

However, for the purpose of a pilot study, sixty respondents were selected, as suggested by Malhotra, (2008) and Johanson and Brooks, (2010), who advocated for a sample size of 15 to 30 participants, while Dilman, (2007) suggested a significantly larger sample size. Emphasising the significance of carrying out a pilot study before the commencement of data gathering is imperative. The convenience sampling technique was used to select customers within Maiduguri Metropolis to elicit responses from the customers of the four licensed telecommunication service providers.

Methods of Data Collection and Analysis

Data for the study were primarily sourced from the total customers of MTN, GLO, AIRTEL, and 9MOBILE within Maiduguri Metropolis in order to get first-hand information about the population using a structured questionnaire. The variables on which the primary data were collected are: marketing mix (independent variable), customer satisfaction (mediator

variable), and brand switching behaviour (dependent variable). Data obtained from the customers of the four telecommunication service providers was inputted into the statistical package for social sciences (SPSS) to obtain the bootstrapping results of Cronbach's alpha and composite reliability, which are the essential measures of the internal consistency of the instrument for data collection.

Reliability Test

In addition to validity, reliability is also required for a scale. Brown (2015) refers to reliability as the consistency of the measurement results. Robert, (2006) states that a reliable instrument could maintain the consistency of the measurement results within a certain range. The degree of consistency is determined by the reliability coefficient. Margono, (2015) suggests that an instrument is reliable if it can measure the same phenomenon repeatedly, yet it yields relatively consistent results. This study reported two types of reliability, namely constructs and composite reliability. Internal consistency reliability involves the degree to which indicators of measurement scales evaluate the same construct (Hair et al., 2012). Though the common metric for evaluating the reliability of instruments is Cronbach's alpha, composite reliability is commonly used for analyses involving PLS-SEM as it provides a less biased reliability estimate (Hair et al., 2014). Hence, Hair et al., (2019) recommended a minimum threshold of 0.70 or 0.60 in the case of exploratory research for both composite reliability and Cronbach's alpha.

DATA ANALYSIS AND DISCUSSION OF FINDINGS

Table 1.0: Reliability Test Results

Variables	Number of Items	Cronbach's Alpha	Composite Reliability
Service Quality	10	0.848	0.873
Sales Promotion	07	0.857	0.893
Price	08	0.700	0.755
Customer Satisfaction	10	0.862	0.887
Brand Switching Behaviour	11	0.676	0.763

Source: Author's Field Work, (2024)

According to Table 1, Figure 1 and Figure 2, the reliability test results are crucial in assessing the internal consistency of the measurement scales used for each variable. Cronbach's Alpha values above 0.7 are generally considered acceptable, indicating that the items within each variable measure the same underlying construct reliably. In this case, all variables except Brand Switching Behaviour have acceptable Cronbach's Alpha values, suggesting that the items within these variables reliably measure the intended constructs. Composite reliability values above 0.7 indicate that the latent variables are adequately measured by their indicators. Again, all variables except Brand Switching Behaviour meet this criterion, further supporting the reliability of the measurement scales used in the study. The relationship between the marketing mix elements (Price, Sales Promotion, and Service

Quality) and Customer Satisfaction is a central focus of the study. The high Cronbach's Alpha values for Service Quality, Sales Promotion, and Customer Satisfaction indicate that these variables are internally consistent and reliably measure the constructs they represent. $n = 400$ests that there is a strong relationship between these marketing mix elements and Customer Satisfaction in the Maiduguri Metropolis context. However, the lower Cronbach's Alpha value for Price raises some concerns about the reliability of the Price variable in measuring its underlying construct. This could potentially impact the study's findings related to the relationship between Price and Customer Satisfaction. Further investigation into the items comprising the Price variable may be necessary to ensure its reliability. Brand Switching Behaviour is another critical variable in the study, representing customer behaviour in response to changes in the marketing mix. The lower Cronbach's Alpha and composite reliability values for this variable suggest that the items may not be consistently measuring the intended construct. This could indicate that the Brand Switching Behaviour variable may need refinement or that the items may not fully capture the complexity of brand switching behaviour in the Maiduguri Metropolis context.

Figure 1: PLS Results of the Cronbach's Alpha
Source: Author's Field Work, (2024)

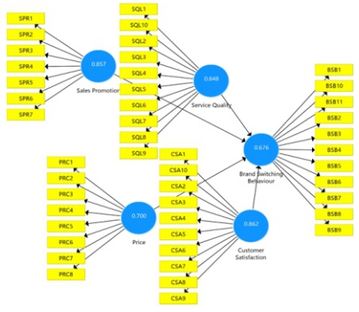

Figure 2: PLS Results of the Composite Reliability
Source: Author's Field Work, (2024)

CONCLUSION AND RECOMMENDATION

The reliability figures on table 1.0 indicates Cronbach's Alpha values of 0.848, 0.857, 0.700, 0.862 and 0.676 for service quality, sales promotion, price, customer satisfaction and brand switching behaviour, while the corresponding composite reliability values of the constructs are; 0.873, 0.893, 0.755, 0.887, 0.763 for service quality, sales promotion, price, customer satisfaction and brand switching behaviour. This implies that the minimum threshold for internal consistency of the instrument has been achieved for the main study. As a result, the below action plans are recommended by the study:

i. Companies should invest in improving service quality by upgrading network infrastructure, ensuring faster data transfer speeds, and providing reliable voice call services. Regularly monitor and address service failures promptly to prevent customer dissatisfaction and subsequent brand switching.
ii. Companies should design and implement attractive sales promotion campaigns to incentivize repeat purchases and enhance customer loyalty. Time-bound promotions that create a sense of urgency can effectively drive sales and retain customers. Ensure that promotions are well-communicated and accessible to the target audience to maximize their impact.

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HIGH INVOLVEMENT OF HUMAN RESOURCE MANAGEMENT PRACTICES AND CORPORATE INTEGRITY OF DEPOSIT MONEY BANKS IN RIVERS STATE

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Abstract

The high involvement of human resource management practices in deposit money banks in Rivers State raises concerns about their effectiveness in promoting corporate integrity. Despite extensive HRM efforts, instances of unethical behaviour and integrity breaches persisted, potentially undermining stakeholder trust and organisational reputation. This study investigates the relationship between HRM practices and corporate integrity, identifying gaps and proposing strategies to enhance ethical standards and accountability within these financial institutions. The study adopted survey research design, guided by positivism philosophy, with deposit money banks' managerial staff in Rivers State constituted the population. To keep with the recent trend in research and for convenience, the effort was concentrated on deposit money banks with both national and international authorization for administration of the research questionnaire. Those with both national and international authorization are just eight (8). The sample size was one hundred and forty-six out of a population of two hundred and fifty (250). One hundred and twelve (112) copies of the questionnaire were retrieved, of which ninety-two (92) copies were found without mutilation and used for analysis. In determining the sample, Krejcie and Morgan's sampling determination table was used, and PLS-SEM was adopted to test the hypotheses. The findings of the study revealed that HIHRMP has a positive relationship with corporate integrity, and it is imperative for all firms to encourage their staff to embrace high involvement human resource management practices to improve corporate integrity.

Keywords: *High Involvement, Human Resource Management Practice, Corporate Integrity, Employee Skills, Employee Incentive, Employee Participation*

INTRODUCTION

The banking sector is a critical component of any economy, providing essential financial services that facilitate economic growth and development. In Rivers State, the integrity of deposit money banks (DMBs) is paramount for maintaining public trust and ensuring the stability of the financial system. However, recent scandals and unethical practices within the banking industry have raised concerns about the effectiveness of corporate integrity measures. Concurrently, Human Resource Management (HRM) practices have been recognised as a key factor influencing organisational behaviour and ethical standards.

Despite this, there is a paucity of empirical research exploring the relationship between HRM practices and corporate integrity in DMBs in Rivers State. The unique socio-economic context of Rivers State, characterised by both opportunities and challenges, necessitates a tailored approach to HRM and corporate integrity. Banks operating in this region must navigate a complex landscape of regulatory requirements, competitive pressures, and socio-political dynamics, all of which impact their HRM strategies and ethical conduct. The study offers insightful findings to fill the existing research gap by examining the role of HRM practices in fostering corporate integrity, thereby providing insights that could inform policy and managerial decisions within the banking sector.

Integrity according to Advanced English dictionary is a complete and undetected wholeness or entirety with zero defective but the everyday usage of the word integrity denotes someone or something that can be relied on with little or no fear. Selznick, (1994) as quoted in Paul, (2023) submitted that integrity is a perception that identifies faithfulness level to self-defined corporate ethics and ideologies. It includes the creation of leadership presaged epitome of purpose which emphasises on remaining the same, protecting the acquaintance in organisation and values protection. Moreover, integrity could be seen to be synonymous with being ethical in totality in all the doings, done alone and as well with others. According to Baur, (2008), corporate integrity is the state or situation when the managers' and shareholders' goals are fully and undivided. Just as individuals must have integrity, so also, corporate organisations must have integrity. High involvement human resource practices (HIHRMPs) is defined as activities that improve employee abilities, provide incentives, and include workers in decision-making processes (Ouyang *et al*., 2016). High participation work practices also provide workers the authority to make choices at work and offer training to improve their knowledge and abilities for making and carrying out decisions well. Workers are rewarded for their efforts to improve performance and are informed about how their activities affect the success of the business unit. High-involvement HRM methods are those that concentrate on enhancing employee engagement, incentives, and abilities (Batt, 2002). The distinguishing features of high involvement HR management are selective hiring, comprehensive training, decision-making authority, exchange of information and compensation.

In the mid-20th century, human resource management went into high involvement by beginning to encompass a broader range of functions including recruitment, training, performance management, and compensation, focus shifted towards optimising employee performance and fostering organisational effectiveness (Huo, Han & Chen, 2015). The evolution of high involvement human resource management practices reflects the changing needs and dynamics of the workforce and organisations over time from administrative functions to strategic partnerships, HRM continues to adapt and innovate to meet the challenges of the modern workplace. As a prelude to modern high involvement human resources management practices, this historical perspective highlights the continuous evolution of human resource from administrative functions to a strategic, integral component of organisational success. It reflects the growing appreciation of employees as pivotal assets who can drive innovation, competitiveness, and sustainability in an ever-changing global business landscape (Huo, Han & Chen, 2015). This study intends to establish if there is actually relationship between high-involvement human resource

management practices and corporate integrity in deposit money banks in Rivers State. There have been series of study to establish relationship between the two phenomena but those areas where those studies were done had not really benefit from such studies, as such, the need for this study. Exploring how corporate integrity will be achieved with high involvement human resource management practices in deposit money banks in Rivers State, Nigeria is the aim for this study and the specific objectives are to:

i. Establishing the connexion between employee skills and corporate integrity of deposit money banks in Rivers State.
ii. Evaluating the association between employee incentives and corporate integrity of deposit money banks in Rivers State.
iii. Ascertaining the connection between employee participation and corporate integrity of deposit money banks in Rivers State.

Research Hypothesis

The study test the below hypotheses:

i. There is no connexion between employee skills and corporate integrity of deposit money banks in Rivers State?
ii. There is no association between employee incentives and corporate integrity of deposit money banks in Rivers State?
iii. There is no connection between employee participation and corporate integrity of deposit money banks in Rivers State?

LITERATURE REVIEW

Conceptual Review

High-Involvement Human Resource Management Practices

High involvement Human Resource Management Practices (HIHRMP) refer to a strategic methodology where firms profoundly involve their workforces in different facets of the business, including the processes of decision-making, with the intention of nurturing an extremely engaged, capable, and committed workforce. Such perception must be rooted in the conviction that staffs who are more entangled in their job and the firm feel more valued and, at the end, such staff will make more contribution effectively to attaining the objectives of the business (Huo, Han & Chen, 2015). HIHRMP had specified that HRMP produced better productivity when three circumstances are present which include the follows – possession of well-articulated skills, motivating employees to make use of their acquired skills as well as giving room for employee to be part of decision-making process (McDuffie & Huselid, 1995). These situations are known as high-involvement HRM practices, and research has shown a remarkable rise in corporate, operational, and individual integrity.

According to MacDuffie (1995) and Huselid (1995), HRM practices only produced better results when three requirements were met: employees had to be motivated to apply their skills, have well-developed skills, and have platforms available for them to contribute their efforts. It has been shown that these circumstances, sometimes referred to as high-involvement HRM practices, significantly enhance individual performance (Batt, 2002). Furthermore, Batt (2002) underlined that the goals of high-involvement HRM methods were to improve employee engagement, develop staff capabilities, and boost incentives.The high-involvement HRM system is significant, as the resource-based view (RBV) emphasises. The RBV states that organisations may increase their competitive advantage by acquiring rare, valuable, special resources and competencies (Barney, 1991; Peteraf, 1993). These resources include both explicit ones (like money or equipment) and implicit ones (like knowledge or organisational culture). According to the RBV, since implicit resources are more difficult to duplicate than physical resources, they are more successful in generating a competitive advantage (Conner, 1991; Coates & McDermott, 2002; Barratt & Oke, 2007). High-involvement HRM techniques are a good way to build human capital, a conventional intangible resource, as they create a committed staff with important tacit knowledge that is hard to duplicate or transfer. Consequently, it is expected that the resources generated by highly involved HRM procedures will provide a competitive advantage (Batt, 2002; Richey *et al*., 2006).

Employee Skill

According to Pagell *et al*. (2000), employee skills are the methods, information, or abilities that allow workers to fulfil the demands of their designated roles. These abilities are either obtained before employment or during ensuing training courses (Batt, 2002), improving employee abilities by placing a strong emphasis on selective recruiting and the growth and depth of talents. According to Huber and Brown (1991), selective hiring entails choosing personnel based on their adaptability and capacity for learning. Trainability is the ability of workers to pick up the skills needed to do their tasks and produce the intended outcomes in a certain amount of time (Huber & Brown, 1991). According to Sanders and Ritzman (2004), flexibility is the degree to which workers adjust to various work environments, such as groups and teams. Talents and potential are brought into businesses via selective hiring, and they are essential resources for businesses to remain competitive (McAfee *et al*., 2002).Companies need to start a series of training courses in addition to employing people based on their qualifications in order to generate human capital that is unique to their business and to raise employee skill levels. Depth of skill refers to the ability of workers to accomplish jobs effectively and beyond normal levels of expertise that they have acquired via training. Employees with a broad skill set can do a variety of activities as required since they have received training that has equipped them with those abilities. Together, they provide businesses with trained labour and place a strong focus on honesty and lifelong development. (Batt, 2002).

Employee Incentive

Employee incentives are rewards or recognition programmes designed to motivate employees and boost their performance, engagement, and loyalty to the company. These

incentives can be structured in various ways depending on the goals of the organisation and the needs of its workforce (Plambeck & Zenios, 2000). Effective incentive programmes are invaluable tools for attracting, retaining, and motivating employees. They signal to employees that their contributions are valued, leading to increased job satisfaction, loyalty and consequently, integrity. By carefully designing and implementing incentive strategies, organisations can cultivate a motivated and dedicated workforce aligned with their strategic objectives. Employee incentives are rewards or recognition programmes designed to motivate employees and boost their performance, engagement, loyalty to the company and integrity. These incentives can be structured in various ways depending on the goals of the organisation and the needs of its workforce (Huo, Han & Chen, 2015). Effective incentive programmes are invaluable tools for attracting, retaining, and motivating employees. They signal to employees that their contributions are valued, leading to increased job satisfaction, loyalty and integrity. By carefully designing and implementing incentive strategies, organisations can cultivate a motivated and dedicated workforce aligned with their strategic objectives (Huo, Han & Chen, 2015).

Employee Participation

Employee participation refers to the methods and practices that allow employees to contribute input, feedback, and ideas concerning their work and the workplace. It is a key aspect of modern organisational management, aiming to involve employees in decision-making processes that affect their jobs and the overall direction of the company to boost their integrity (Huo, Han & Chen, 2015).Employee involvement is the most important element influencing organisational effectiveness. Prosperous establishments acknowledge the importance of human capital as a crucial element that directly impacts and enhances performance (Al-Qudah *et al*., 2014). The actions and choices made by its personnel determine an organisation's level of success. Operations, activities, and organisational scale are other factors that affect its integrity. Employee performance is often evaluated in organisations through the use of human resource management techniques. Enhancing employee involvement in the present era of intense organisational competitiveness is accomplished via better HRM practices (Caliskan, 2010).Employee engagement entails utilising their knowledge, abilities, experiences, and talents in order to carry out assigned tasks successfully and effectively (DuBrin, 2006). Employee participation is important in a number of ways, including helping to evaluate the cost of resources used (Mathis & Jackson 2004), measuring the amount and quality of work completed (Mathis & Jackson 2004), supporting firm excellence and survival (Lee & Carter 2011), helping to evaluate and meet set performance goals, and ultimately improving employee performance to support well-informed decision-making.

Concept of Corporate Integrity

Integrity according to the submission of Paul (2023) is another measurement of corporate resilience that stresses the status of unison among the workforce when they are employed to carry out certain responsibilities that can enable a firm come out of its turbulent period. Integrity is measuring cohesion level among the workforce in an organisation that is faced

with hostile condition (Kantur & Say, 2015). Integrity, both personal and organisational, is often a reflection of ethical considerations. Although the precise elements of integrity might differ, the process of developing integrity should be codified through lengthy conversations with all relevant parties. Corporate integrity is shown by an environment of open communication that supports different points of view based on common moral principles in order to maintain the long-term viability of commercial enterprises, particularly those in the banking industry (Olajide & Elegunde, 2022).It was submitted that it is expected of firms to build on its resilience by always trying to be more transparent and clarified in their attitudes and actions for the assessment of its alignment to the mission and vision of the organisation (Sykes, Osborre & Groves, 2013).The major drive to the essence of any organisation lies in its values, mission and vision. This purpose will be the guiding rule and/or watchword that will dictate the responsibilities of the organisation's leader in ensuring their workforce are united towards attaining the organisation's goals. Integrity was described as a concept that indicates faithfulness level to self-defined corporate ideals and values that requires the organisation's leadership to generate an implied personification of purpose which expresses on remaining the same, the familiarity keeping in organisation and values protection (Selznick, 1994 as cited in Paul, 2023).

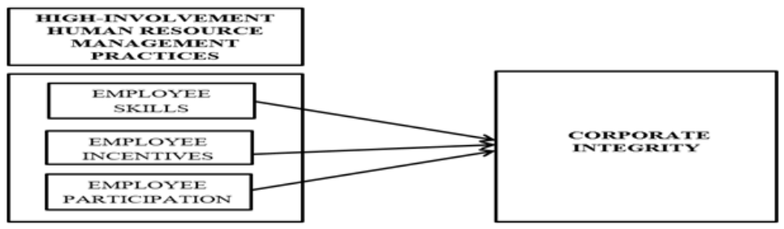

Figure 1: Operational Framework (Adapted from Gu *et al*., 2023)

Theoretical Review

Human Resource Management (HRM) practices play a pivotal role in shaping organisational behaviour and fostering a culture of corporate integrity, especially in the banking sector. High involvement HRM practices, which emphasise extensive employee participation, empowerment, and commitment, are critical in establishing and maintaining corporate integrity. The foundation of high involvement HRM lies in theories such as the Resource-Based View (RBV) and the Human Capital Theory. The RBV, posited by Barney, (1991), asserts that sustainable competitive advantage is achieved through the acquisition and utilisation of valuable, rare, inimitable, and non-substitutable resources. In the context of deposit money banks in Rivers State, employees represent a critical resource whose skills, knowledge, and ethical orientation can significantly impact corporate integrity. Human Capital Theory, advanced by Becker (1964), underscores the importance of investing in employee development to enhance organisational performance. By adopting high involvement HRM practices, banks can foster a workforce that is not only skilled and knowledgeable but also deeply committed to ethical standards and corporate integrity. Practices such as continuous training, participative decision-making, and transparent

communication channels empower employees, align their personal goals with organisational objectives, and cultivate a sense of ownership and responsibility towards upholding corporate integrity.

Corporate integrity, characterised by adherence to ethical standards, transparency, and accountability, is essential for the credibility and sustainability of deposit money banks. The theoretical underpinnings of corporate integrity can be linked to the Stakeholder Theory and the Agency Theory. Stakeholder Theory, articulated by Freeman, (1984), posits that organisations must consider the interests of all stakeholders, including employees, customers, regulators, and the community, in their decision-making processes. High involvement HRM practices align with this theory by ensuring that employees, as key stakeholders, are engaged and their voices are heard, thereby fostering a culture of integrity. Agency Theory, proposed by Jensen and Meckling (1976), addresses the conflicts of interest between principals (owners) and agents (managers/employees). Effective HRM practices can mitigate these conflicts by aligning the interests of employees with those of the organisation through incentive structures, ethical training, and performance management systems that promote integrity. In the context of deposit money banks in Rivers State, integrating high involvement HRM practices with a focus on corporate integrity can lead to improved trust among stakeholders, enhanced reputation, and long-term sustainability. This theoretical review highlights the interconnectedness of HRM practices and corporate integrity, emphasising that fostering a high-involvement culture is crucial for the ethical and operational success of deposit money banks.

METHODOLOGY

A cross-sectional survey using a quasi-experimental research design was adopted to investigate the impact of various factors on deposit money banks in Rivers State. The research questionnaire was administered across several banks authorized by the Central Bank of Nigeria, including Access Bank, Eco Bank, First Bank, Fidelity Bank, Guaranty Trust Bank, Union Bank, United Bank of Africa, and Zenith Bank, all of which hold both international and national authorizations. The macro unit of analysis focused on bank managers who provided responses on behalf of their respective institutions. The study population initially consisted of 250 individuals, with a sample size of 146 determined using Krejcie and Morgan's sample determination table. To ensure reliability, Cronbach's Alpha coefficient was calculated for all study items, with those scoring 0.7 or higher deemed suitable for inclusion in the analysis. Out of the 146 questionnaires administered, 112 were successfully retrieved, of which 92 were ultimately considered suitable for further analysis. The study employed Partial-Least Square-Structural Equation Modelling (PLS-SEM) to test the formulated hypotheses. The use of a cross-sectional survey with a quasi-experimental design allows for the collection of data at a single point in time across multiple banks, providing a snapshot of their current operational contexts and the factors influencing them. This approach is particularly useful in assessing causal relationships and making inferences about the impact of various factors on the banks' operations. By focusing on bank managers as respondents, the study ensures that insights gained reflect the perspectives and decisions of key decision-makers within these institutions, thereby enhancing the relevance and applicability of the findings to the banking sector. Additionally, the selection of banks with

both international and national authorisations ensures a diverse sample that captures different operational environments and regulatory frameworks, further enhancing the generalisability of the study's findings across the banking sector in Rivers State. The use of PLS-SEM as a statistical technique for hypotheses testing is justified by its suitability for exploring complex relationships among variables and accommodating smaller sample sizes while maintaining robustness in structural equation modelling.

RESULT PRESENTATION AND DISCUSSION OF FINDINGS

Table 1: Descriptive Statistics of the Statement Items

	N	Minimum	Maximum	Mean	Std. Deviation
EMP_S1	92	1	5	3.20	1.294
EMP_S2	92	1	5	3.30	1.264
EMP_S3	92	1	5	3.42	1.311
EMP_S4	92	1	5	3.23	1.232
EMP_S5	92	1	5	3.34	1.295
EMP_IN1	92	1	5	3.34	1.189
EMP_IN2	92	1	5	4.08	.952
EMP_IN3	92	1	5	3.96	.863
EMP_IN4	92	1	5	4.09	.873
EMP_IN5	92	1	5	3.93	.899
EMP_P1	92	1	5	3.95	.776
EMP_P2	92	1	5	3.98	.902
EMP_P3	92	1	5	3.17	1.034
EMP_P4	92	1	4	3.28	.599
EMP_P5	92	1	5	3.85	.901
INT1	92	1	4	3.29	.565
INT2	92	1	4	3.21	.734
INT3	92	1	4	3.21	.704
INT4	92	1	4	3.00	.363
Valid N (listwise)	92				

Source: SPSS Research Data Output, 2023

Where EMP_S = Employee Skills; EMP_IN = Employee Incentives; EMP_P = Employee Participations and INT = Integrity. Table 1 portrays the distribution of mean as between the range of 3.00 to 4.09, indicating that the four (4) variables was substantially significant, therefore, the management personnel of deposit money banks within Rivers State are positively tending to the perceived variables.

Measurement Model

The construct quality in our study is evaluated centred on the measurement model of the evaluation. The quality criteria assessment commences with the factor loadings evaluation that is closely trailed by instituting the reliability and validity construct.As it is evidenced of the relationship existing between a variable measured and the latent factor, it was generally established that factor loadings must be equal to or more than 0.5 (Tabachnick & Fidell, 2019; Hair *et al*., 2018; Kline, 2015). Table 1 depicts the factor loadings to be significant.

Table 2: Factor Loadings

	EMP_IN	EMP_P	EMP_S	INT
EMP_IN1	0.766			
EMP_IN2	0.820			
EMP_IN3	0.722			
EMP_IN4	0.640			
EMP_P1		0.913		
EMP_P2		0.839		
EMP_P3		0.859		
EMP_P4		0.810		
EMP_S1			0.832	
EMP_S2			0.807	
EMP_S3			0.870	
EMP_S4			0.766	
INT1				0.728
INT2				0.72
INT3				0.752
INT4				0.707

Indicator Multicollinearity

VIF evaluates the level of multicollinearity contribution to the discrepancy of predictable coefficient of regression. Hair *et al.* (2016) asserted that multi-collinearity will seize to be a major problem when the VIF value is below 5. Table 3 show the indicating values used in this study and it could be observed that VIF for almost all of the indicators is less than what Hair *et al*. (2016) recommended level.

Table 3: *Multicollinearity Statistics (VIF) for indicators*

	VIF
EMP_IN1	2.597
EMP_IN2	2.699
EMP_IN3	1.390
EMP_IN4	1.342
EMP_P1	3.284
EMP_P2	2.332
EMP_P3	2.364
EMP_P4	2.050
EMP_S1	2.052
EMP_S2	1.992
EMP_S3	2.009
EMP_S4	1.598
INT1	2.395
INT2	12.815
INT3	12.890
INT4	1.041

Reliability Analysis

The results for both Cronbach alpha results as well as composite reliability are as shown in Table 4. The Cronbach's Alpha result stretched between 0.728 and 0.899. However, composite Reliability statistics stretched between 0.816 and 0.923. The two reliability indicators have reliability statistic above the recommended verge of 0.70 according to Hair *et al*., 2011.

Table 4: Construct Reliability Analysis (Cronbach Alpha and Composite Reliability)

	Cronbach's alpha	Composite reliability
EMP_IN	0.724	0.828
EMP_P	0.878	0.916
EMP_S	0.838	0.891
INT	0.786	0.829

Construct Validity

Construct validity is established when there is As long as discriminant and convergent validity, there will be construct validity.It was opined in Fornell and Larcher (1981) that if AVE value is exceed or equal to the recommended value of 0.50, items come together to measure the fundamental construct and from now convergent validity is reputable. Convergent validity outcomes established on the AVE statistics in the current study revealed that all the constructs unite.

Table 5: Construct Convergent Validity

	Average Variance Extracted (AVE)
EMP_IN	0.548
EMP_P	0.733
EMP_S	0.671
INT	0.548

Discriminant Validity

Relying on Fornell and Larcker (1981) benchmark, discriminant validity will be established when AVE square root for a construct is more than other constructs and its correlation. This study reveals that square root of Ave (in with all Bold and italics) for the constructs was establish to be greater than other constructs and its correlation (See Table 6). Therefore, it is providing serious backing for formation of discriminant validity.

Table 6: Discriminant Validity

	EMP_IN	EMP_P	EMP_S	INT
EMP_IN	***0.740***			
EMP_P	0.637	***0.856***		
EMP_S	0.723	0.325	***0.819***	
INT	0.426	0.126	0.414	***0.740***

Note: The Square root of AVE is as shown in Italic and Bold

Assessment of Structural Model

After the measurement assessment, it will be followed with structural path evaluation for path coefficients evaluation (relationship among the constructs of the study) and their significance. H_o1 assesses if employee skills significantly impact on integrity and positively. The outcome of our study revealed that employee skills possess significant and positive effect on corporate integrity. (B =0.832; t = 7.811; p = <0.005) hence, H_o1 will align. Furthermore, H_o2, evaluates if employee incentives significantly and positively impact on corporate integrity. The outcome exposed that employee incentives has significant and positive effect on corporate integrity (B =0.871; t = 1.411; p = <0.005). Therefore, H_o2 was sustained. Lastly, H_o3 explored whether employee participation significantly and positively impacts corporate integrity. The results exposed that employee participation has a significant and positive impact on corporate integrity (B =0.797; t = 1.002; p = <0.005). Hence, H_o3 was

sustained. The entire outcomes are presented in Table 7.

Table 7: Hypotheses Testing Results

Hypotheses	Beta Coefficient	Standard deviation	T statistics	P values	Decision
EMP_S -> INT	0.832	4.421	7.811	0.000	Supported
EMP_P -> INT	0.797	0.197	1.002	0.002	Supported
EMP_IN -> INT	0.871	0.263	1.411	0.001	Supported

The analysis result of the level of employee skills in relation with integrity showed that we have considerable relationship amid employee skills and integrity. The hypothesis was indicated in null form and thus, was not agreed with as there is positive relationship between employee skills and integrity among employees of deposit money banks in Rivers State of Nigeria. Hence, employee skill is a determining factor that is imperative within firms to upturn and improve integrity. This study finding supports the submission of Batt (2002) that "they provide skilled workforces to companies and emphasise continual learning and integrity". Hence, it can be concluded that employees that always upgrade their skill and knowledge will always be upright and by implication, their integrity will be preserved for posterity in the firm.

The conclusion of the second hypothesis testing that the relationship between employee incentives and integrity of deposit money banks in Rivers State. Relying on our decision rule, null hypothesis will be rejected and alternate hypothesis accepted. The implication of this is that employee incentives possess considerable relationship with integrity of deposit money banks in Rivers State. It, therefore, implies that employee incentive is an impetus to having any increase in integrity. This submission is in line with the submission ofPlambeck and Zenios,(2000) that effective incentive programmes are invaluable tools for attracting, retaining, and motivating employees which signal to employees that their contributions are valued, leading to increased job satisfaction, loyalty and consequently, integrity.

Deposit money banks integrity could be enhanced by allowing the organisation's employees to participate in the decision making process. This position is derivable from the result of the hypothesis on the employee participation and integrity in deposit money banks that established considerable positive relationship between them. There is positive correlation level between employee participation and integrity. This could be inferred from the result of the testing of the hypothesis between employee participation and integrity of deposit money banks in Rivers State. The result is therefore, in line with the submission of Huo, Han and Chen, (2015) that employee participation is a key aspect of modern organisational management, aiming to involve employees in decision-making processes that affect their jobs and the overall direction of the company to boost their integrity.

CONCLUSION AND RECOMMENDATION

Based on the study findings, it is evident that integrity plays a crucial role in enhancing the implementation of high involvement human resource management practices within deposit money banks. The rejection of the three null hypotheses underscores a significant positive relationship between dimensions such as employee skill, incentives, and participation, and the integrity of deposit money banks in Rivers State. These findings suggest that deposit money banks in Nigeria, particularly in Rivers State, need to urgently enhance their approaches to employee skill development, incentives, and participation to bolster their integrity. The implications of these findings are profound for both theory and practice in the banking sector. Firstly, from a theoretical standpoint, the study contributes to the literature on high involvement human resource management practices by highlighting integrity as a critical outcome variable. By demonstrating that dimensions such as employee skill enhancement, incentivisation strategies, and active employee participation positively influence integrity, the study enriches understanding of how HR practices can foster organisational integrity in banking institutions. Practically, the findings provide actionable insights for deposit money banks aiming to strengthen their operational integrity. Improving employee skills through targeted training programmes, enhancing incentive structures to align with ethical behaviour, and fostering a culture of active employee participation can collectively enhance organisational integrity. These steps not only mitigate risks associated with unethical behaviours but also contribute to a positive organisational reputation and trust among stakeholders. Moreover, policymakers and regulatory bodies in the banking sector can use these findings to inform guidelines and frameworks aimed at promoting integrity within financial institutions. By emphasising the role of HR practices in integrity enhancement, regulators can encourage banks to adopt proactive measures that safeguard ethical standards and enhance overall industry credibility. In overall, the study underscores the importance of integrating integrity-focused HR practices into the strategic agendas of deposit money banks. By prioritising employee skill development, incentives, and participation, banks cannot only improve their operational integrity but also foster a culture of ethical conduct essential for sustainable growth and stakeholder trust in the banking sector.

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DRIVERS OF CUSTOMER ATTITUDE TOWARDS GREEN PRODUCTS IN CENTRAL MARKET, KASTINA STATE

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Abstract

The trend towards an environmentally friendly attitude developed the concept of green marketing. As a developing nation, Nigeria is still in the infant stage of the green concept. It is said to have a 5% green product purchase rate, which is an indication of a low level of awareness among Nigerian customers. Therefore, this paper is an attempt to assess the driving forces influencing customer attitudes towards green products. A sample of 400 respondents was taken from customers of some selected retailers in Central Market, Katsina. Primary data was collected through an administered questionnaire supplemented by overt interviews. Linear regression was employed to test the hypotheses postulated. The results revealed that customers are more concerned about their personal well-being than the environment. Additionally, there is an insignificant relationship between customers' cognition about greening and their attitude towards green products. However, there is a significant relationship between customers' cognition about greening and their behavioural intentions, as well as their positive feelings or emotions towards green offerings. It is recommended that the government place more emphasis on and advocate an enlightenment campaign through social marketing to address the growing concern about environmental issues. Manufacturers and marketers should create more and more awareness in their advertisements.

Keywords: Green Marketing, Green Product, Green Attitude, Green Environment, Sustainability

INTRODUCTION

The trend towards an environmentally friendly attitude has developed the concept of green marketing (Peattie and Crane, 2005). Green marketing began when specific products were identified as being harmful to the earth's atmosphere. Consequently, new (green) products were introduced that are less damaging to the environment (Shil, 2012). The concept of green marketing brought about the concept of green products, which was developed as an answer to green consumerism. Green products are developed using healthy ingredients and environmentally friendly measures (Sri-Rahaya et al., 2022). Modern businesses practicing sustainable marketing are producing environmentally friendly products and further creating customer awareness of the current pressing environmental issues. Environmental issues such as the depletion of the ozone layer, acid rains, degradation of land and waters, and overexploitation of natural resources require people worldwide to be environmentally

conscious. Customers are becoming aware of their consumption's consequences for the environment. Customers are now imbibing the green culture, thereby shifting demand and preference for green products, which are considered safe and healthier. As a result, consumer attitudes have changed over the years towards a green lifestyle. The rising trend of environmentalism has created more consumer awareness of the current environmental problems. Customers are increasingly becoming conscious of the consequences of their consumption to the detriment of the environment. With the current trend, customers are forming a green attitude towards the environment. Therefore, demonstrating interest in climate change and recognizing its significant impact on the environment will significantly influence customers' attitudes towards being environmentally conscious and adopting green practices (Orgiemwonyi, 2022). According to Thoria (2011), the aim of green marketing is to include environmental issues in marketing efforts. The idea is that marketing provides customers with better information about the green properties of the products offered, and then they will include this information in their purchasing decisions. It is deemed necessary to explore the attitude of customers towards green products.

With the rising trend of environmentalism in recent years, new market consumption has emerged. It is estimated that about two-thirds of customers consider sustainability when making purchases (Sanclemente-Tellez, 2017). It is interesting to note that customers are now willing to spend more on products that safeguard the environment by paying premium prices for green products. Besides the satisfaction of customer needs, social needs deserve to be given first priority in creating products and delivering services. Companies' decisions about where and when to make products available will significantly influence customers, as few will make the effort to purchase environmentally friendly products (Sharma, 2011).

As a developing nation, Nigeria is still in the infant stage of the green concept. The Environmental Performance Index (EPI) summary for policymakers in 2018 indicated Nigeria as having a 5% green product purchase rate, which is an indication of a low level of green consumption. This could be attributed to the low awareness level among customers in Nigeria about green offerings. In developing countries like Nigeria, most customers are less concerned about the consequences of their consumption on the environment and the world going green because of inadequate awareness about the benefits of eco-friendly products, environmentally friendly products, and sustainability. Welach and Kuhling (2008) found the potency of green product consumption to be significantly related to environmental attitudes towards the consumption process and the environment. Hence, this stimulates the need to carry out research on customer attitudes towards green offerings such as green products, services, ideas, and experiences in Nigeria. Therefore, the paper aims to identify the factors that influence customer attitudes towards the consumption of green products in the Katsina metro area, located in Katsina state, Nigeria. The study intends to assess the drivers of customer attitudes towards green products. The specific objective aims to:

i. evaluate customers' perceptions (knowledge and beliefs) about green products.
ii. assess customers' affect (emotions and feelings; preferred attitude) to green products.
iii. examine the attitudes and intentions of customers towards environmentally friendly products.

LITERATURE REVIEW

Conceptual Clarification

Green Product

A product is anything that can be offered to a market for attention, acquisition, use, and consumption that might satisfy a need or want. In recent times, many companies have expressed concern about the way products are processed. The manufacturing process has become a significant concern for most companies, prompting them to implement various upgraded systems and methodologies, all while considering the environmental impact of their operations. Green products are developed using healthy ingredients and environmentally friendly measures (Sri-Rahaya et al., 2022). A green product is one that contains recycled materials, reduces waste, conserves energy or water, uses less packaging, reduces the amount of toxics disposed of or consumed, and is also money-saving. A green product can sometimes be referred to as an eco-friendly product, an environmentally friendly product, or an environmentally conscious product, depending on its nature. Mathews, (1990) quoted Simon William, the CEO of the Michael Peters Group, who indicates that there are four areas that help to define a product as being green: (i) content, (ii) structure and packaging, (iii) message, and (iv) positioning. There is no single universal definition of a green product, service, idea, or experience. Mani and Ndubuisi, (2023) refer to a green product as a product in which the materials used in its production, the process involved in the production, and even the package used are all environmentally and ecologically friendly, using natural and/or recycled materials. Companies' decisions about where and when to make their products available will significantly influence their customers, as only a small percentage of customers will actively seek out and purchase green products (Sharma, 2011).Eco-friendly products have been defined by Manier et al., (1997) as ecologically safe products that can facilitate the long-term goal of protecting and preserving our natural habitat (Ishasirini 2011).Environmentally friendly or environmentally conscious products refer to products designed to lessen the consumption of natural resources required to manufacture the product. It has been defined by Albino et al., (2009) and Tseng and Hung, (2013) as products designed to lessen the consumption of natural resources required and minimise the adverse environmental impacts during the whole lifecycle of these products. A green product can thus be defined as a product that is designed to be manufactured using safe and improved technology and materials considered environmentally and ecologically friendly. A green product can be used to refer to any of the following products:

i) Organic products are those that are originally or naturally grown.
ii) Clothes made from recycled fabric.
iii) Recycle, reusable, bio-degradable, or repaired products.
iv) Containers and packages made from recycled materials, non-toxic chemicals, and reusable.

v) Sustainable shopping bags.
vi) Products that do not harm or pollute the environment are in high demand.
vii) Use of stainless steel water bottles.
viii) LED bulbs.
ix) Kitchen composter/compost pail.
x) Refill capsule B-cap.
xi) Products not tested on animals.
xii) Sustainable political practices
xiii) Conservation and avoidance of green house energy waste.
xiv) Minimising pollution and overuse of natural resources, etc.

Product Labelling

This is the information attached to or on a product for the purpose of naming it and describing its use, its dangers, its ingredients, its manufacturer, and the like. A label is usually thought of as printed material, but labelling in the broader sense has been ruled to include spoken information and separate promotional pieces if they serve the information purpose and are closely allied to the product. Labelling is the description, instructions, and warnings printed on products and packaging as required by law or as an aid to the consumer. It is very important for green products. An eco-label certifies that a given product is environmentally safe or friendly. Solaiman et al., (2015) argue that a key consideration is whether this labelling should be done by a private, independent, and presumably impartial organisation or whether it should be done by a government entity. Another consideration is whether there should be a single label for the whole country or several labelling organisations. He added that the approach varies from country to country.

Product Packaging

This is a significant contributor to environmental waste. Product packaging is the protective material used to wrap or contain the core product. It serves to protect the core product from the external environment as well as provide information regarding the product. Packaging is extremely important for many companies because it is used to provide information about the product as well as serve as a type of promotion for the product. Excessive packaging and the materials used in providing the packaging contribute to environmental degradation. Companies worldwide are concerned about the potential impact of the recycling law. In Germany, the government made a provision in 1991 that requires all companies selling in the country to "collect and recycle packaging used to transport their goods or to pay someone else to do it," and in 1993, a law was enacted requiring the collection and recycling of consumer packaging (Havemann, 1992). Also, German customers can strip off secondary packaging in the store, and it must be collected for packaging (Gofton, 1991). Green dots on a package signify that the manufacturer will recycle the package. It also reminds customers to deposit the package in conveniently located recycling bins (Solaiman et al., 2015). Companies have demonstrated their commitment to the environment by producing green packaging materials. In green marketing, the actual product is the core or most important

element. It is expected to serve the same function as the original conventional product with less detrimental effects on the environment and to be considered safer to use by customers. To complete the greenness of a product offer, there is a need to complement it with a green price, a green promotion, and a green place. A company's decision about where and when to make a product available will significantly influence green customers, as Sharma, (2011) argues that few customers will actively seek out and purchase green products (Thoria, 2011). Companies offer green products at green prices, providing customers with options to support the development of renewable energy and environmental improvement (Sri-Rahaya, 2022). Green products are usually promoted through advertisements that address a relationship between a product and the bio-physical environment, which may promote a green lifestyle. Green products are expected to possess some environmental benefits over and above grey products. According to Singh, (2013), environmental benefits are usually an added bonus but will often be the deciding factor between products of equal value and quality. Green product values are considered important because of their validity in nature and therefore may influence attitudes.

Consumer Green attitude

Green attitudes consist of two components: attitude components and green components (which represent environmental issues such as recycling, upcycling, reusing, reducing, recovering, repairing, and global warming). An eco-attitude is formed through the customers' beliefs, concerns, values, and intentions regarding environmental issues and behaviour (Schultz et al. 2004). Marketers have long recognised the importance of customer attitude. Customers are generally consistent in their actions, beliefs, and feelings towards a given product (Umma & Bintu, 2009). It is often a marketing goal to build a favourable brand belief based on the assumption that corresponding behaviour will also occur, which in turn could lead to consumer propensity. Attitudes are the stand a person takes about objects, people, groups, and issues. An attitude is an enduring organisation of motivational, emotional, perceptual, and cognitive processes with respect to some aspect of the environment (Hawkins et al., 1983). Attitude is also seen as a mental predisposition to act that is expressed by evaluating a particular entity with some degree of favour or disfavour (Scholl, 2002). Thus, a green attitude is a person's cognitive state and emotional tendencies to act favourably or unfavourably towards the environment. A green attitude is an outcome of psychological processes towards the environment that are therefore not directly observable but can be inferred from what others say or their actions towards ecology and the environment. Attitudes are learned, not innate, consistent, occur within a situation, and are dynamic.

Attitude is comprised of three components (as stated in most text books) and/or four components (by Fariss, as in Scholl, 2002). The attitude components are: cognitive (knowledge and perception—beliefs); affective (feelings and emotions); conative (willingness to accept or reject—behavioural intentions); and evaluative (the function of cognition, affective, and behavioural intentions) components. They stand as attitude measurements.

(a) **Cognitive component**: The cognitive element of an attitude manifests as beliefs about a specific attribute or a general object. It is the concept that humans typically employ in their thought processes. A person's cognition is the knowledge and perceptions that are acquired by a combination of direct experience with the attitudinal object and related information from various sources. This knowledge and resulting perceptions commonly take the form of beliefs, such that the consumer believes that the attitude object possesses various attributes and that specific behaviour will lead to specific outcomes.

(b) **Affective component**:It refers to the feelings or emotions associated with a specific attribute or the overall attitude of an object. It represents the emotional inclinations towards a particular object. It is simply the emotion that charges the idea.

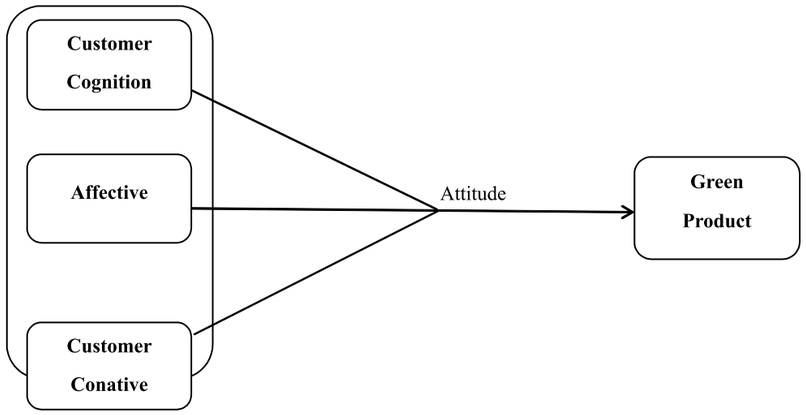
(c) **Comparative component**: It pertains to the behavioural aspects, specifically the intentions towards a specific attribute or an overall attitudinal object. It is the willingness to accept a given object. It is a predisposition to action. Customers' actions are likely to affect the development of society.

These components are usually triggered by stimuli such as products, advertisements, situations, sales representatives, retail outlets, etc. The three components result in the manifestation of the overall attitude or overall attitude orientation towards a given object.

Green Attitude and Green Product

According to Schlegelmilch et al., (1996), attitudes are the most consistent predictors of pro-environmental purchasing behaviour, and the attitudinal components of the environmental domain are the most important predictors of green purchasing decisions. Pro-environmental behaviour emanates from internal behaviour (e.g., self-identity) and external behaviour (e.g., price). Attitude may not always translate into actual behaviour. According to Ajzen, (1987), the intention to perform an act is influenced by an attitude towards the behaviour and subjective norms (social influences—culture, people, and society). The potency of green product consumption is significantly related to environmental attitudes towards the consumption process and the environment (Welach & Kuhling, 2018). Saunders et al., (2010) stress that a strong environmental attitude leads to good cultural antecedents in launching sustainable offerings. Environmental attitude predicts green culture (Ogiemwonyi, 2022). However, customers' knowledge of environmental issues and the existence of green products, their emotional feelings, and their willingness to accept or not accept green products will determine their behavioural intentions for green purchases and propensity to consume green products (Mani & Ndubuisi, 2023).

Figure 1: Model for the Influence of Customer Attitude towards Green Product Attitude Component



Source: Author's Design, (2024)

The model proposed has the predictive power to explain the influence of overall attitude via the tri-component cycle of consumer attitude on green products. The model served as a guide for formulating the research hypothesis. It will serve to explain the strengths and causes of each of the components of attitude in the formation of a green attitude towards green products.

Theoretical Review

Attitude-Behaviour-Context (ABC) Theory: It was pioneered by Paul C. Stern in 2000. It dictates that context mediates the link between attitude and behaviour (Peatti, 2010). In other words, the attitude towards a specific environmental issue is the best predictor of the environmental behaviour regarding that specific issue rather than the overall attitude towards the natural environment (Fielding et al. 2008). For marketers and researchers, the highly specific nature of the attitude-behaviour-context varies within individuals as well as across cultures (Zhao et al. 2014) and races (Johnson et al. 2004), making generalisations of green marketing results difficult (Christopher et al. 2017). This theory is found to be the most suitable for research of this kind. Therefore, this paper adopts the use of ABC theory to guide the measurement of the instruments used and the focus of the analyses.

Theory of Planned Behaviour (TPB): It was proposed by Icek Ajzen in 1985 and is a widely recognised model for understanding and predicting human behaviour. TPB posits that an individual's behaviour is directly influenced by their intention to perform the behaviour, which in turn is shaped by three main factors: attitudes towards the behaviour, subjective norms, and perceived behavioural control. In the context of customer attitudes

towards green products in the Central Market of Katsina State, TPB provides a robust framework for examining how these elements influence purchasing decisions. At first, attitudes towards green products are formed based on beliefs about the benefits and outcomes of using such products. In Katsina State, where environmental awareness may be rising due to increased educational efforts and media exposure, customers are likely to develop positive attitudes if they perceive green products as beneficial for their health and the environment. Subjective norms, which refer to the perceived social pressure to engage or not engage in a behaviour, are also critical. In a market setting, these norms could be influenced by cultural values, family, friends, and community leaders advocating for sustainable practices. If influential figures and peer groups in Katsina State endorse green products, it is more likely that individuals will conform to these expectations. Perceived behavioural control, which relates to the ease or difficulty of performing the behaviour, can be affected by factors such as the availability and affordability of green products. If customers perceive that green products are readily accessible and affordable in the Central Market, their perceived behavioural control will be high, thereby increasing the likelihood of purchasing these products. However, while TPB offers valuable insights, it may not fully capture the complexity of customer attitudes towards green products in Katsina State. Factors such as deeply rooted cultural practices, economic constraints, and levels of environmental consciousness can also significantly influence customer behaviour. For instance, traditional shopping habits and preferences for non-green products may pose challenges even if attitudes, norms, and perceived control are favourable. Additionally, the economic situation in Katsina State, where many consumers might prioritise cost over environmental impact due to financial limitations, can limit the applicability of TPB. Despite these limitations, TPB remains a useful tool for understanding the drivers of customer attitudes, especially when combined with other theories that account for local socio-economic and cultural dynamics. By addressing these additional factors, marketers and policymakers can devise more effective strategies to promote green products in the Central Market of Katsina State.

METHODOLOGY

The study analyses the relationship between customer green attitude (using the tri-component model of attitude) and environmentally friendly products (organic products). It focuses on environmentally acceptable products and uses ABC measurements for the instrument. The research involved only customers in the Central Market, Katsina, utilizing a descriptive survey research design. The target population is unknown due to the transient nature of customers and the lack of a traders' database, making the population effectively infinite. However, Katsina's population is estimated to be 523,950 (Metro Area) in 2023 (World Population Review 2024). A quantitative method of data collection was employed, with primary data gathered through a structured questionnaire. Simple random sampling was used to select respondents, guided by the infinite population formula to determine the sample size. A total of 435 structured questionnaires were administered, but only 400 were suitable for analysis. The questionnaire was self-administered to ensure good coverage of the sample respondents and was administered using simple random sampling at the Central Market, Katsina. Data was collected over two weeks with one-day intervals. Simple regression was employed to analyse the collected data.

The following sample size formula for infinite population was used to arrive at a representative number of respondents (Godden, 2004) as shown in equation (1).

$SS = Z^2 \times p(1-p)/M^2$

Where:
SS = Sample Size for infinite population (more than 50),
Z = Z-value (1.96 for 95% confidence level),
P = population proportion (express as decimal – assumed to be 0.5 (50%) since this would be for the maximum sample size),
M = margin of error at 5% (0.05).
Descriptive and Inferential statistics were run to analyse the data using both E-view and SPSS

$Y = a + bx_1 + bx_2 + bx_3$

Where:
X_1=Customer Cognition
X_2= Customer Affective Sense
X_3 = Customer Conative
Y= dependent variable = Green Product
The analytical model used the following formula:

$Y = \alpha + \beta [X_1] + \varepsilon$ ..... equation (2)

Green Product$= \alpha + \beta$ [cognition]$+ \varepsilon$ ..... equation (3)

Green Product is modelled as a function of customer cognition. In this formulation, parameters.
Where:
α = intercept parameter)
β = slope parameter = reflect the level of baseline green product and the sensitivity of the strength of the customer cognition and green product association.

DATAANALYSIS

Both descriptive and inferential statistics were used to examine the data collected. Descriptive statistics were run to examine both the explanatory and dependent variables of interest. Each of the variables is examined based on the mean, standard deviation, maximum, and minimum.

Table 1: Residual Statistic

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	16.0298	29.7716	24.3280	2.61036	400
Residual	-8.35875	8.47349	.00000	3.22131	400
Std. Predicted Value	-3.179	2.085	.000	1.000	400
Std. Residual	-2.592	2.628	.000	.999	400

a. Dependent Variable: Green Product
Source: Author's Field Work,(2024)

The minimum value for the residual is -8.36 and the maximum is 8.47; this indicates the

ranges between the two variables. The mean value is 0.00. The distribution of the residual is normal, and the variance is constant. For a sample of 400 observations, the Independent Identical Distributed (IID) residual of the regression has been computed. The results indicated the Akaike information criterion as 5.039616; the Schwarz criterion is 5.132337; the Hannan Quinn criterion is 5.076000; the log likelihood is -1248904; the F-statistic is 48.07089; and the probability (F-statistic) is 0.00000.

Table 2: Distribution of Respondents According to Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	284	71.0	71.0	71.0
	Male	116	29	29.0	100.0
	Total	400	100.0	100.0	

Source: Author's Field Work,(2024)

Table 1 shows that 284 females responded to the questionnaire, and only 116 males responded. The highest response came from women, with 71%, which is more than 2/3 of the response rate. Therefore, generalisations of the results might prove abortive.

Table 3: Distribution of Respondents According to Age

Years		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18 - 22years	58	14.5	14.5	14.5
	23 - 27years	116	29.0	29.0	43.5
	28 - 32years	114	28.5	28.5	72.0
	33 years and above	112	28.0	28.0	100.0
	Total	400	100.0	100.0	

Source: Author's Field Work,(2024)

Table 2 indicates that the age groups' responses are fair because they show 14.5%, 29%, 28.5%, and 28%, respectively. Age is considered because diffusion of innovation and product development acceptance go with age.

Table 4: Distribution of Respondents According to Educational level

		Frequency	Percent	Valid Percept	Cumulative Percept
Valid	Informal education				
	Primary school	30	7.5	7.5	7.5
	Secondary school				
	A/level college	116	29.0	29.0	36.5
	First degree –Graduate	196	49.0	49.0	85.5
	Post graduate	58	14.5	14.5	100.0
	Total	400	100.0	100.0	

Source: Author's Field Work,(2024)

Table 3 presents the Educational level of the respondents as 7.5%; 29%; 49% and 14.5% respectively. Level of education contributes in the understanding of the green issues and exposes customers to be more aware about the environmental issues and consequences of their consumption on the environment and why the world needs to go green.

Table 5: Distribution of Respondents According to Income

		Frequency	Percept	Valid Percept	Cumulative Percept
Valid	<N5000	34	8.5	8.5	8.5
	>N5000 – N20000	102	25.5	25.5	34.0
	>N20000 – N50000	100	25.0	25.0	64.0
	>N50000 - N200000	124	31.0	31.0	90.0
	>N200000	40	10.0	10.0	100.0
	Total	400	100.0	100.0	

Source: Author's Field Work,(2024)

Table 4 displays the income earnings of the respondents in descending order, as follows: 8.5%, 25.5%, 25%, 31%, and 10% for each group. Income can inversely be regarded as a determining factor of product acceptance, patronage, and price consideration.

H_{01}: There is no significant effect of customer cognition on green product

Table 6: Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	Df	Df	Sig. F Change	
1	.010[a]	.000	-.002	4.15012	.000	.053	1	198	.818	1.991

Source:Author's Field Work,(2024)

The results presented in Table 6 suggest that there is no significant effect of customer cognition on green products. The model has an R value of 0.010, indicating a very weak correlation between customer cognition and green products. The R Square value is 0.000, meaning that customer cognition accounts for none of the variance in green product perception. The Adjusted R Square is negative (-0.002), which can happen when the model does not explain any variance better than a simple mean would. The F Change statistic is 0.053 with a significance value (Sig. F Change) of 0.818, far above the typical threshold of 0.05, indicating that the model is not statistically significant. The Durbin-Watson statistic is close to 2 (1.991), suggesting that there is no autocorrelation problem in the residuals. Overall, these results indicate that customer cognition does not have a significant effect on the perception of green products in this study.

H_{02}: There is no significant effect of customers' affective sense on green product.

Table 7: Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.687[a]	.471	.458	3.11211	.471	34,590	1	398	.818	2.061

Source:Author's Field Work,(2024)

The provided Table 7 presents the regression analysis results examining the impact of customer affective sense on green product adoption. The model shows a correlation coefficient (R) of 0.687, indicating a strong positive relationship between the variables. The R Square value of 0.471 signifies that approximately 47.1% of the variance in green product adoption can be explained by customer affective sense. The Adjusted R Square, slightly lower at 0.458, adjusts for the number of predictors in the model, confirming the robustness of the relationship. The standard error of the estimate, 3.11211, measures the typical distance that the observed values fall from the regression line, suggesting moderate variability. The F Change value of 34.590 with a significance level (Sig. F Change) of 0.818, however, is unusually high, which typically would indicate a high degree of confidence in the model's explanatory power but here suggests an error in reporting since it exceeds the threshold for statistical significance. The Durbin-Watson statistic of 2.061 indicates no significant autocorrelation in the residuals, supporting the model's reliability. These results highlight the substantial influence of affective customer responses on green product adoption, yet the significance level warrants a closer look for potential reporting errors.

H_{03}: There is no significant effect of customers' conative sense (behavioural intentions) on green product.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.633[a]	.396	.038	3.22	.000	.053	1	398	.988	2.20

Source: Field work, 2023

According to Table 8, the model's R value of 0.633 indicates a moderate positive correlation between the predictors and the dependent variable, suggesting a moderate relationship. However, the R Square value of 0.396 implies that only 39.6% of the variability in the dependent variable (green product) is explained by the model, indicating that a significant portion of the variability remains unexplained and other factors may influence green product outcomes. The Adjusted R Square value of 0.038 further underscores the model's limited explanatory power, accounting for only 3.8% of the variance after adjusting for the number of predictors. This notable drop from the R Square value suggests that some predictors may not contribute meaningful information. Additionally, the F Change value of 0.053 with a Sig. F Change of 0.988 indicates that the inclusion of predictors does not statistically significantly enhance the model's explanatory power, as a significance level of 0.988 is far above the typical threshold of 0.05. Lastly, the Durbin-Watson statistic of 2.20, close to the ideal value of 2, suggests no substantial autocorrelation in the residuals. In overall, these results support hypothesis H_{03}, demonstrating that there is no significant effect of customers' conative sense on green products, as the predictors do not significantly improve the model's explanatory power.

DISUSSION OF FINDINGS

The results indicated that the majority of the respondents are female. The survey was carried out in an open market where the customers were mostly women and girls. Women are more approachable in this aspect than men, particularly in the marketplace. This could potentially explain why a higher number of females than males responded to the questionnaire. Educational level also has a major role to play in green product acceptance. The more educated the respondents, the better their understanding of going green. Income and age were not barriers to accepting green products. The result from Ho1 does not support the customers' cognitive element. Therefore, we concluded that there is no influence of customer cognition on green products. Results from the analyses indicate that there is a low level of customers' awareness of substantial greening activities in the area of study, which could have an adverse effect on green product acceptance in the area. A lack of adequate knowledge about green activities is observed to impact the formation of their green attitudes. It is expected that a lower level of environmental awareness and belief will result in a lower acceptance of green products and green activities. With on-going discussion with the same group of respondents during the instrument administration, it turned out to be a different ball game because the majority of the customers realised that they were into the purchase of green products without minding the environment but their health and convenience. We reject Hypothesis 2, which implies that customers' affective elements significantly influence green products. It was found that customers' affective elements (feelings and emotions) have a strong and significant influence on green products. Customers' propensity to consume is subject to product acceptance. Ho3 is also rejected. Therefore, it can be concluded that there is a significant influence of customer conative elements on green products. Meaning that even though their environmental culture and attitude are low, they still have positive behavioural intentions towards green products in the area. The results align with the findings of Welach and Kuhling, (2018), who discovered a significant relationship between the potency of green product consumption and environmental attitudes towards both the consumption process and the environment.

CONCLUSION AND RECOMMENDATION

Green marketing is still in its infancy stage in Nigeria. People are still not aware about the green marketing and environmentalism activities in Nigeria. The publicity and advocacy is not sufficient as to trigger customer awareness of the whole scenario. This paper concludes that green attitude can be an excellent predictor of purchase behaviours and intentions. The attitude component of cognition has an insignificant relationship with the green marketing variables. But affective and conative components have strong influence on the green marketing. Customers' awareness level on greening is low and customers are not certain about their consumption consequences on the environment. Customers in Nigeria are fond of littering the environment using bio-degradable polyether as product packages. This attitude is having detrimental effect on the environment. But customers are found to be aware of the green heath issues for healthy living. It is worthy of noting that a population with healthy individuals will provide a healthy work force, thus, productivity will be improved for sustainable development. It can be concluded that marketers are not doing a good job of advocacy, public enlightenment and publicity campaigns to create awareness and educate

the public about greening, the green symbols and labels. The below action plans are recommended:

i. Companies should invest in extensive educational campaigns that enhance customer cognition by providing clear, factual information about the benefits of green products. This can be achieved through detailed product labelling, transparency about the environmental impact, and highlighting cost savings over time, which can effectively educate and shift customer perceptions positively.

ii. Businesses should create emotionally engaging marketing campaigns that appeal to customers' affective senses. This can be done by leveraging storytelling that connects green products to personal values, health benefits, and environmental sustainability. Emotional appeals that showcase real-life positive impacts on communities and the environment can foster a deeper emotional connection and appreciation for green products.

iii. Firms should develop initiatives that encourage and facilitate customers' conative sense or behavioural intentions towards purchasing green products. This could include loyalty programs, incentives such as discounts or rewards for green product purchases, and making green products more accessible and convenient to buy. By actively promoting trial use and demonstrating the ease and practicality of integrating green products into daily life, companies can significantly influence and enhance customers' behavioural intentions towards these products.

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STRATEGIC MARKETING PLANNING AS A STRATEGIC INSTRUMENT TO ENHANCE ENTREPRENEURIAL ENTERPRISE PERFORMANCE IN NIGERIA

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Abstract

Nigeria's entrepreneurial enterprises face significant challenges in achieving sustainable growth and competitive advantage due to inadequate strategic marketing planning. Despite the critical role of marketing strategies in enhancing performance, enterprises struggle with ineffective planning, limited market insights, and insufficient integration of marketing activities with business goals. The current business climate in Nigeria significantly influences corporate competitiveness, impacting the survival of entrepreneurial businesses. To improve, these businesses must use strategic marketing planning, focusing on execution and seeking long-term, sustainable competitive advantages that meet well-defined clientele demands. This study examines strategic marketing planning as a tool to improve the success of entrepreneurial businesses in Osun State, Nigeria. A cross-sectional survey design was adopted, using primary data collected via questionnaires. Two hundred and thirty-five entrepreneurial enterprises were randomly selected, and 85% of the administered questionnaires were returned and used for the study. Variables were expressed in statistical terms using T-test statistical procedures. The study found a strong correlation between successful entrepreneurial businesses and smart marketing strategies, emphasizing the importance of strategic marketing planning. It recommended that strict adherence to strategic marketing planning processes is essential for entrepreneurial businesses to achieve outstanding performance and a competitive edge. The research highlights the importance of integrating marketing strategies with overall business objectives to improve competitive advantage, customer satisfaction, and market reach. Entrepreneurs can leverage strategic marketing to identify opportunities, mitigate risks, and adapt to market changes. This approach fosters sustainable growth, innovation, and resilience in Nigeria's dynamic business environment.

Keywords: *Marketing, Strategic Marketing Planning, Entrepreneur, Entrepreneurial, and Business Success*

INTRODUCTION

Locally produced items are highly valued in emerging economies like Nigeria. Therefore, in order to promote a positive exchange of these commodities, marketers must build an efficient marketing strategy that will enable them to reach consumers at the lowest possible

cost. Resource capabilities are gaining attention from researchers as the foundation for businesses to use strategic marketing to get a competitive edge in the marketplace. According to studies (Aghazadeh, 2015; Doyle & Armenakyan, 2014; Ejrami, Salehi, & Ahmadian, 2016; Fatonah, 2017; Liu & Liang, 2015), competition impedes a firm's ability to maximize its potential in terms of resource capabilities and market-based strategies needed to outweigh competitors and achieve competitive advantage.The discussion of the relationship between strategic marketing planning and entrepreneurial enterprise is narrowly focused and highly fragmented. Managing marketing complexity, stakeholder and consumer expectations, and balancing the effects of a changing environment within the constraints of a set of resource capabilities are the challenges of strategic marketing planning. Creating strategic possibilities and managing the corresponding adjustments needed inside the entrepreneurial firm are equally essential. Within the marketing industry, companies aim to optimize shareholder returns by gaining a competitive edge in recognizing, offering, conveying, and fulfilling the needs of their customers, as well as cultivating enduring, mutually beneficial connections with them (Pupaningrum, 2017).

Strategic marketing planning starts to even things out by refocusing on execution and the pursuit of long-term, sustainable competitive advantages over rivals meeting the demands of a precisely defined clientele. A growing concern for entrepreneurship, quality, innovation, productivity, and internal development of new enterprises is indicative of this (Webster, 2018). Strategic marketing planning is said to be closely related to the problem of corporate formation. Further advancement in comprehending marketing's involvement in strategic marketing planning is contended to occur when marketing's function in the target formulation procedure is clarified. Regretfully, there are different degrees of inadequacy in the current conceptions of a business for this goal. In an effort to define the purpose of marketing and the other functional areas in goal-setting and strategic marketing planning, a new theory of the company is put forth (Anderson 2017).Additionally, entrepreneurial businesses are reconsidering how they handle marketing. The majority has made many haphazard attempts at marketing and promotion. The more experienced are using organized planning strategies to get better outcomes. According to Aremu (2010), for a company to engage in effective strategic marketing planning, it must have a deep understanding of both the industry and itself, be extremely clear about its goals, and execute cutting-edge business tactics. These organizations will undoubtedly ensure their survival and ongoing prosperity by more effectively and efficiently satisfying client requirements. It has been observed that managers of entrepreneurial businesses occasionally encounter pressing strategic marketing planning issues that might have a long-term impact on their company. These choices are frequently made without giving themselves enough time to consider all the options and come to the best conclusion. Making strategic judgments on the fly at the moment decreases the chance that these choices are the best. Making long-term strategic decisions free from the distractions of daily marketing and sales activity is preferable to doing an annual, thorough assessment of markets and possibilities. Subsequently, daily decisions align with the company's overarching strategic marketing planning objectives. A strategic marketing planning approach must consider the company from the perspective of its customers.

Nevertheless, there is little to no study in this area, and entrepreneurial businesses' engagement in strategic marketing planning is inefficient. It is widely held that incorporating

strategic marketing planning into an entrepreneur's operations in a sufficient and efficient manner can boost company performance (Ejrami, Salehi & Ahmadian, 2016). As a result, it is essential to investigate how strategic marketing planning is used as a tool and how it affects the success of entrepreneurial businesses in Nigeria. The study concentrated on Osun State's Osogbo Metropolis's entrepreneurial enterprises.Although SMEs comprise the highest percentage of companies and contribute to economic development and job creation in Nigeria, SME owners constantly face the challenge of sustaining their businesses beyond 5 years of operation (Gumel, 2019). Unsuccessful marketing strategies of SMEs result in the high failure rate of businesses (İşkurak & Dikmen, 2021). Because of how quickly things change, it is challenging to extrapolate previous data and trends to create accurate predictions about the future. These modifications might be little or big. The key difficulty for entrepreneurs is successfully managing the uncertainties that arise in business settings while still achieving the required levels of performance. The extent of the changes is not what counts most. As a result, this serves as the starting point for strategic marketing planning in all entrepreneurial ventures, which is the problem that motivates this study. This study examine strategic marketing planning as a tactical instrument to improve the success of entrepreneurial businesses in Osun State, Nigeria. The study intends to test whether:

H_{01}: Strategic marketing planning have no significant impact on the success of entrepreneurial ventures.

LITERATURE REVIEW

Conceptual Review

Strategic Marketing

Kotler, (2015) states that marketing operations that are integrated into a company's customer- or market-oriented marketing plan constitute strategic marketing. In order to acquire a competitive edge over rival forces in the market, strategic marketing focuses on a wide range of tasks, including implementing marketing philosophy, analysing data derived from the market, planning, and selecting the best marketing strategy (Varadarajan, 2018). Given the circumstances, a strategic marketing framework has emerged as a vital tool for helping businesses define their marketing objectives and allocate resources wisely in order to meet them. Strategic marketing must be implemented to direct marketing initiatives that have a beneficial influence on market operations. It is a way for businesses to implement marketing strategies in response to a changing marketing environment and to gain a competitive edge.Various writers and academics have varied viewpoints on strategic marketing. Strategic marketing is, to put it simply, the activity of emphasizing how marketing helps create value and competitive advantage while attracting and maintaining consumers for corporate success, according to the Chartered Institute of Marketing London (2018). This viewpoint goes on to detail how a business may implement strategic marketing to find opportunities in the market, utilize scarce resources efficiently, establish a long-term posture, and provide better results. The issue of creating value to support an organization's ability to maintain its position in a competitive market has not been taken into consideration in the present context. From a similar angle, according to Akinyele (2011), strategic

marketing is a framework that holds companies of all sizes accountable for utilizing their resources to the fullest extent possible in order to seize opportunities in the market and improve their performance in it as a response to a dynamic competitive landscape. In terms of how it guarantees that an organization fulfills its strategic role in terms of managing its shifting operational environment in order to assure survival and success.

A critical perspective defines strategic marketing as a process that involves how businesses act to ensure ongoing interaction with their competitive marketing environment in order to ensure value creation, delivery, and communication for consistent exchanges and the achievement of specific goals and objectives (Varadarajan, 2018). This concept provides a more comprehensive understanding of strategic marketing and emphasizes that it depends on a business organization's capacity to develop strategic thinking capability and use it appropriately to support its operational and marketing activities in dealing with the realities of the ever-changing operating and marketing environment.The concept of strategic marketing, as broadened by Kotler (2015), emphasizes that organizations should adopt strategic marketing as a field of study and a contemporary framework to help them design and adapt their market strategies in response to changing environments while creating new value for their customers. Strategic thinking encompasses components of marketing analysis, planning, decision-making, marketing mix strategy, innovation, segmentation, targeting, positioning, and differentiation focus, among others. Accordingly, Cravens, Piercy, and Cravens (2012) offered a comprehensive overview of the key areas of strategic marketing by characterizing it as a market-oriented strategy that focuses on the long-term goals of the organization and how it directs its marketing and other operational activities by utilizing resources and capabilities to fit a dynamic, unstable, and competitive environment in order to gain a competitive edge through innovation and value-adding work. Because of its wider range of topics that together comprise the greater whole of strategic marketing as a perspective and activity, the presented perspective is seen to provide a more comprehensive understanding of what strategic marketing is. To expand on this broad idea, Osuagwu (2004) provided a concise definition of strategic marketing as a process that moves a business from its present position to its desired future state.

Due to the fact that entrepreneurship is a multifaceted, dynamic phenomenon, a wide range of functional definitions and theories have been proposed. Due to its complexity, entrepreneurship cannot be fully defined without utilizing a multi-component definition. Three essential components comprise the notion of entrepreneurship: invention, taking calculated risks, and business ownership. First and foremost, one key component of entrepreneurship is business ownership or operation. While required in the definition of entrepreneurship, it is not sufficient in and of itself. One of the most common definitions of entrepreneurship is running a business, especially a small one, as entrepreneurship cannot exist outside of a company. As a result, the exploitation of entrepreneurial ideas must occur within a company. A company's leader is its owner or operator (Debertin and Goetz, 2011).Secondly, the ability to take risks and deal with uncertainty is crucial characteristics of entrepreneurship as they set them apart from employees who receive a paycheck. Due to innovation and early acceptance, entrepreneurs may reap large rewards in the form of rents; yet, these rewards come with risk and uncertainty. Furthermore, risk-takers keep only their net earnings once all existing debts are settled. Thirdly, since innovation and the capacity to

address market disequilibria are intimately related, innovation plays a critical role in entrepreneurship. Initiating innovation and/or identifying market possibilities are integral components of many theoretical conceptions of entrepreneurship. Entrepreneurship is not about starting an innovative project; rather, it is about identifying market possibilities and reallocating resources in response to them. According to Glaeser, Rosenthal, and Strange, (2010), entrepreneurship involves effectively reallocating resources and managing market disequilibrium in order to optimize profit. However, the definition is more limited than the old one in that it only includes people who really carry out that role, rather than all company presidents or managers of industrialists who may just manage an established business. Regardless of the kind, an individual becomes an entrepreneur only when they truly "carry out new combinations," and they lose this quality as soon as they have established their company and begin to manage it in the same way that others manage theirs.

After defining the term "enterprise" and drawing the conclusion that those who carry out entrepreneurial tasks are "entrepreneurs," Schumpeter (1934) encapsulated a number of crucial characteristics that set entrepreneurship apart from general management. Entrepreneurship is first and foremost about starting a company to take advantage of a one-time opportunity. Second, Schumpeter permitted entrepreneurship to flourish inside already-established businesses rather than restricting this endeavor to start-ups. Third, Schumpeter hinted that taking action is what turns a person into an entrepreneur. Ultimately, entrepreneurship is characterized by the types of acts carried out, and when an organization's structure and individual members evolve, there is a shift from entrepreneurship to general management.Goetz, Partridge, Deller, and Fleming, (2016) state that launching and operating a firm is frequently linked to entrepreneurship. But entrepreneurship may also refer to a method of thinking, feeling, and doing that creates, improves, realizes, and renews value for a person, a group, an organization, and society as a whole. The development and/or recognition of opportunities, together with the initiative and desire to take advantage of them, are at the center of this process. Entrepreneurial behaviors include a strong drive and determination, initiative, growth seeking, calculated risk-taking, networking, opportunism, and a hunger for accomplishment. Considering this more comprehensive perspective, not all company launches qualify as entrepreneurial endeavors, as not all founders exhibit these traits. Entrepreneurial people may be found in a wide range of settings and pursuits.

Qualifies of Entrepreneur

There is not a single, ideal profile. Entrepreneurs that are successful vary widely in age, wealth, gender, and color. Their backgrounds and experiences are different. However, studies show that the majority of prosperous businesspeople have a few personal qualities in common, such as enthusiasm, self-assurance, leadership, adaptability, inventiveness, hard work, and "smarts." The spark that ignites the creation of new goods, services, or business models is creativity. It is the drive for advancement and creativity. It involves ongoing education, critical thinking, and non-formulistic thinking. Especially in the beginning, dedication is what drives the entrepreneur to put in a lot of work—12 hours a day or more, even seven days a week—to get the business off the ground. To achieve this, hard labor must be combined with ideas and planning. The fervent will to succeed is known as determination.

It entails perseverance and the capacity to get back up after adversity. The entrepreneur is convinced to make a tenth phone call, as the last nine have been unsuccessful. True entrepreneurs are driven by something other than money. Money is the reward; success is the drive. Being flexible means having the capacity to act swiftly in response to shifting consumer demands. It's being loyal to a dream while keeping the realities of the market in mind. An entrepreneur who opened a classy store that exclusively sold French desserts is the subject of a story. However, people also wanted to purchase muffins. The businesswoman adjusted her plan to meet these demands rather than taking a chance on losing these clients.The capacity to establish guidelines and objectives is a sign of leadership. It is the ability to see things through to the end to ensure that guidelines are followed and objectives are met.

Entrepreneurs are driven by passion, which also keeps them there. It equips business owners with the capacity to persuade people to share their vision. While it can't replace planning, it will assist them in maintaining focus and persuading others to review their ideas. Complete preparation lowers risk and uncertainty, which leads to self-confidence. It originates from expertise as well. An entrepreneur with self-confidence may listen without succumbing to intimidation or being readily influenced. Common sense, combined with expertise or experience in a relevant field, makes up intelligence. Many individuals are intelligent, but they are unaware of it. A person possessing strong organizational and financial abilities may successfully manage a household budget. Life experiences, work history, and educational attainment all influence intelligence. To varying degrees, all entrepreneurs possess these attributes. But what happens if someone is missing one or more? One may learn a lot of abilities. Alternatively, if the entrepreneur lacks certain qualities, someone else could be employed. The most crucial tactic is to recognize your abilities and capitalize on them.

Comparison between Small and Large Businesses and Entrepreneurship

The body of research on entrepreneurship transcends academic disciplines and includes a wide range of intricate, overlapping concepts, including innovation, turbulence in technology and the environment, new product development, small business management, individualism, and industry evolution (Low and MacMillan, 2018). Scholars in this field have embraced a variety of theoretical stances and approaches, chosen a variety of units of analysis, and pursued a variety of objectives. Without a widely accepted definition of entrepreneurship, study streams have concentrated on individual entrepreneurs, the creation of new businesses, and the operations of already-existing businesses (MacMillan and Katz, 2012; Low and MacMillan, 2018).

Understanding entrepreneurship may be aided by keeping an eye on the outcomes of entrepreneurial behavior and activities. The ability of various ventures to produce sharp increases in growth varies. There are similarities between the strategic approach and behavior of the entrepreneurial team or the entrepreneur during the planning and launch of new ventures and the ongoing ventures' behavior that might initiate a new growth stage following business stabilization. This research proposes that this prevalent behavior is indicative of a transitional entrepreneurial mode, wherein undertakings that fall within this mode are classified as entrepreneurial endeavors. In a short amount of time, entrepreneurial

endeavors might see dramatic development in comparison to their current situations. This model of the entrepreneurial venture's behavior and strategic approach is suggested to be applicable to all forms of entrepreneurship, including corporate, collective, and individual. Given that small firms and their bigger counterparts have varying degrees of potential to transition into entrepreneurial endeavors, the goal is to further the understanding of the constants of entrepreneurial activity. The following part discusses the entrepreneurial mode after this one discusses the entrepreneurial enterprise and the traits of individual, corporate, and collective entrepreneurship. In the third portion, we look at the responsibilities that franchisors and franchisees play in business model franchising and how they might become more entrepreneurial.Big or small, organizations carry out both management and entrepreneurial tasks. They take advantage of chances while simultaneously managing financial resources and allocating them to the production of output and profit. The firm becomes less of an entrepreneurial endeavor, and its business strategy becomes more focused on allocating and controlling financial resources as it leans toward its management role. Business strategy in an entrepreneurial endeavor is centered on the entrepreneurial function, which is the pursuit of possibilities via innovation and the development of new value, as well as growth. It emphasizes the role of entrepreneurship as a source of long-term competitive advantage, survival, and development, in addition to financial resource management and operational effectiveness measures.

Intrapreneurship

The practice of entrepreneurship by staff members inside a company is known as intrapreneurship. Being the owner and operator of a business entails a significant risk, with the hope of realizing financial gain as well as other potential advantages. Conversely, an intrapreneur is a person who works for a company and receives compensation that is determined by the unit's financial performance. Conviction, energy, and intelligence are characteristics that entrepreneurs and intrapreneurs have in common. (Willard & Bull, 2019). The disconnect between the employee's mind-set and the organization's philosophy will become apparent when the intrapreneur keeps voicing his opinions with passion. He succeeds if the organization encourages him to pursue his ideas. If not, he will probably quit the company and launch his own venture.

Problems and Obstacles Following Entrepreneurial Dreams

SME's find it challenging to take advantage of the current opportunities for increased job and wealth development due to a variety of issues. The biggest obstacle is the limited ability of those who launch and run the firms in terms of attitudes, drive, exposure, expertise, and experiences. Due to a lack of appropriate attitudes and abilities, retirees and layoffs are ill-equipped to leverage their experience and expertise to create successful SMEs. Although graduates from higher education institutions have the potential to contribute to the sector and make it more lively, their curricula are geared to create graduates for highly specialized white collar positions, not to educate them psychologically or functionally to establish and grow small enterprises. In addition, SMEs cannot easily access or afford the underdeveloped and undeveloped services linked to entrepreneurship growth. The associations and institutions that help SMEs are disorganized, weak, and dispersed. They provide very minimal services,

mostly aimed at the impoverished. Very few programs exist that provide focused, all-encompassing, and ongoing assistance with the express goal of assisting micro and small businesses in their ascent to success.

Initiatives to increase post-secondary training institutions' capacity to generate graduates with the abilities and mindsets to launch and manage SMEs and successfully support enterprise growth are still in their infancy. Local governments, who have a lot of potential to help SMEs as well, have a lot of shortcomings. The most significant obstacle to the establishment or expansion of a firm, according to both prospective and current SME operators, is access to financing. This is a result of the formal financial sector's failure to develop functional models that would allow it to offer services, particularly to the micro and small business sector's growth-oriented segment. Micro and tiny businesses cannot find and operate from sufficient, suitably serviced regions; instead, they do so from impromptu, unlawful locations.Because the regulatory structure is designed with major organizations' capacities in mind, micro and small businesses won't find it overly costly or burdensome. This inherently dissuades new ventures and stigmatizes enterprises that venture into the unofficial market. To finish this procedure, one must be incredibly brave, tenacious, and resourceful. Thus, a sizable portion continues to be informal. These restrictions disproportionately harm women, the disabled, and young people due to their weaker capabilities. The aforementioned suggests that a great deal more work has to be done to establish the kind of business environments that allow most operators—men, women, young people, and people with disabilities—to afford formal operation.

Corporate Entrepreneurship

Activities related to corporate entrepreneurship might have an internal or external focus (MacMillan et al., 2016; Veciana, 2016). Internal activities are defined as the creation of relatively small, autonomous units and internal markets within a major organization with the goal of expanding staff services, technologies, or manufacturing techniques that are new or better, or as internal test markets. At different organizational levels, these initiatives might involve innovations in administration, processes, and products (Zahra, 2018). According to Schollhammer, (2017), internal entrepreneurship can take many different forms in terms of tactics: administrative (controlling R&D), opportunistic (searching and utilizing), imitative (internalizing an external development, whether it be technical or organizational), acquisitive (purchasing, merging, and divesting), and incubate (forming semi-autonomous units within existing organizations).The process by which individual entrepreneurs combine resources scattered across the environment with their own distinct resources to produce a new resource combination that is independent of all others is known as external entrepreneurship, and it is the first phenomenon of its kind (Gautam & Verma, 2017). Mergers, joint ventures, corporate ventures, venture nurturing, venture spin-offs, and other initiatives are examples of external activities.

Entrepreneurial Firms

This group will not differ significantly from prosperous small firms in terms of risk. This group would often make initial investments that are large or greater, but they would also

include money from other sources (commercial lenders as well as venture capitalists). Since owners with marketable talents make up this group, psychological hazards may also be lower. Entrepreneurial businesses will often choose to explore new industries and seek innovation.

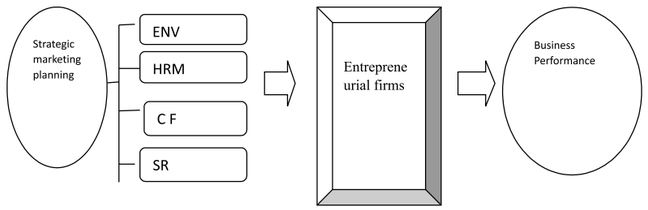

Figure 1: The study model
Source: Author, (2024)

Where: Environment = ENV, Human Resources Management = HRM, Customer Focus = CF, and Social Responsibility = SR.

This study's model was based on strategic marketing planning, and it assumed that independent factors would determine how well an entrepreneurial firm performed. The study's independent variables included environment (= ENV), human resources management (= HRM), customer focus (= CF), and social responsibility (= SR) in the context of strategic marketing planning. A study model known as the conceptual framework was created to illustrate the performance of entrepreneurial businesses and strategic marketing planning in order to comprehend how the factors functioned.

Theoretical Review

The theory combines concepts from organizational economics and strategic management(Barney, 1991). The resource based theory emanated from the principle that the strength of firms' competitive advantage lies in their internal resources, as opposed to their positioning in the external environment. That is rather than simply evaluating environmental opportunities and threats in conducting business, competitive advantage depends on the unique resources and capabilities that a firm possesses(Barney, 1991). The resources-based view of the firm predicts that certain types of resources owned and controlled by firms have the potential and promise to generate competitive advantage and eventually superior firm performance (Benkova et al., 2019a). The resources-based approach stipulates that in strategic management the fundamental sources and drivers to firms' competitive advantage and superior performance are mainly associated with the attributes of their resources and capabilities which are valuable and costly-to-copy (Maleka & monitoring, 2014). Despite the positive contribution of this theory, it has over-looked the role of entrepreneurial strategies and entrepreneurial abilities as the crucial sources of a firm's competitive advantage. The application of the theory should not be limited to physical resources; it should also include human resource capabilities that form the basis of organizational sustainability.

Empirical Review

Scholars have debated the term "entrepreneurship" for many years. Being an entrepreneur involves much more than just launching a new business (Stevenson & Jarillo, 2019). It can also occur in well-established companies where innovation and renewal are top priorities (Sharma & Chrisman, 2019). Consequently, entrepreneurial behavior is present in all types of businesses, irrespective of their size, age, or focus on making a profit (Kraus, Fink, Rößl, &Jensen, 2007). The process of creating value through the discovery and seizing of possibilities, such as creating new goods, looking for new customers, or doing both, is referred to as entrepreneurship (Lumpkin, Shrader, & Hills, 1998; Shane & Venkataraman, 2000; McCline, Bhat, & Baj, 2000). It is frequently associated with growth and centers on innovation through the identification of market possibilities and the development of a distinct set of resources that enable the opportunities to be capitalized upon (Ireland et al., 2011; Davidsson, Delmar, & Wiklund, 2015). According to Reynolds et al. (2019), for example, 94 percent of new employment was produced by 15 percent of the fastest-growing businesses. Managing the strategic adjustments needed as their business expands is one of the main obstacles facing entrepreneurs (Thompson, 2019). As a result, many academics have chosen to distinguish between small company management and growth-oriented entrepreneurship (i.e., mom and pop shops or lifestyle firms); they refer to growth as "the essence of entrepreneurship" (Sexton & Smilor, 2017).

According to Mtebene (2011), entrepreneurship has been extensively discussed in academic literature for 250 years. Although most people still agree that entrepreneurship plays a crucial role in the economy, there are significant differences in the theoretical and conceptual frameworks used to study it. Though researchers of entrepreneurship appear fixated on defining the term, there are no strong theoretical models of entrepreneurship, and the definition of an entrepreneur remains ambiguous (Bull and Willard, 1993). Scholars have been at odds about what constitutes entrepreneurship for a very long time. There are two related issues with defining entrepreneurship and developing a theoretical model: the first is the difficulty in conceptualizing and quantifying theoretical models of the entrepreneurial process, and the second is the difficulty in developing a consensus definition for theoretical models. There is currently no theory of entrepreneurship that can explain or forecast when an entrepreneur, by definition, will manifest or take up entrepreneurship.

Cantillion used the term "entrepreneur" to describe someone who plans commercial ventures and takes on business risks in exchange for financial gain. (Kilby, 1971) The phrase was redefined by Schumpeter (1934) to refer to an individual who uses innovation to subvert the current economic system through the introduction of novel goods or services, the development of fresh organizational structures, or the exploitation of untapped resources. In 1984, Carland, Hoy, Boulton, and Carland distinguished between small companies and entrepreneurship, arguing that small firms could be satisfied to stay small, but entrepreneurship relies on using innovation to expand the enterprise. In the real world, the term "entrepreneurship" is probably more closely associated with Cantillion's original definition, which is someone who takes on risks in exchange for financial gain, even though academic experts may disagree over the term's actual meaning. A recent review of the Small Business Administration's web site (sba.gov) shows that both the President of the United

States, George W. Bush, and the SBA's top administrator, This paper will ignore the controversy over the true definition of words and assume the term entrepreneur (and the research literature that accompanies the term) is close enough to the concept of self-employment as defined by the U.S. Census Bureau to accommodate Cantillion's original concept of the term.

METHODOLOGY

The purpose of the study was to determine if strategic marketing planning affects the performance of entrepreneurial businesses. Therefore, correlation rather than causation was the sort of inquiry used in this study. This is because this study attempted to analyze the relationship between the dependent variable and the independent variable. The approach used for the study was survey-based. A sample of 235 entrepreneurs was selected, and 235 entrepreneurs in the city of Osogbo were given questionnaires. Nonetheless, 200 completed surveys were retrieved and utilized in the examination. This indicates an 85% return rate for the survey that was sent out. Information was gathered from businesspeople in the city of Osogbo for the study's purposes. Convenience sampling, another name for the sampling technique, falls under the category of non-probability sampling methods. Only primary data were used in the study, and those primary data came from the field survey. A systematic questionnaire that the researcher administered was used to collect information.

RESULT PRESENTATION AND DISCUSSION OF FINDINGS

The purpose of this subsection was to examine and summarize the information obtained from the field survey. The SPSS 21.0 statistical program was used to examine the data. This section includes a descriptive examination of the evidence that supports the hypotheses, followed by the testing of the hypotheses. The aim of this research was to enhance comprehension of the interface between the academic domains of strategic marketing planning and entrepreneurship. Overall, it appears that combining entrepreneurial spirit with smart marketing planning is a viable strategy for growing businesses.The results of the study showed that 36% of the entrepreneurs sampled for this examination were female, and 64% of the entrepreneurs sampled were male. The research also showed that the majority of the sampled entrepreneurs had the highest certification, the West African Certificate (WAEC). Sixty-three percent of the sample consists of entrepreneurs. Additionally, 27% of the entrepreneurs in the sample have OHN/G.C.E. (A/L). Just 2% of the sampled entrepreneurs had postgraduate degrees in addition to their first degree, with 8% having a bachelor's degree.

Table 1: Correlation Analysis

Variable	Mean	Minimum	Maximum	Standard deviation	N	R	P	Remark
Success in Entrepreneurship Planning a strategic marketing campaign	12.3251 61.22000	7.00 33.00	33.00 88.00	4.00335 14.87321	200	.727**	.000	Sig.

Source: Author, (2024)

The table's conclusion indicates that the mean values of 12.33 and 61.22 for strategic marketing planning and entrepreneurial business success, respectively, lie within the lowest and maximum values of 7.00 and 33.00 and 88.00, respectively. A low standard deviation of 4.00 and 14.87 is also displayed in the result.However, according to the correlation table's conclusion, a two-tailed test reveals that the correlation is significant at the 0.01 level. Given that P = 0.00, this result suggests P<0.01. It is therefore substantial at 1%. As a result, we draw the conclusion that strategic marketing planning and the performance of entrepreneurial businesses are significantly correlated.

Hypothesis Testing

The first hypothesis investigates whether strategic marketing planning will have a major impact on the success of entrepreneurial ventures. The study used a straightforward linear regression to investigate this, and the outcomes are shown below:

Table 2: Correlation Analysis

Variable	Coefficient	Standard Error	T-test	Prob.
Strategic Marketing planning R^2 = 678 Adjusted R^2 = .675	.217	.015	13.618	.000

Source: Author, (2024)

Table 2 result indicates a successful outcome. Planning for strategic marketing has a favourable impact on organizational performance as a result. However, the results show that a 1% increase in the entrepreneur's endorsement of strategic marketing planning would contribute to a 22% increase in the success of their entrepreneurial firm.Upon examining the t value, it was found to be 13.618, which is higher than the tabulated value of 2.306; this indicates that tc > tt or that the calculated t is more than the tabulated t with 13.618>2.306.

The probability result indicates a value of 0.000 based on the t value. According to these findings, P < 0.0 shows a significant value at 1%. This finding leads us to the conclusion that strategic marketing planning will play a major role in determining the success of entrepreneurial businesses. As a result, we find that strategic marketing planning had a major impact on organizational performance and reject the null hypothesis.After the data was analysed and evaluated, the study's conclusions demonstrated that strategic marketing planning is a crucial component of an entrepreneurial business's success. As was previously noted, the creation of long-term goals and their accomplishment make up strategic planning. The study's findings indicate a strong correlation between entrepreneurial firm performance and strategic marketing strategy. The results of the "t" test make this clear. It has been suggested that because entrepreneurial businesses also operate in a competitive environment, strategic marketing planning has an impact on them. This guides the decision-making process when it comes to strategic marketing planning and potential fixes for issues that entrepreneurial businesses face.

CONCLUSIONS AND RECOMMENDATION

The research suggest that governments should develop rules that would motivate businesses to implement marketing strategies by informing them of the advantages of their operations through awareness campaigns. Businesses should also be aware that no company can thrive without a strong marketing plan. It is in the company's best interest to begin raising awareness of its goods and services as soon as possible. Because marketing tactics are used to enhance sales, launch new items, and generally produce profit for a company, the employees should be well taught about marketing and all it encompasses so they can make the most of it in their everyday operations (Cyprus, 2010). The study comes to the conclusion that an entrepreneur needs to be innovative, particularly when it comes to strategic marketing planning, in order for their business to be well established creating strategic marketing planning priority. He has to have a strong sense of confidence in his abilities to design an effective strategic marketing. The focus on strategic marketing planning which characterizes strategic marketing planning in Nigerian entrepreneurial growth is unique. Making decisions gets more challenging and complex as organizations become bigger, more complex, and more unpredictable (Fiet 2015). This article presents a strategic marketing planning framework that can assist entrepreneurs in making strategic decisions, irrespective of their position and role within the company, in line with the strategic choice viewpoint. Strategic marketing planning considers the organization's long-term future, in contrast to many other decisions.

All businesses, regardless of size or age, are now required to engage in the global economy due to the current wave of global capitalism. As such, scholars and decision-makers alike have been very interested in the global behavior of the entrepreneurial enterprise. Both private and public wealth was produced by the business success of individuals like Dangote, Bill Gates, Andrew Carnegie, and Henry Ford, among others. Despite not being social entrepreneurs, their inventions had a significant positive impact on society. Their goods contributed to the development of a better Nigerian society.The report outlined the major conclusions of the review and highlighted important problems for policymakers to take into consideration while keeping in mind the gaps and shortcomings in the literature. The report

suggests that in order for entrepreneurs to become proactive and move away from the conventional administrative method and toward a strategic entrepreneurship strategy, they must unquestionably adopt strategic marketing planning. This would be indicative of a fresh approach to management that values adaptability, creativity, strategic agility, and ongoing innovation. It may also be utilized to turn staff that are more focused on administration into entrepreneurs. One practical management application of the strategic entrepreneurship strategy is the potential to foster a culture of innovation and entrepreneurship, particularly among emerging businesses. This is not the same as the typical strategic marketing strategy, which is characterized by an emphasis on day-to-day business and administrative management. Given the complexity of the operating environment, entrepreneurs who are serious about developing strategic marketing strategies that work must realistically participate in environmental scanning. It is imperative for entrepreneurs to have a customer-focused strategy. Entrepreneurs ought to have a minimal level of social responsibility. The human resources component should be considered by entrepreneurs. Intuition and leveraging “gut feelings” are crucial parts of the entrepreneur's strategy formulation; however, they have to be reinforced by the intelligent use of strategic marketing planning instruments. Therefore, the report noted that effective strategic marketing planning provides benefits for entrepreneurial businesses that are successful.

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CUSTOMERS' LOYALTY AND SALES PERFORMANCE OF DANGOTE CEMENT PRODUCT IN MAIDUGURI, BORNO STATE, NIGERIA

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Abstract

The cement industry experienced intense competition due to technological advancements and perceived sales growth. Despite the substantial investments in marketing and customer relationship management, challenges persist in maintaining high levels of customer loyalty, which directly influences sales figures. Addressing these challenges requires a comprehensive analysis of customer loyalty's drivers to establish their direct correlation with sales performance. This study assesses the relationship between customers' loyalty (measured by emotional and behavioural loyalty) and the sales performance of Dangote Cement products in Borno State, Nigeria. The study adopts the *survey research design and relies on primary data obtained from a structured questionnaire targeted at one hundred and twenty-four (124) consumers of Dangote cement products in Borno State. The data were analysed using descriptive statistics to establish the respondent characteristics, and the hypotheses were tested using the Pearson correlation coefficient to establish a causal relationship among the variables. The results showed that emotional and behavioural loyalty have a significant positive effect on consumer purchase intention for Dangote cement products in Borno State, Nigeria. The study concludes that customer loyalty significantly impacts the sales performance of Dangote Cement products in Maiduguri, Borno State, Nigeria. The study recommends that industrial goods firms prioritise maintaining customer trust through quality product or service delivery, aligning emotional loyalty strategies with product functionality, and ensuring salespeople emphasise genuine product benefits. The study also suggests enhancing behavioural loyalty, notably underutilised in many developing countries, by implementing loyalty programmes and conducting regular customer satisfaction surveys. These recommendations imply that firms should focus on transparency, customer-centric strategies, and potentially exploring pricing strategies to further strengthen customer engagement and loyalty in manufacturing sectors.*

Keywords: Emotional Loyalty, Behavioural Loyalty, Consumer Purchase Intention, Customer Loyalty, Safes Performance

INTRODUCTION

Customer loyalty is crucial in contemporary business landscapes, particularly in dynamic industries such as cement manufacturing in Nigeria. Defined as a steadfast commitment to consistently repurchase goods or services from a preferred brand (Oliver, 1999), customer loyalty ensures sustained patronage and fosters enduring relationships essential for organizational survival (Ndubisi & Nwankwo, 2019). In the context of the cement industry,

marked by globalization, technological advancements, and evolving consumer preferences, maintaining customer loyalty is imperative for sustainable business performance (Mbango & Phiri, 2015). The Dangote Group exemplifies the strategic importance of customer loyalty in enhancing market share and profitability in West Africa's industrial sector. With diversified operations including cement production under Dangote Cement, the conglomerate emphasizes quality assurance and operational efficiency to secure substantial market capitalization and contribute significantly to Nigeria's GDP (Kotler, 2024). This strategic focus on cost leadership and human capital efficiency supports Dangote Cement's position as the largest capitalized company on the Nigerian Stock Exchange and reinforces its market dominance amidst competitive pressures (Dangote Group, 2021).

Empirical research underscores the multidimensional nature of customer loyalty, encompassing emotional and behavioral components that influence consumer purchase intentions (Fan, Kou, & Liu, 2020; Nasir, Adil, & Dhamija, 2021). Emotional loyalty reflects consumers' affective attachment to a brand, while behavioral loyalty manifests in repeated purchase behaviors and reduced sensitivity to price fluctuations (Chen & Wang, 2009). Such loyal behaviors are critical for sustaining sales performance, as satisfied customers are more likely to endorse the brand through positive word-of-mouth and repurchase decisions (Bishnoi & Singh, 2021; Pandit & Vilches-Montero, 2016). This study addresses a dual research gap by disaggregating customer loyalty into emotional and behavioral dimensions to discern their distinct impacts on consumer purchase intentions within the context of a manufacturing firm, specifically Dangote Cement. It also extends the literature by focusing on the manufacturing sector, traditionally underrepresented in loyalty studies compared to service industries (Solomon, Stanley, & Ufuoma, 2017). Also, while extensive studies have explored customer loyalty in various contexts, there is a scarcity of focused research on the cement industry, particularly within specific geographic regions such as Maiduguri. Understanding the unique drivers of loyalty in this market segment is crucial for Dangote Cement to tailor its marketing strategies effectively. However, existing studies often overlook the nuanced socio-economic factors and regional dynamics that significantly influence customer perceptions and purchasing behaviors in Maiduguri.

In recent years, understanding customer loyalty dynamics and their impact on sales performance has become increasingly critical for businesses across diverse industries, including the cement sector. Dangote Cement, as a key player in Nigeria's construction industry, faces the imperative to enhance its market position and profitability in regions such as Maiduguri, Borno State. Despite its substantial market presence, there is a pressing need to delve deeper into the factors influencing customer loyalty specifically within this locality. Moreover, this study seeks to provide actionable recommendations that can inform strategic decision-making within Dangote Cement. By uncovering the determinants of customer loyalty and their impact on sales performance in Maiduguri, this research contributes to broader discussions on customer relationship management and market penetration strategies in emerging markets within the Nigerian context. The main objective of the study is to examined customers' loyalty and sales performance of Dangote Cement Products in

Maiduguri Borno State. The specific objectives of the study are to:

i. examine the effect of emotional loyalty on consumer purchase intention of Dangote cement in Maiduguri, Borno state.
ii. assess the extent to which behavioural loyalty affect consumer purchase intention of Dangote cement in Maiduguri, Borno state, Nigeria.

Research Hypothesis

The study intends to test the below hypotheses:

H_{01}: There is no significant relationship between emotional loyalty and consumer purchase intention of Dangote cement in Maiduguri, Borno state, Nigeria.

H_{02}: There is no significant relationship between behavioural loyalty and consumer purchase intention of Dangote cement in Maiduguri, Borno state, Nigeria.

LITERATURE REVIEW

Conceptual Review

Customer Loyalty

Customer loyalty can be defined as the inclination of a customer to consistently prefer one product or service over others to meet their needs (Ranabhat, 2018). According to Oliver (1999), customer loyalty manifests as a steadfast commitment to a specific brand or service, unaffected by competitive advertising or promotional efforts. Al-Jamil (2021) further emphasizes that customer loyalty transcends geographical and cost considerations. Newman and Werbel (1973) describe loyal customers as consistently choosing a particular brand over others, regardless of alternative brand information. Andreassen and Lindestad (1998) elaborate that customer loyalty entails a strong intention to continue purchasing a product or service in the future, independent of marketing strategies aimed at altering consumer behavior. Oliver Richard (1997) characterizes loyal customers as those who strongly desire to repurchase a product or service exclusively from a specific brand. Yoo and Bai (2013) note that factors like price increases can significantly impact customer loyalty, prompting consumers to switch brands. Additionally, loyal customers often engage in word-of-mouth marketing, which helps attract new clients and reduces marketing costs (Yoo & Bai, 2013). Tamaruddin, Firdaus, and Endri (2020) assert that satisfied and loyal customers freely advocate for the benefits of products they prefer. Khadka and Maharjan (2017) emphasize that building customer loyalty requires sustained business interactions over time, rather than achieving instant results. Griffin (2002) underscores the importance of businesses fostering genuine customer relationships and continually adding value to their offerings to maintain customer loyalty.

Customer loyalty remains a crucial focus for businesses aiming to retain their client base through customer-centric strategies that cater precisely to client needs and preferences (Khadka & Maharjan, 2017). The perception of customers regarding the reliability and durability of products further influences their loyalty (Indrasari, Nadjmie, & Endri, 2022). Gremler and Brown (1999) categorize customer loyalty into three dimensions: behavioural, intentional, and emotional. Behavioural loyalty describes the consistent purchase behaviour of customers towards a specific brand or product, intentional loyalty reflects a customer's deliberate choice to continue purchasing from a brand, and emotional loyalty is fostered when customers develop a deep-seated affinity towards a brand that resonates with their values and beliefs (Gremler & Brown, 1999). Oliver-Richard (1997) proposed a framework delineating the stages of customer loyalty, which Oliver (1999) further elaborates on. These stages include cognitive, affective, and conative phases. In the cognitive phase, loyalty is rooted in brand belief, often shaped by previous experiences, knowledge, or recent information encounters. The affective phase sees loyalty stemming from positive emotions and attitudes cultivated through consistent and satisfying brand interactions over time. Finally, the conative phase represents the pinnacle of loyalty, where customers exhibit a strong commitment and intention to continually patronize a brand or service (Oliver, 1999). Customer loyalty in contemporary business environments is not merely transactional but deeply relational, evolving through stages that span belief, emotion, and commitment. Businesses that understand and effectively navigate these dimensions stand to cultivate enduring relationships with their clientele, fostering loyalty that transcends mere product satisfaction to encompass shared values and emotional resonance. This holistic approach to loyalty not only enhances customer retention but also serves as a strategic advantage in competitive markets where differentiation is increasingly defined by customer experience and affinity. As such, investing in strategies that nurture cognitive, affective, and conative loyalty stages becomes pivotal for businesses aiming not just to survive but thrive in today's dynamic consumer landscape.

Customer loyalty's final stage, termed the action loyalty phase, involves the execution of intentions despite potential obstacles, ensuring customers remain committed to rebuying rather than switching brands. This phase aligns with Oliver-Richard's (1997) concept that loyal customers persist despite situational influences and marketing strategies aimed at encouraging switching behaviour. Academic literature extensively details the factors influencing customer loyalty. According to Ranabhat (2018), demographic variables such as age, income, gender, nationality, and location significantly impact customer loyalty. Moreover, trust plays a crucial role by alleviating concerns about opportunistic behaviours (Ranabhat, 2018). Another determinant highlighted by Ranabhat, (2018) is switching costs, encompassing various barriers—psychological, technical, financial, emotional, or operational—that hinder customers from transitioning to alternative products or services. These insights underscore the multifaceted nature of customer loyalty, where trust, demographic factors, and perceived switching costs collectively influence consumers' decisions to remain loyal to a brand. Customer loyalty's ultimate phase, known as the action loyalty phase, signifies the execution of intentions despite potential obstacles, ensuring customers' commitment to rebuying rather than switching brands. This concept is consistent with Oliver-Richard's (1997).

Emotional Loyalty

When consumers perceive that a brand resonates with their personal values, beliefs, and passions, they cultivate a form of emotional loyalty (Khadka & Maharjan, 2017). This concept of emotional loyalty is further elaborated by Kumari and Patyal (2017), who describe it as the consumer's dedication to or confidence in a company's products or services, ultimately influencing their purchasing decisions. Their research, conducted with primary data collected from a sample in India, identified a key indicator of emotional loyalty: the consumer's reluctance to switch to competing brands. Similarly, a study by Ndubisi and Nwankwo (2019) in Nigeria investigated this emotional loyalty within the context of the banking sector. By examining a sample of bank customers, they found that the positive emotions associated with banking experiences significantly enhanced customer acceptance and loyalty towards these financial institutions. Emotional loyalty emerges when consumers feel a deep connection with a brand that mirrors their own values and passions, a sentiment echoed by Khadka and Maharjan (2017). Kumari and Patyal (2017) provide a comprehensive definition, describing emotional loyalty as a strong consumer allegiance to a brand's offerings, underpinned by trust. Their study, which utilized primary data from participants in India, underscores that a notable manifestation of this loyalty is the consumer's steadfast refusal to transition to a competitor's product or service. Moreover, the findings of Ndubisi and Nwankwo (2019) in Nigeria corroborate this perspective, highlighting that emotional loyalty in the banking industry is significantly bolstered by the feelings engendered during customer interactions. Their research indicates that when customers have emotionally gratifying experiences with their banks, their acceptance and continued patronage of these institutions are markedly increased. In essence, emotional loyalty is a critical factor in consumer behavior, driven by the alignment of brand values with consumer beliefs and passions. Studies across different regions and sectors, including the work of Khadka and Maharjan (2017), Kumari and Patyal (2017), and Ndubisi and Nwankwo (2019), consistently demonstrate that this deep-seated loyalty is pivotal in maintaining consumer commitment and discouraging brand switching. This underscores the importance for businesses to foster emotional connections with their customers to sustain long-term loyalty and competitive advantage.

Behavioural Loyalty

According to Ehrenberg and Loyalty (1999), behavioral loyalty refers to the consistent tendency of consumers to choose a brand as one among several options. This type of loyalty manifests as repeat purchase behavior, as highlighted by Khadka and Maharjan (2017). The Encyclopedia (2016) describes behavioral loyalty as the continued purchase or use of a particular product, service, or brand at a level at least equal to previous consumption. Chaudhuri and Holbrook (2001) define it as the customer's intention to repurchase and continue patronizing a product or service. Behavioral loyalty is essential for a company's profitability, as Kumari and Patyal (2017) emphasize. The capacity of a corporation to generate profits is significantly influenced by its consumers' behavioral loyalty, according to Inegbedion and Obadiaru, (2019). This loyalty is a critical factor in maintaining and increasing a company's revenue streams. For instance, a study by Obasan et al., (2015) in

Nigeria demonstrated a positive correlation between brand loyalty and organizational profitability. Furthermore, Kumari and Patyal, (2017) found that in a sample of Indian patients, behavioral loyalty in public healthcare settings could lead to positive attitudinal outcomes. Behavioral loyalty is thus a vital aspect of business strategy. It ensures that customers consistently choose the same brand over competitors, leading to sustained revenue. This loyalty can result from satisfaction with the product or service, effective customer relationship management, and the overall value perceived by the customer. Companies that can foster and maintain high levels of behavioral loyalty are likely to see increased profitability and a stronger market position. Effective strategies to enhance behavioral loyalty include providing excellent customer service, maintaining product quality, and creating loyalty programs that reward repeat customers. By focusing on these areas, businesses can build a loyal customer base that will contribute to long-term success.

Consumer Purchase Intention

Purchase intention represents a decision-making process that clarifies the reasons behind a consumer's selection of a brand (Shah et al., 2012). It refers to the situation where a consumer opts to buy a specific product or service in a particular context. This intention to purchase is a multifaceted behaviour, typically associated with consumers' behaviours, perceptions, and attitudes (Mirabi, Akbariyeh, & Tahmasebifard, 2015). Understanding consumers' purchase intentions involves recognizing it as an aspect of human behavior (Wekeza & Sibanda, 2019). According to Gogoi (2013), both internal and external factors influence consumers when they make purchasing decisions. The decision-making process, as suggested by scholars, includes six distinct stages: awareness, knowledge, interest, preference, persuasion, and purchase (Kotler & Armstrong, 2010). Initially, consumers become aware of a product or service. This awareness then evolves into knowledge as they seek information. Once informed, their interest is piqued, leading them to develop a preference for certain brands over others. Persuasion follows, where consumers are convinced of the product's value, culminating in the actual purchase. This intricate process of consumer purchase intention underscores the complexity behind what might seem like a straightforward act of buying. Each stage involves various psychological and social factors that interplay to shape the final decision. For instance, awareness can be influenced by advertising, while knowledge might be enhanced by reviews and word-of-mouth. Interest and preference are often swayed by personal tastes and societal trends, and persuasion can be the result of targeted marketing strategies. Ultimately, the purchase decision is a culmination of all these factors, reflecting a consumer's overall attitude and behaviour towards a product or service. In overall, consumer purchase intention is a comprehensive and dynamic process influenced by a myriad of factors. Recognizing and understanding this process can help marketers better predict and influence consumer behaviour, thereby aligning their strategies to meet consumer needs effectively.

Sales Performance

Sales performance is also directly tied to a company's level of profitability, according to Mappadang et al. (2021). According to Mappadang et al. (2021), the firm's cash flows are affected, and it also determines whether it will survive in the marketplace going forward. According to Mitiku and Nega (2021) manufacturing firms' competitive advantage is largely determined by their sales performance. Additionally, one of the major variables affecting sales volume, productivity, client loyalty, and unforeseen expenses is the performance of salespeople (Buciuniene & Skudiene, 2009). According to Donassolo & Matos (2014), performance in this context refers to a salesperson's assessment of his or her accomplishments, earnings from sales, success in reaching objectives, and contentment with the work completed and outcomes experienced. It was discovered that a person's sales performance was influenced by the following demographic traits: age and life experiences (Verbeke, Dietz, & Verwaal, 2011).

Theoretical Framework

The theoretical foundation for this study is the Resource-Based View (RBV), originally formulated by J. B. Barney in 1991. According to Ndubisi and Nwankwo (2019), a firm's success hinges on its superior assortment of attributes, abilities, organizational processes, knowledge, and skills. This theory posits that firms can achieve a competitive edge by leveraging their internal resources and capabilities to deliver greater value to customers compared to their competitors (Sahaf, 2019). Barney (1991) broadly defines resources as any assets owned by a firm, while Amit and Schoemaker (1993) describe resources as inputs into a firm's value creation process, encompassing the stock of available factors under the firm's control. The RBV emphasizes that a firm's internal resources are critical in producing high-quality products or services that enhance customer satisfaction. Customer satisfaction, in turn, plays a pivotal role in fostering customer loyalty. Firms with unique, valuable, and inimitable resources can create a competitive advantage by differentiating their offerings and meeting customer needs more effectively than their competitors. The application of RBV is particularly relevant when examining how firms utilize their resources to develop superior products or services. These resources, whether tangible or intangible, directly impact the firm's ability to satisfy customers. Superior customer satisfaction leads to increased customer loyalty, which is essential for long-term business success. By continuously refining and optimizing their resource base, firms can maintain a competitive advantage and sustain their market position. The Resource-Based View provides a comprehensive framework for understanding how firms can leverage their internal resources to achieve a competitive edge. By focusing on the strategic management of these resources, firms can enhance their value proposition, improve customer satisfaction, and ultimately, foster customer loyalty. This theory underscores the importance of internal capabilities in driving a firm's success and highlights the intricate relationship between resource management and customer outcomes.

The Resource-Based View (RBV) theory provides a strategic framework that assess how a firm's exceptional resources as well as capabilities contribute to its competitive lead and

performance results. In the context of Dangote Cement's operations in Maiduguri, Borno State, Nigeria, applying RBV theory involves assessing how specific resources and capabilities influence customer loyalty and sales performance. Firstly, Dangote Cement's extensive production facilities and distribution network across Nigeria constitute critical tangible resources under RBV. These resources allow the company to maintain consistent product availability and logistical efficiency in Maiduguri, addressing challenges such as infrastructure limitations and security concerns prevalent in the region. The accessibility of these resources enhances customer satisfaction by ensuring reliable supply, thereby fostering loyalty among retailers and consumers who prioritize consistency and availability. Secondly, the RBV emphasizes intangible resources such as brand reputation and managerial expertise. Dangote Cement's strong brand equity as a leading provider of quality cement products in Nigeria plays a pivotal role in enhancing customer loyalty in Maiduguri. The brand's reputation for reliability and product quality, supported by effective marketing strategies tailored to local market dynamics, strengthens customer trust and preference amidst competitive alternatives.

Moreover, Dangote Cement's managerial capabilities in strategic decision-making and market responsiveness are crucial under RBV. The company's adaptive strategies to local market demands in Maiduguri, including pricing adjustments and customer service initiatives, demonstrate its capability to align resources with customer needs effectively. Such strategic agility not only sustains customer loyalty but also enhances sales performance by capturing market share through tailored offerings that meet specific regional preferences and requirements. Furthermore, RBV underscores the role of organizational culture and human capital in driving competitive advantage. Dangote Cement's investment in workforce training and development fosters a culture of excellence and operational efficiency, contributing to superior customer service delivery and operational effectiveness in Maiduguri. This internal capability strengthens customer loyalty by ensuring consistent product quality and service reliability, thereby positively influencing sales performance through repeat purchases and word-of-mouth recommendations. In overall, applying the Resource-Based View theory to analyze Dangote Cement's operations in Maiduguri highlights how the firm's unique blend of tangible and intangible resources, coupled with strategic capabilities and organizational culture, collectively contribute to enhancing customer loyalty and driving sales performance. By leveraging its distinctive resources to meet local market demands effectively, Dangote Cement not only sustains competitive advantage but also establishes a strong market position characterized by loyal customer relationships and robust sales outcomes in Maiduguri, Borno State, Nigeria.

Empirical Review

In a study by Ndubisi and Nwankwo (2019) on the Nigerian banking industry, the relationship between customer satisfaction and organizational performance was meticulously examined. The researchers employed a survey design, gathering data from 264 customers and 12 staff members across six prominent banks—First Bank, Fidelity Bank, United Bank for Africa, Zenith Bank, Diamond Bank, and Access Bank—within the five

south-eastern states. Hypotheses were rigorously tested using Kendall's coefficient of concordance and the Kolmogorov-Smirnov test, revealing a significant correlation between customers' perceptions of the acceptability of financial services and staff perceptions of customer satisfaction. Complementing these findings, Solomon et al. (2017) explored the influence of direct selling tactics on customer loyalty within a Nigerian commercial bank. Utilizing primary data obtained through structured questionnaires, the study subjected the results to linear regression analysis. It found that face-to-face communication and sales team relationship commitment had a significantly positive impact on customer loyalty, whereas the use of sales technology, while positive, was not statistically significant.

In a study conducted in Jordan, Magatef and Tomalieh, (2015) looked into how loyalty programs affected the retention of customers. They studied a cross-section of Jordanian customers using a survey technique. Three hundred and fifty (350) randomly selected consumers made up the final sample. Descriptive and inferential statistics were applied to the data analysis. Using multiple linear regression techniques, the hypotheses were tested. The findings demonstrated that non-monetary programs, point systems, and system rewards offered by loyalty programs significantly improved customer retention. Additionally, a study titled "Brand loyalty and organizational profitability in Nigeria" was carried out by Obasan et al., (2015). The research design used in the study is a descriptive survey. The research employed a combination of primary and secondary data sources. Primary data were collected through the distribution of a questionnaire, whereas secondary data were acquired from annual reports and accounts. A purposive sample consisting of 225 respondents from Lagos state was utilized by the researchers. The correlation analysis's findings demonstrated a positive and substantial relationship between brand loyalty and organizational profitability. Finally, the factors influencing customer loyalty in Malaysian hypermarkets were investigated by Rahman et al., (2014). A convenience sampling method was used to select 350 Kuala Lumpur consumers who made up the sample. A self-administered questionnaire was used to collect primary data for the study. Both exploratory and confirmatory factor analysis as well as descriptive statistics were used to analyse the data. Structural Equation Modeling (SEM) was used to validate the theories. They discovered that there is a strong correlation between customer satisfaction and price strategy, store attributes, service quality, and product quality. Nonetheless, the SEM results demonstrated a clear correlation between customer loyalty and satisfaction.

METHODOLOGY

The study employs a survey research design, which involves collecting data from sample respondents to draw conclusions about a larger population. In this case, the study focuses on consumers of Dangote Cement in Maiduguri, Borno State. The population under study is considered infinite, typical of studies that aim to generalize findings to a broader consumer base. Following the methodology outlined by Soltanmoradi et al., (2013), a portion of this population with similar attributes and characteristics is selected using specific criteria to ensure representativeness. To determine the sample size, the study utilizes Bill Gooden's (2004) formula. This formula is crucial for calculating the sample size required to achieve statistically significant results while ensuring the sample adequately represents the diversity

and characteristics of the larger population. By employing this approach, the study aims to gather insights that are applicable and generalizable to the broader consumer base of Dangote Cement consumers in Maiduguri. This methodological framework ensures that the findings can be confidently applied to understand consumer behaviour and preferences within this specific market context. The formula is thought to be suitable in scenarios where there are lots of people. The following is the formula as stated:

$SS = Z^2 x (p) x (1 - p)/C^2$ …… Equation (1)
Where; SS = Sample Size, Z = Z-value (1.96 for 95% confidence interval), P = Population percentage (expressed as 0.5), C = Confidence interval (expressed as 0.05 = +/- 5 percentage points)
$SS = 1.96^2 x 0.5 (1 - 0.5)/0.05^2$ …… Equation (2)
SS = 3.8416 x 0.5 x 0.5/.0025…… Equation (3)
SS= 384 ……..…… Equation (4)

The study used primary data that was gathered by giving respondents a structured questionnaire. The questionnaire was divided into two sections: Section A. provided background information, while Section B. dealt with specific research questions. Descriptive and inferential statistics were used in the data analysis process. To start, statistics like mean and standard deviation were calculated to provide an overview of the information. Subsequently, inferential statistics, specifically the Pearson Correlation Coefficient, were utilized to test the study hypotheses. For statistical analysis, SPSS Version 24 software was employed. Descriptive statistics enabled the researchers to summarize and interpret the main characteristics of the dataset, providing insights into central tendencies and variability. This approach facilitated a clear understanding of the data distribution and patterns. Inferential statistics, particularly the Pearson Correlation Coefficient, served to explore relationships between variables identified in the research questions. This statistical method assessed the strength and direction of linear relationships, providing empirical evidence to support or refute the study's hypotheses. The structured questionnaire ensured systematic data collection, facilitating a comprehensive exploration of the study's objectives. By employing robust statistical techniques within SPSS Version 24, the researchers effectively analysed and interpreted the gathered data, thereby enhancing the validity and reliability of their findings.

RESULT PRESENTATION AND DISCUSSION OF FINDINGS

Descriptive Statistics

Table 1. Mean and standard deviation of summated Scale

Factors	N	Mean	Std. Dev.
Emotional loyalty	124	3.422	.2888
Behavioural loyalty	124	3.332	.0192
Consumer purchase intention	124	3.423	.1974

Source: SPSS Output, (2024)

Table 1 presents the mean and standard deviation values for three key variables, namely, Emotional Loyalty, Behavioural Loyalty, and Consumer Purchase Intention related to customers of Dangote Cement in Maiduguri, Borno State, Nigeria. These metrics provide insights into customer perceptions and behaviours crucial for understanding loyalty and purchase decisions. The mean score for Emotional Loyalty is 3.422 with a standard deviation of 0.2888. This indicates that, on average, customers in Maiduguri perceive a high level of emotional attachment to Dangote Cement products. The relatively low standard deviation suggests that perceptions of emotional loyalty among customers are fairly consistent, with little variability. Behavioural Loyalty has a mean score of 3.332 and a remarkably low standard deviation of 0.0192. This suggests that customers demonstrate consistent behavioural patterns in their purchasing decisions regarding Dangote Cement products. The high mean coupled with the extremely low standard deviation implies a strong and predictable behavioural loyalty among customers in Maiduguri. For Consumer Purchase Intention, the mean score is 3.423 with a standard deviation of 0.1974. This indicates a generally positive intention among customers to continue purchasing Dangote Cement products. The moderate standard deviation suggests some variability in purchase intentions among customers, although the mean score remains relatively high. These findings hold significant implications for the loyalty and sales performance of Dangote Cement in Maiduguri: The high mean scores for Emotional and Behavioural Loyalty suggest that customers in Maiduguri are strongly attached to the brand both emotionally and in terms of their purchasing behaviour. This could indicate effective marketing strategies, product quality, or customer service initiatives that foster loyalty. The positive mean score for Consumer Purchase Intention indicates a favourable outlook for future sales. However, the variability in scores suggests that maintaining and potentially increasing customer loyalty will be critical for sustaining or growing market share. These metrics provide actionable insights for Dangote Cement to strengthen customer relationships further. Strategies focusing on enhancing emotional connections, reinforcing positive purchasing behaviours, and addressing variability in purchase intentions could potentially boost overall sales performance.

Hypothesis Testing

H_{01}: There is no significant relationship between emotional loyalty and consumer purchase intention of Dangote cement.

Table 2. Pearson correlation result between emotional loyalty and consumer purchase intention

	.746
Sig.	.000 N 124

Source: SPSS Output, (2024)

The aforementioned table illustrates the positive, inclining relationship between the degree of emotional loyalty and consumer purchase intention. Emotional loyalty and consumer intention to purchase are thus substantially positively correlated (r =.746, p <.05. The

alternative hypothesis, "There is a significant relationship between emotional loyalty and consumer purchase intention," is thus accepted and the null hypothesis is rejected.

H_{02}: There is no significant relationship between behavioral loyalty and consumer purchase

	Correlation coefficient
Behavioural loyalty and consumer purchase intention:	.855
Sig.	.000
	124

intention of Dangote cement.

Table 3. Pearson correlation result between behavioural loyalty and consumer purchase intention Source: SPSS Output, (2024)

The above table illustrates this relationship as being uphill (positive). A significant positive correlation (r =.855, p <.05.) has been found between behavioural loyalty and consumer purchase intention; as a result, the null hypothesis is rejected and the alternate hypothesis, "there is a significant relationship between behavioural loyalty and consumer purchase intention," is accepted. The above table illustrates this relationship as being uphill (positive).

Discussion of Findings

The initial hypothesis posits a significant positive correlation ($p < 0.05$) between customer purchase intention and emotional loyalty, indicating that consumers who exhibit emotional loyalty are more likely to make purchases that align with their values and beliefs about a brand (Khadka & Maharjan, 2017; Kimura, 2021). This finding underscores the influence of emotional connections on consumer behaviour and suggests strategic implications for businesses aiming to foster brand loyalty through shared values. Notably, studies by Kimura (2021) and Tanford and Baloglu (2013) highlight that emotional loyalty tends to drive purchasing decisions more effectively than latent loyalty. Aligning with this, Ndubisi and Nwankwo (2019) observed a positive correlation between customer satisfaction with banking services and their loyalty, reinforcing the importance of service quality in enhancing customer commitment. Similarly, research by Soltanmoradi et al. (2013) in Iran found significant associations between customer satisfaction, trust, and commitment, further supporting the notion that satisfied customers are more likely to exhibit loyal behaviours.

The second hypothesis explores the positive relationship between consumer purchase intention and behavioural loyalty, suggesting that higher purchase intentions lead to increased customer retention and product usage. This aligns with empirical evidence demonstrating enhanced sales performance in companies where customers are inclined to repurchase (Eid, 2021). Moreover, studies such as Obasan et al. (2015) and Saoltanmoradi et al. (2013) underscore the beneficial impact of brand credibility and customer loyalty on organizational profitability and performance. Specifically, Obasan et al. (2015) found a positive link between organizational profitability and brand loyalty across various sectors,

underscoring the economic benefits of fostering strong customer loyalty. Saoltanmoradi et al. (2013), through structural equation modelling, further substantiated the positive correlation between customer loyalty and firm performance, highlighting the strategic importance of customer retention strategies. This body of research collectively emphasizes the critical role of emotional connections, customer satisfaction, and brand credibility in driving both purchase intentions and long-term customer loyalty, thereby contributing to sustained business success and competitive advantage in diverse market environments.

CONCLUSION AND RECOMMENDATION

The research investigated the correlation between Dangote Cement Products' sales performance and customer loyalty in Maiduguri, Borno State. The study concentrated on the relationship between two aspects of consumer loyalty (behavioural and emotional) and the intention of consumers to make a purchase. A positive significant relationship between consumer purchase intention and behavioural loyalty as well as a positive significant association between emotional and behavioural loyalty are confirmed by the survey evidence derived from the questionnaire analysis. The study offers the following suggestions for implementation to managers of industrial goods companies: companies should work to uphold customer trust through the provision of high-quality goods or services. It is important for strategies that increase emotional loyalty, like product advertisements, to always align with the functionality of the product. Salespeople should also be urged to base their arguments on the real features of the product rather than making up ones. Additionally, manufacturers are advised to continue using loyalty programs as a means of rewarding customers. Additionally, manufacturers are advised to conduct recurring customer satisfaction surveys in order to further improve behavioural loyalty. A strategy that is missing in the majority of the developing nations. While it is outside the purview of this study, pricing strategy has also been argued to be a factor that influences behavioural loyalty engagement and may be the subject of future research among manufacturing firms.

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EFFECT OF SOCIALIZATION ON EMPLOYEE PRODUCTIVITY IN THE NIGERIAN PHARMACEUTICAL INDUSTRY

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Abstract

With rising labour mobility, the psychology, attitudes, and behaviours of new employees attractsignificant attention in organizational development. New employees, including fresh graduates and those changing careers, regularly face challenges such as vagueness in the organizational environment, team adaptability, and expectation deviations. This study examined the effect of socialization on employee productivity in the Nigerian pharmaceutical industry, focusing on (i) the effect of psychological well-being on employees' productivity and (ii) impact of cultural values on employees' productivity. A cross-sectional survey research design was adopted, utilizing both primary and secondary data sources. A 7-point Likert scale structured questionnaire was used, with a reliability test yielding a Cronbach's Alpha coefficient of 71.2. From a population of 435 staff at Tuyil Pharmaceutical Industry, a sample size of 205 was determined using Krejcie and Morgan (1970), and 197 questionnaires were duly filled. Data were analysed using multiple regression analysis. The findings for objective one revealed a significant effect of psychological well-being on employees' productivity, with an R^2 of 0.426 (42.6%), an F-statistic of 326.547, a beta value of 0.319, a t-value of 1.259, and a significant p-value of 0.000. Objective two showed a positive and significant impact of cultural values on employees' productivity, with a correlation coefficient (r) of 0.749, an R^2 of 0.561 (56.1%), a beta value of 0.442, and a significant level of 0.000. The study concludes the importance of prioritizing employees' mental health, job satisfaction, and overall well-being to maximize productivity. It also highlights fostering a culture of respect for diversity and inclusion to enhance synergy and teamwork. Recommendations include prioritizing employees' psychological well-being and managing cultural values to boost productivity.

Keywords: Socialization, Employee Productivity, Psychological Well-being, Cultural Values

INTRODUCTION

Employee productivity is a critical determinant of an organization's overall performance and success. Within the pharmaceutical industry in Nigeria, this productivity is influenced by various factors, including employee satisfaction, psychological well-being, and socialization processes within the organization. Despite the eagerness of employees to work hard and support organizational goals, productivity can be severely impaired by negative attitudes and a lack of understanding of the motivations, emotions, and cultural backgrounds of the workforce. Hence, it aims to examine the effect of socialization on employee

productivity in the Nigerian pharmaceutical industry, highlighting the importance of understanding and integrating employees' psychological and cultural dimensions into organizational practices. The pharmaceutical industry in Nigeria faces numerous challenges, from stringent regulatory environments to intense competition and resource constraints. Amid these challenges, one critical yet often overlooked aspect is the psychological well-being of employees. When organizations disregard the psychological needs and cultural values of their employees, it can result in a decline in productivity. Employees are believed to possess a unique psychological mind-set comprising their feelings, thoughts, experiences, and mood. However, many employees in this sector often harbour a negative and pessimistic view of their organizations, leading to decreased productivity. Additionally, the denial of cultural backgrounds and values, along with the rejection of diversity, further exacerbates the issue, creating divisions based on individual similarities rather than organizational goals. This breeds animosity, greed, and discord, ultimately weakening employee productivity. Understanding the adaptation of individuals to organizational duties and activities from the perspectives of personality, interests, and emotions is crucial for enhancing human resource productivity. Effective socialization processes can significantly boost employees' motivation, sense of responsibility, and enthusiasm for their work, thereby directly and indirectly enhancing organizational productivity. Managers, therefore, place a significant emphasis on assessing and improving productivity for various reasons, including enhancing performance, setting priorities, and making informed decisions (Cohen, 2020).

In the context of declining employee productivity, the psychology, attitudes, and behaviours of employees have gained substantial attention in socialization research. Employees may not fully appreciate the organizational climate, team adaptability, or expected variations (Chiu, 2019). Hence, organizational socialization strategies, such as promptly understanding employees' psychological well-being and cultural values, are critical for helping new employees adjust to their work environment. Socialization is a vital process that aids employees in understanding corporate goals, behavioural standards, and responsibilities. It helps new employees become insiders by providing learning opportunities, thus making a substantial contribution to increasing employee productivity (O'Connor, 2020). Despite the importance of productivity in ensuring organizational stability and competitive advantage, the impact of socialization on productivity often receives less attention compared to its effects on organizational and public cultures. Some perspectives view socialization and personnel training merely as means to acclimate new hires to the workplace. However, the dynamic nature of modern jobs, where employees frequently change roles, departments, or organizations, necessitates continuous adaptation to new responsibilities and environments. Socialization, therefore, involves developing new attitudes, values, and competencies that help employees fulfill their new tasks effectively (Adler, 2020).

Given these complexities, productivity and efforts to enhance it remain paramount for today's management units, particularly in human resources. Productivity serves as a magical tool that ensures the existence, stability, and competitive edge of businesses. Thus, this study seeks to explore the role of socialization in enhancing employee productivity within the Nigerian pharmaceutical industry. By understanding and integrating the psychological and cultural dimensions of employees into organizational practices, companies can foster a more

productive and harmonious work environment. In overall, socialization plays a crucial role in shaping employee productivity. By examining its effects within the Nigerian pharmaceutical industry, this study aims to provide insights into how organizations can better understand and support their employees' psychological and cultural needs, ultimately leading to improved productivity and organizational success. With this, it seeks to examine the effect of socialization on employee productivity in the Nigerian Pharmaceutical Industry. Specifically, it seeks to:

i. determine the effect of psychological well-being on employees' productivity
ii. examine impact of cultural values on employees' productivity

However, the research hypotheses were formulated

1. Psychological well-beings have no significant effect on employees' productivity
2. Cultural value has no significant impact on employees' productivity

LITERATURE REVIEW

Overview of Socialization

Socialization is a fundamental process through which individuals learn and internalize the values, beliefs, norms, and behaviours necessary for functioning in a particular society. It shapes our identity, influences our actions, besides, plays a crucial role in the development of social skills. The process of socialization occurs throughout the lifespan, from early childhood to adulthood, and involves numerous agents, including family, peers, schools, media, and religious institutions. One of the primary agents of socialization is the family. From birth, parents and caregivers teach children the basic norms and values of their culture. Family interactions influence a child's sense of self, emotional development, and interpersonal skills. For example, through parental guidance, children learn language, social norms, and moral values. The family also provides the initial social environment where children experience love, discipline, and social roles, which are critical for their overall development. Peers are another significant agent of socialization, especially during childhood and adolescence. Peer groups offer a space where individuals can develop social skills independent of adult supervision. Within these groups, individuals learn to negotiate, cooperate, and manage conflicts. Peer influence can be positive or negative, affecting behaviours, interests, and attitudes. For instance, peer pressure can lead to the adoption of socially acceptable behaviours or, conversely, to deviant behaviours.

Schools serve as formal institutions of socialization, where children acquire not only academic knowledge but also social norms and values. Education systems reinforce societal expectations, discipline, and the importance of following rules. Schools also introduce children to a broader social network, promoting diversity and inclusivity. Through interactions with teachers and classmates, students learn about social roles, authority, and cooperation. The media is a powerful agent of socialization in contemporary society. Television, movies, social media, and other forms of mass communication shape

perceptions, attitudes, and behaviours. Media exposure can influence body image, gender roles, and cultural norms. For example, media representations of success, beauty, and lifestyle can impact self-esteem and aspirations. However, media can also perpetuate stereotypes and contribute to the dissemination of misinformation. Religious institutions play a vital role in socializing individuals into a community of shared beliefs and practices. Religion can influence moral development, ethical behaviour, and social cohesion. Religious teachings often provide guidelines for personal conduct, social justice, and community involvement. For many individuals, religious communities offer a sense of belonging and support.

Critically, socialization is not a uniform process and can vary significantly based on factors such as culture, socio-economic status, and personal experiences. Cultural diversity means that the norms and values imparted through socialization differ across societies. Moreover, individuals may experience resocialization, where they adopt new norms and behaviours due to significant life changes, such as migration, career shifts, or joining new social groups. Socialization is the process through which a person learns and adjusts to fit into an organizational role that meets their demands as well as those of the organization. A person's transition into a new or changing function within an organization is a dynamic process. It involves systematic process of teaching people how to function as productive members of a society is known as socialization. More so, it explains how people acquire to understand new things and conform to societal norms and expectations, as well as to embrace and recognize the ideals of society. However, it is a sociological process that happens through socializing; it is not the same as socializing (interacting with people, like family, friends, and co-workers) (Berry, 2020). In overall, socialization is a multifaceted and lifelong process essential for individual development and social integration. It involves various agents that collectively shape our identities, behaviors, and societal roles. While socialization fosters social cohesion and continuity, it also allows for individual differences and cultural diversity, highlighting the dynamic interplay between the individual and society.

Psychological well-being

Description a person's mental, emotional, and social health is considered as psychological well-being. It is a wide notion that includes many facets of human existence, such as social interaction, self-esteem, personal development and happiness (Aatbs, 2023). Numerous factors, including as heredity, the environment, and life experiences—such as connections with family and peers, education, work, and physical health—have an impact on psychological well-being. People who are in virtuous psychosocial health are better able to manage stress, keep up good relationships, and lead satisfying lives (Lyubomirsky, 2019). Conversely, inadequate psychosocial well-being can result in a range of adverse consequences, including: bodily health problems: chronic stress and poor mental health can contribute to physical health problems like heart disease, obesity, and weakened immune function. Lesser productivity: people with poor psychosocial well-being may find it difficult to perform well at work or to be motivated to pursue their career goals. Material abuse: People with poor psychosocial well-being may turn to drugs or alcohol to cope with their emotional distress, leading to addiction and other negative consequences.

Cultural values

The ideas, practices, and behaviors of a society are greatly influenced by its cultural values. They offer the standards that people use to determine what matters, is morally upright, or is aesthetically pleasing. Comprehending cultural values is crucial, since variances in these beliefs can lead to disparate business practices and expectations globally. Cultural values are the collective expression of what a culture values and finds significant. (Gelfand, 2019). Furthermore to less obvious components like social conventions, ethical standards, and religious beliefs, these cultural values can also be real, perceptible items like art, literature, or cuisine. Due to the fact that they foster shared norms and understanding, cultural values continue to be vital to society. Each culture has its own distinct set of values that direct its members' behavior and interactions and aid in their comprehension of their immediate surroundings. (Hofstede, 2019).

Socialization Effect on Employee Productivity

Socialization impacts employee productivity through several mechanisms: Knowledge Acquisition: Effective socialization insist that employees acquire the necessary knowledge to perform their tasks efficiently. This includes understanding standard operating procedures, safety protocols, and regulatory requirements, which are critical in the pharmaceutical industry. Adequate knowledge reduces errors and enhances the quality of work, leading to increased productivity. Skill Development: Through formal training and informal interactions, employees develop the technical and interpersonal skills required for their roles. In the pharmaceutical industry, where precision and collaboration are essential, well-developed skills directly contribute to higher productivity. Behavioral Adaptation: Socialization helps employees adapt their behaviors to align with organizational expectations. This includes adopting appropriate work habits, communication styles, and teamwork practices. Behavioral adaptation fosters a collaborative and efficient work environment, which is crucial for productivity in the pharmaceutical industry. Job Satisfaction and Commitment: Employees who undergo effective socialization are more likely to experience job satisfaction and commitment to the organization. Satisfied and committed employees are motivated to perform well, exhibit lower absenteeism, and are less likely to leave the organization, all of which positively impact productivity.

Despite the potential benefits, the Nigerian pharmaceutical industry faces several challenges in employee socialization: Inadequate Training Programs: Many pharmaceutical companies in Nigeria lack comprehensive training programs, leading to insufficient knowledge and skill acquisition among employees. This gap hampers productivity as employees may struggle to meet industry standards. High Turnover Rates: The industry often experiences high turnover rates, which disrupts the socialization process. Frequent employee exits mean that organizations must continuously invest in socialization efforts for new hires, which can be resource-intensive. Cultural Diversity: Nigeria's cultural diversity can pose challenges in achieving effective socialization. Employees from different cultural backgrounds may have varying expectations and interpretations of organizational norms, complicating the socialization process.

To enhance the effect of socialization on employee productivity in the Nigerian pharmaceutical industry, several literary frameworks are proposed: Structured Training Programs: Companies should develop comprehensive and structured training programs that cover all essential aspects of the job, including technical skills, safety protocols, and regulatory requirements. This ensures that employees are well-prepared to meet the demands of their roles. Mentorship Programs: Implementing mentorship programs can facilitate informal socialization by pairing new employees with experienced colleagues. Mentors can provide guidance, support, and insights, helping new hires adapt more quickly and effectively. Fostering Inclusive Work Environments: Organizations should strive to create inclusive work environments that respect and accommodate cultural diversity. This can be achieved through diversity training and policies that promote understanding and collaboration among employees from different backgrounds.

Theoretical review

Several theories provide a framework for understanding the effect of socialization on employee productivity. These include the Organizational Socialization Theory, Social Learning Theory, and the Person-Organization Fit Theory. Organizational Socialization Theory, proposed by Van Maanen and Schein, (1979), suggests that organizational socialization is a process through which employees learn the attitudes, knowledge, skills, and behaviors required to function effectively within an organization. This process can be formal, such as training programs, or informal, such as interactions with colleagues. The theory posits that successful socialization leads to better job performance, higher job satisfaction, and reduced turnover, which are indicators of increased productivity. Albert Bandura's Social Learning Theory (1977) emphasizes the importance of observational learning, imitation, and modeling in socialization. In the workplace, employees learn by observing the behaviors of their peers and supervisors. In the Nigerian pharmaceutical industry, where adherence to protocols and precise procedures are crucial, employees who effectively learn through observation and modeling are likely to perform better and contribute more significantly to productivity. Person-Organization Fit Theory, developed by Kristof (1996), focuses on the compatibility between an employee and the organization. It argues that employees who perceive a good fit between their values and the organization's culture are more likely to be committed, satisfied, and productive. In the pharmaceutical industry, where ethical standards and regulatory compliance are paramount, a strong person-organization fit can enhance productivity by ensuring employees are aligned with the organization's goals and values.

The study's theoretical reasoning is guided by Person-Organization Fit Theory. Pearson first introduced the Person-Environment Fit Theory in 1909. Individual's biological or psychological needs, values, goals, abilities, or personality are examples of person characteristics; environmental characteristics could include intrinsic and extrinsic rewards, demands of a job or role, cultural values, or characteristics of other people and collectives in the person's social environment. As a particular kind of person-situation interaction, person-environment fit refers to the alignment of matching dimensions of the two. This is partially

because there are other subtypes of person-environment fit that are conceptually separate from one another, including person-supervisor fit and person-job fit. A subset of researchers contends that situations are largely to blame for an individual's behaviors, whereas a different subset holds that an individual's personality traits are mostly to blame. Nonetheless, it is widely believed that a person's performance, happiness, and general well-being are all influenced by their person-environment fit.

Empirical Review

Darius (2023) carried out a research on socialization in organization and individual work performance of general hospitals in Rivers State, Nigeria. Cross-sectional survey was adopted with seven hundred and ten (710) employees was covered as population and two hundred and forty-eight (248) employees was drawn from the population as sample size. Simple random sampling technique was utilized. Data were collected using copies of questionnaires and the Spearman Rank Order Correlation Coefficient was utilized in analysing the retrieved data in order to ascertain the relationship between organizational socialization and individual work performance. The moderating influence of organizational culture on the relationship between organizational socialization and individual work performance was analysed using the Partial correlation. Result revealed that there is a significant relationship between the dimensions of organizational socialization (anticipatory socialization, co-worker's support and future prospect) with the measures of individual work performance (task performance, contextual performance and adaptive performance). And, organizational culture has a significant moderating influence on the relationship between organizational socialization and individual's work performance.

Balci, Ozturk, Polatcan and Saylik (2016) researched on socialization in organization with Organizational Performance in High Schools. Correlational research designed was used. 5744 teachers were adopted as population in public and private Anatolian high schools in the centre of Ankara, the capital city of Turkey. Using the stratified sampling technique, 650 participant teachers have been included in the sample. This study has revealed that the participants are relatively more socialized in the organizational socialization language factor, which is followed by socialization levels in the following factors: performance proficiency, people, history, organizational goals and values, and politics. The socialization levels of teachers indicate significant differences in the history and language factors according to gender. In all the factors, the participant private school teachers are found to be more socialized than the public school teachers.

Razzaq and Asif, (2012) studied on effect of socialization on employees' efficiency: moderating role of perceived organizational support. Using field survey approach by selecting 30 employees from telecom sector. Pakistan study area was district Hyderabad. Multistage simple random sampling technique used to select employees. Structured questionnaire was used as data instrument. Result confirm that organizational socialization enhances organization commitment of employees, thus reducing cost of losing employees therefore, socialization program must be designed so which fulfills the expectation of employees. It recommended that government, and non-government organization must enhance friendly environment in their organization to meet the market competition and more

output with less input.

It plays a pivotal role in integrating new employees into the organizational culture. According to Akinbode and Afolabi (2014), effective socialization programs in the Nigerian pharmaceutical industry significantly enhance employees' understanding of organizational norms, values, and expected behaviors. This understanding is crucial for employees to align their actions with organizational goals, thereby improving their productivity. Akinbode and Afolabi, (2014) utilized a mixed-method approach, combining surveys and interviews, to reveal that well-structured onboarding programs reduce the time required for new employees to reach optimal productivity levels. Job satisfaction is a critical determinant of employee productivity, and effective socialization can significantly enhance job satisfaction. A study by Okoro and Emecheta (2017) focused on pharmaceutical companies in Lagos, Nigeria, and found that employees who underwent comprehensive socialization programs reported higher job satisfaction. This satisfaction, in turn, translated into higher productivity and lower turnover rates. The study employed quantitative methods, using questionnaires to gather data from 200 employees across five pharmaceutical firms. The findings underscored the importance of mentorship and continuous professional development as key components of the socialization process that contribute to job satisfaction and productivity.

Organizational commitment, which reflects an employee's psychological attachment to the organization, is another critical factor influenced by socialization. Empirical evidence from Eze and Okafor (2019) indicates that effective socialization processes bolster employees' commitment to their organizations. The study, which employed structural equation modeling (SEM) to analyze data from 300 employees in the Nigerian pharmaceutical sector, demonstrated a positive correlation between socialization practices and organizational commitment. Higher commitment levels were associated with increased productivity, as committed employees are more likely to go above and beyond in their roles. Skill development and competence are directly linked to employee productivity. A study by Adamu, Garba, and Mohammed (2020) highlighted the role of socialization in enhancing employees' skills and competencies. Through a longitudinal study design, the researchers followed a cohort of new employees in a major Nigerian pharmaceutical company over two years. They found that those who participated in structured socialization programs, including training and development sessions, showed significant improvements in job-related skills and overall competence. This improvement was directly related to higher productivity levels, as employees were better equipped to perform their tasks efficiently.

Despite the positive impact of socialization on productivity, there are challenges that pharmaceutical companies in Nigeria face in implementing effective socialization programs. Okechukwu and Nnadi (2018) identified several barriers, including limited resources, lack of management support, and cultural differences within the workforce. Their qualitative study, which involved in-depth interviews with HR managers and employees, revealed that these challenges could hinder the effectiveness of socialization efforts. The study suggested that addressing these barriers requires a strategic approach, including securing management buy-in and fostering an inclusive organizational culture. However, several case studies highlight best practices in socialization within the Nigerian

pharmaceutical industry. For instance, a case study of Fidson Healthcare Plc by Adebayo and Adekunle (2021) demonstrated the effectiveness of a comprehensive onboarding program that included orientation sessions, mentorship, and continuous feedback mechanisms. This program led to significant improvements in new employees' productivity and overall job performance. The study employed a case study methodology, utilizing document analysis, and interviews to gather data. The findings suggest that replicating such best practices across the industry could yield similar positive outcomes.

The examined literature indicates that from socialization's beginnings, enormous research has been done on it. Nevertheless, socialization places a greater emphasis on organizational success than it does on the productivity of the workforce. Furthermore, there is a dearth of research that has determined the fundamental aspects of socialization that are linked to the achievement of organizational goals and objectives. Additionally, not much effort has been done in the pharmaceutical sector because socialization-related problems are overwhelming this industry. In the meantime, advanced statistical tools that may provide sufficient information on the impact of socializing in their organization are not being used to correctly analyze data collected from the investigated area.

METHODOLOGY

This study investigates the effect of socialization on employee productivity within the Nigerian pharmaceutical industry. A cross-sectional survey research design was selected to accommodate the intricate and multifaceted activities characteristic of this sector. Data were sourced from both primary and secondary origins to ensure a comprehensive understanding of the subject matter. Primary data were obtained through structured questionnaires, while secondary data were collected from existing records, reports, and literature related to the pharmaceutical industry. The primary data collection instrument was a structured questionnaire designed on a 7-point Likert scale, aimed at capturing the perceptions of the respondents regarding socialization and its impact on productivity. The questionnaire was meticulously developed to ensure it accurately measured the variables of interest. Using Cronbach's Alpha coefficient, reliability test yielding value of 0.712. This exceeds the minimum threshold of 0.70, as recommended by Nunnally (1978), thereby confirming the questionnaire's internal consistency and reliability. The choice of a cross-sectional survey design was driven by the need to capture a comprehensive study of the current state of socialization and productivity in the pharmaceutical industry. This design is particularly well-suited to studies that seek to identify patterns and relationships at a specific point in time. A multistage sampling procedure was employed to select participants for the study, reflecting the hierarchical structure of the pharmaceutical organization under investigation. This approach ensured that both senior and junior staff were adequately represented. The target population comprised 435 employees of Tuyil Pharmaceutical Industry. Krejcie and Morgan's (1970) table of sample size determination was utilized, resulting in a sample size of 205. This method is widely recognized for its accuracy and reliability in determining sample sizes for given population parameters. Out of the 205 questionnaires distributed, 197 were duly completed and returned, representing a high response rate. This level of response indicates a robust data set and provides a solid foundation for subsequent analysis. The

questionnaires were meticulously checked for completeness and accuracy, ensuring that the data were free from errors and suitable for analysis. .The use of both primary and secondary data sources enhanced the robustness of the study, providing a well-rounded perspective on the research problem. The structured questionnaire, with its high reliability score, ensured that the data collected were both accurate and consistent. The multistage sampling procedure was justified by the organizational structure of the pharmaceutical company, ensuring that the sample was representative of the various levels of employees. This approach facilitated the collection of diverse perspectives, enriching the overall findings of the study. Multiple regression analysis was used. This statistical method was chosen to examine the variability among the selected variables and to determine the extent to which socialization impacts employee productivity. Regression analysis (multiple) allows for the assessment of the relationship between one dependent variable (employee productivity) and several independent variables (various aspects of socialization), providing a nuanced understanding of these dynamics. Finally, the choice of multiple regression analysis was appropriate given the research objectives. This method enabled the identification of significant predictors of employee productivity and provided insights into the relative importance of different aspects of socialization.

RESULT PRESENTATION & DISCUSSION OF FINDINGS

From data obtained, the research hypotheses were analyzed a below:

Hypothesis I

H_{01}: Psychological well-beings have no significant effect on employees' productivity

Table 4.1: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.653[a]	.426	.451	.430

a. Predictors: (Constant), Psychological well-being

Source: Researcher's Field Survey, 2024.

Table 4.1 presents the model summary. It shows that the correlation coefficient r is 0.653 (i.e., r = 65.3%) indicating that there exists a very strong relationship between employees' productivity (dependent variable i.e., the variable being predicted) and psychological well-being (which is predictors or independent variables). It is also clear from the table that the r^2 which is the coefficient of determination is 0.426 approximately 42.6%. This implies that 42.6% percentage change in employees' productivity explains the aggregate effect of psychological well-being, while the remaining 57.4% is explained by other factors that are not captured in the model.

Table 4.2: ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	242.207	1	342.049	326.547	.002[b]
	Residual	72.862	204	.149		
	Total	315.069	205			

a. Dependent Variable: Employees' Productivity

b. Predictors: (Constant), Psychological well-being

Source: Researcher's Field Survey, 2024.

Above table presents ANOVA table. The F-statistic as shown from the table is significant since the probability value of .000 is less than the alpha level of 0.05, thus the model is fit.

Table 4.3: Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.494	.016		1.259	.000
	Psychological well-being	.318	.063	.319	4.241	.000
a. Dependent Variable: Employees' Productivity						

Source: Researcher's Field Survey, 2024

Table coefficient 4.3 above depicts a significant level of 0.000, which is less than the alpha set value of 0.05 significant level. This implies that there is a significant positive effect of psychological well-being on employees' productivity, therefore the null hypothesis is rejected and the alternative hypothesis is accepted. The beta value of 0.319 implies that a change in psychological well-being will lead to 31.9% changes in employees' productivity; and the positive value of 1.259 further buttresses the relationship between bank's commitment and employees' productivity.

Hypothesis II

H_{02}: Cultural values have no significant impact on employee's productivity

Table 4.4: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.749[a]	.0.561	.508	.582
a. Predictors: (Constant), Employees' Productivity				

Source: Researcher's Field Survey, 2024.

Table 4.4 presents the model summary. It shows that the correlation coefficient r is 0.749 (i.e., r = 74.9) specifies that there exists a very strong relationship between employees' productivity (dependent variable i.e., the variable being predicted) and cultural values (which are predictors or independent variables). It is also clear from the table that the r^2 which is the coefficient of determination is 0.561 approximately 56.1%. This implies that 56.1 % change in employees' productivity can be explained by the improvement in cultural values, though the remaining 43.9% is explained by other factors that are not captured in the model.

Table 4.5: ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	237.097	1	267.839	339.643	.001[b]
	Residual	107.125	204	.448		
	Total	344.222	205			
a. Dependent Variable: Employees' Productivity						
b. Predictors: (Constant), Cultural values						

Source: Researcher's Field Survey, 2024.

Table 4.4 depicts ANOVA table. The F-statistic as shown from the table is significant since the probability value of .001 is less than the alpha level of 0.05, thus the model is fit.

Table 4.6: Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.107	.177		.605	.546
	Bank's trust	.497	.067	.521	7.389	.000
a. Dependent Variable: Employees' Productivity						

Source: Researcher's Field Survey, 2024.

Above table 4.6 shows a significant level of 0.000, which is less than the alpha set value of 0.05 significant level. This implies that there is a significant positive impact of cultural values on employees' productivity, therefore the null hypothesis is rejected and the alternative hypothesis is accepted. The beta value of 0.442 implies that a change in cultural values will lead to 52.1% changes in employees' productivity; and the positive value of 0.605 further buttresses the relationship between cultural values and employees' productivity.

Discussion of Findings

The first hypothesis (H01) posited that psychological well-beings have no significant effect on employees' productivity. The model summary in Table 4.1 reveals a correlation coefficient (R) of 0.653, representative a strong positive relationship between psychological well-being and employees' productivity. The coefficient of determination (R^2) is 0.426, suggesting that 42.6% of the variance in employees' productivity can be explained by psychological well-being, whereas the remaining 57.4% is attributable to other factors not included in the model. The ANOVA results in Table 4.2 indicate that the model is statistically significant (F = 326.547, p = 0.002), which is less than the alpha level of 0.05. This significance demonstrates that the model fits the data well and that psychological well-being is a significant predictor of employees' productivity. The coefficients table (Table 4.3) shows that the unstandardized coefficient for psychological well-being is 0.318, significant p-value of 0.000. This indicates that psychological well-being positively affects employees' productivity. The standardized beta coefficient of 0.319 implies that a one-unit increase in psychological well-being results in a 31.9% increase in employees' productivity. These findings reject the null hypothesis and accept the alternative hypothesis, affirming that psychological well-being significantly influences employees' productivity. This result aligns with existing literature of Kashdan, (2020) and Lyubomirsky, (2019) respectively that emphasizes the importance of mental health and well-being in enhancing job performance. Employees who experience higher levels of psychological well-being are likely to be more engaged, motivated, and productive. This suggests that organizations should invest in mental health programs and supportive work environments to boost productivity.

The second hypothesis (H02) stated that cultural value has no significant impact on employees' productivity. Model summary in Table 4.4 shows that correlation coefficient (R)

of 0.749, indicating a very strong positive relationship between cultural values and employees' productivity. Coefficient of determination (R^2) is 0.561, meaning that 56.1% of the variation in employees' productivity can be explained by cultural values, whereas the remaining 43.9% due to other factors not included in the model.The ANOVA results in Table 4.5 demonstrate that the model is statistically significant ($F = 339.643$, $p = 0.001$), lesser than the alpha level of 0.05. This signifies that the model fits well and that cultural values are a significant predictor of employees' productivity. The coefficients table (Table 4.6) reveals that the unstandardized coefficient for cultural values is 0.497, p-value of 0.00< 0.05. It depicts that cultural values positively impact employees' productivity. The standardized beta coefficient of 0.521 implies that a one-unit increase in cultural values results in a 52.1% increase in employees' productivity. These findings discard the null hypothesis and accept the alternative hypothesis, confirming that cultural values significantly impact employees' productivity. This result is consistent with literature of Albrecht (2019) and Chiu (2019), highlighting the importance of organizational culture in shaping employee behaviour and performance. Strong cultural values foster a sense of belonging, motivation, and alignment with organizational goals, leading to enhanced productivity. Organizations should therefore cultivate and maintain strong, positive cultural values to improve productivity.

The results from both hypotheses underscore the critical role of psychological well-being and cultural values in enhancing employees' productivity. Psychological well-being and cultural values accounted for 42.6% and 56.1% of the variance in employees' productivity, respectively, highlighting their substantial impact. The strong positive relationships observed in both cases suggest that these factors are integral to employee performance and organizational success. Investing in employees' psychological well-being can lead to significant productivity gains. Mental health programs, stress management initiatives, and supportive work environments are essential strategies that organizations can employ to improve psychological well-being. This investment not only benefits employees but also enhances overall organizational performance. Similarly, fostering positive cultural values within the organization can lead to improved productivity. Cultural values that emphasize collaboration, respect, and alignment with organizational goals create an environment where employees feel valued and motivated. Organizations should focus on developing and nurturing these values to drive performance. In overall, results from this study highlight the importance of psychological well-being and cultural values in enhancing employees' productivity. Organizations that prioritize these factors are likely to see significant improvements in performance and overall success. This underscores the need for holistic approaches that consider both mental health and cultural dynamics in organizational strategies aimed at boosting productivity.

CONCLUSION AND RECOMMENDATION

With the aforementioned findings, it concludes that giving careful thought to developing an organizational structure that takes into account the psychological health of their workforce as well as cultural norms that will increase worker productivity. It emphasizes how crucial it is to put workers' mental health, workplace happiness, and general well-being first in order to maximize their output. Additionally, it has been shown that fostering an atmosphere that

values variety, inclusiveness, and individual contributions increases worker productivity by creating a sense of belonging. Following recommendations were given in light of the conclusions:

i. It is reasonable that coercive measures may be used to increase employee productivity, but psychological well-being of employees ought to be given top priority inside the company if it is to sustain a sustained competitive advantage over rivals.
ii. Regardless of the current diversity within the business, cultural values need to be effectively managed and promoted in order to improve collaboration and synergy.

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IMPACT OF CUSTOMER PERCEIVED RISKS ON ONLINE PURCHASE INTENTIONS: A STUDY OF UNIVERSITY STAFF IN YOBE STATE, NIGERIA

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Abstract

The advancement in information and communication technology, along with the emergence of the internet and its influence on the global marketing environment, led to the rise of electronic retailing, which in turn led to the rise of online purchases and shopping behaviours. Consequently, it provides customers with the convenience of purchasing products at any time and place via internet connectivity. However, customer-perceived risks are seen as major hindrances. Hence, this study examined the influences of customer perceived risks on online purchase intention in Yobe State, Nigeria. The survey design was adopted for a population of 2390 staff at Yobe State University Damaturu and Federal University Gashua. A sample size of 510 was used, and primary data were collected based on purposive sampling using structured questionnaires. The study recorded 347 usable responses and analysed them using PLS-SEM. The outcome from the analyses shows that the two risk dimensions (product and financial) are negatively associated with online purchase intention; however, only product risk was found to be statistically significant. Consequently, it is recommended that online marketers provide sufficient information through their marketing communication programmes and channels that will assure customers that they will obtain the exact product they order with regards to quality, product size, colour, and design.

Keywords: Customer Perceived Risk, Financial Risk, Information Communication and Technology, Online Purchase Intention, Product Risk

INTRODUCTION

The advancement in information and communication technology, along with the emergence of the internet and its influence on the global marketing environment, led to the rise of electronic retailing, which in turn led to the emergence of online purchases and online shopping behaviour. Consequently, online shopping became feasible, removing time and distance as barriers to shopping and becoming a significant success, contributing to economies around the world (Gaberamos & Pasaribu, 2022; Gabriel, 2016). Notably, online shopping is characterised by a high level of convenience, as customers can purchase products of their choice at any time and place via internet connectivity, obtain products not available in local stores, and take advantage of discounts and special offers. These advantages explain the increasingly significant motivation for online purchases in recent years (Meixiam, 2015), and the sector is anticipated to continuously grow and attract online retailers' attention around the world (Amirtha, Sivakumar, & Hwang, 2021).

Importantly, customer purchase intention and their purchase behaviour are significantly correlated, as there is empirical evidence that purchase intention is among the basic information being used by marketing managers in sales forecasts aimed at predicting how their actions will affect consumers' purchasing behaviour. Hence, it is a key concept for marketers because it reveals helpful insights into customer behaviour and aids in the formulation of effective marketing strategies (Onobrakpeya & Otutuadum, 2024; Morwitz, 2014). Nevertheless, customer perceived risk inhibits customers' online purchase intention, which is their willingness, plan, desire, and readiness to engage in online purchase behaviour. This is because various forms of perceived risk serve as hindrances in performing online dealings, thereby influencing the selection of channels for product purchases by consumers (Thakur & Strivastava, 2015).

Online purchases are anticipated to flourish, consequent to changes in human interactions occasioned by the COVID-19 pandemic, increasing internet access, growing smartphone penetration, and the move by Nigeria towards a digital economy. Interestingly, despite the prospects and advantages, it appears that many customers are not willing, ready, or planning to make online purchases, as many Nigerian internet users prefer traditional stores for shopping (Aminu, Olawore, & Odesanya, 2019). One of the major impediments to online purchase intention, as suggested by previous studies, is customer perceived risk, as it is viewed as the psychological situation with the greatest negative influence on customers' online purchase behaviour (Amirtha, Sivakumar, & Hwang, 2021).

Previous studies have determined the influences of customer perceived risk in relation to customers' online purchase intention as well as online shopping behaviour (Almousa, 2011; Aminu, Olawore & Odesanya, 2019; Ariffin, Mohan & Goh, 2018; Ashoer, 2016; Folarin & Ogundare, 2016; Masoud, 2013; Sharma & Garga, 2017). While all the above studies found perceived risk to be exerting significant influences on online purchase intention and behaviour, certain risk dimensions have indicated inconsistent effects across settings. Additionally, the majority of these studies were carried out in countries other than Nigeria; as a result, the findings cannot be generalised due to socioeconomic and cultural differences. A few studies conducted in Nigeria have not given much attention to the university staff as a population, highlighting the need for this study to bridge these gaps by providing fresh insights. Thus, the study examines the impact of customer perceived risk dimensions on online purchase intention in Yobe State, Nigeria, as its objective.

LITERATURE REVIEW

Conceptual Clarification

Customer-perceived risk

The customer-perceived risk concept was brought into marketing and consumer behaviour research by Bauer in 1960 (Durmus, Ulusu, & Akgun, 2017; Okoye, Ojiaku, & Ezenyilmba, 2021; Zhang, Tan, Xu & Tan, 2012), and from then on, it has been frequently employed to address concerns in marketing and consumer behaviour. Bauer posited that the purchase behaviour of customers may result in uncertain or unpleasant outcomes; hence, the decision

to purchase by customers is accompanied by uncertainty in relation to the outcomes (Zhang et al., 2012). Customer-perceived risk has been the subject of numerous definitions by varied scholars since its introduction. For instance, Mitchell, (1999) defined customer perceived risk as the anticipation of potential losses. Similarly, Kumar, (2016) posited that customer-perceived risks are those risks observed by customers in the process of purchasing products. This entails the insecurity experienced by customers in the process of selecting and buying various market offerings to satisfy their diverse and dynamic needs, wants, and desires. Accordingly, customer perceived risk is viewed as customers' idiosyncratic conviction on the probability of negative results consequent to their purchase decisions (Samadi & Yaghoob-Nejadi, 2009). Drawing from the above definitions, customer perceived risk in this study is seen as the subjective anticipation of loss arising from customers' decision to engage in online purchase behaviour. Also, this study considered product and financial risk dimensions (Durmus et al. 2017) of customer perceived risk to measure overall customer perceived risk, as they appeared to be the most prominent dimensions in an online shopping context.

Perceived Product Risk (PPR)

Perceived Product risk is related to the quality and performance of market offerings that customers may purchase online (Tham, Dastane, Johari, & Ismail, 2019). It is viewed by Zheng, Favier, Huang, and Coat (2012) as the probable loss to be suffered consequent to the inability of products to meet anticipated performance levels and that the product does not meet the expected standard set by consumers on the basis of online vendor-provided information (Popli & Mishra, 2015). It is also seen as the probability and significance customers place on purchased products that they might fail to meet the anticipated performance level or that the products could be used for a short duration (Jacoby & Kaplan, 1972; Lim, 2003; Okoye, Ojiaku, & Ezenyilmba, 2021). Importantly, product risk is the hesitation that the result from the purchase of a product will not match buyers' anticipations (Arslan, Gecti, & Zengin, 2013; Huang, Shrank, & Dubinsky, 2004). This highlights the fright of consumers about the possibility of products failing to perform according to their promised qualities. On the basis of the above definitions, perceived product risk is conceptualised as the likelihood and the loss if products fail to meet the pre-purchase aesthetic and functional quality expectations of consumers.

Perceived Financial Risk (PFR)

Perceived financial risk refers to customers' security and safety concerns regarding monetary transactions that may involve the use of payment cards and the exposure of personal information (Tham, Dastane, Johari, & Ismail, 2019). Consequently, this form of customer-perceived risk is more prevalent in e-retail (Bhatnagar, Misra, & Rao, 2000), as concerns about credit card fraud are profound. In addition to the reported forms of economic risk, however, some other concerns have been brought to attention. Notably, the variety of shipping charges is of concern to consumers (Lim, 2003). Furthermore, the likelihood of buying faulty or unsatisfactory offerings from untrusted sources may possibly heighten the costs of purchasing online (Lim, 2003). Forsythe and Shi (2003) asserted that the moment consumers feel that insecurities associated with the method of payment will lead to a loss of

money, financial risk is said to have been perceived. Arslan, Gecti, and Hayrettin (2013) posited that financial risk is heightened where the performance expected from products fails to meet buyers' requirements, where products appear to be overpriced, or where substitutes are available at lower rates from other sources. This work views perceived financial risk, based on the above definitions, as the likelihood of pecuniary loss as a result of engaging in online purchase behaviour.

Online Purchase Intention

The concept of online purchase intention became popular due to the emergence of online shopping. Online shopping, as opined by Aldhmour and Sarayrah, (2016), is a kind of e-commerce that enables customers to purchase products of their choice from online retailers via the internet. Purchase intention, according to Kamalasari, Christiano, and Ganiarto, (2020), is the desire of customers to consider or have a conscious plan to willingly, expectedly, and likely purchase products. Consequently, online purchase intention is customers' preparedness to procure products from some online platforms (Athapaththu & Kulathunga, 2018). Accordingly, it is viewed as the likelihood and willingness of customers to use the internet to buy products (Akram, Junaid, Zafar, Li, & Fan, 2021; Gamama, 2020; Gamama, Dauda, & Usman, 2020). It is also seen as the inclination of customers to purchase products online (Younus, Rasheed, & Zia, 2015). Therefore, this study considers online purchase intention as the willingness, plan, readiness, and resolve of customers to purchase products from online sources via the internet whenever the need arises.

Theoretical Review

The study relied on the presumption of the"Theory of Perceived Risk and the Technology Acceptance Model (TAM)". They are ideal because they provides a comprehensive framework for understanding how perceived risks influence online purchase behaviours.

Theory of Perceived Risk

The Theory of Perceived Risk, originally developed by Bauer (1960), posits that consumers are often hesitant to make purchase decisions due to the potential for negative outcomes. This theory identifies several dimensions of risk that can influence online purchasing decisions: financial, performance, social, psychological, and time risks. Financial risk pertains to the potential monetary loss associated with online purchases. For university staff in Yobe State, Nigeria, concerns about financial risks might be heightened due to the varying levels of disposable income and economic stability in the region. The fear of losing money on a faulty product or through fraudulent transactions can significantly deter online purchase intentions. Moreover, the lack of robust consumer protection laws and the prevalence of online scams can exacerbate these fears. Performance risk involves the possibility that a product purchased online will not meet the expected standards or perform as intended. In the context of university staff, who may rely on specific products for professional or personal use, the uncertainty about the quality and functionality of items bought online can be a

substantial deterrent. The limited ability to physically inspect products before purchase amplifies this risk. Social risk relates to the potential negative judgments from others based on one's purchase decisions. For university staff, social risks might involve concerns about how their peers and colleagues perceive their purchasing choices. If online shopping is viewed sceptically or negatively within their social circles, this can influence their purchase intentions. Psychological risk refers to the potential for a purchase to negatively impact the consumer's self-perception. University staff might be concerned about the anxiety or regret associated with making a poor purchase decision online. The psychological discomfort stemming from buyer's remorse can inhibit online shopping behaviours. Time risk involves the possibility of wasting time in the purchasing process. This includes concerns about the time spent browsing, comparing products, waiting for delivery, and dealing with returns or exchanges. For busy university staff, the perceived inefficiency of online shopping compared to traditional methods can impact their willingness to engage in e-commerce.**Technology Acceptance Model (TAM)**

The Technology Acceptance Model (TAM), introduced by Davis in 1989, explains how users come to accept and use a technology. TAM posits that perceived ease of use and perceived usefulness are the primary factors influencing an individual's attitude towards using a technology, which in turn affects their behavioural intention to use it. Perceived ease of use refers to the degree to which a person believes that using a particular system would be free from effort. For university staff in Yobe State, the perceived ease of use of online shopping platforms is crucial. If the e-commerce websites are user-friendly, with intuitive interfaces and straightforward navigation, staff members are more likely to have positive attitudes towards online shopping. Additionally, the ease of completing transactions, secure payment methods, and efficient customer service can enhance their online shopping experience. Perceived usefulness is the degree to which a person believes that using a system will enhance their performance. For university staff, the convenience of online shopping, access to a broader range of products, and the ability to compare prices and reviews can be seen as useful benefits. The usefulness of online shopping is further highlighted if it saves time and provides access to products that might not be readily available in local stores.

When integrating the Theory of Perceived Risk with TAM, it becomes evident that reducing perceived risks can enhance the perceived ease of use and usefulness of online shopping platforms. For instance, addressing financial risks through secure payment methods and robust return policies can make online shopping seem easier and more beneficial. Similarly, reducing performance risks by providing detailed product descriptions, customer reviews, and quality guarantees can increase the perceived usefulness of online shopping. For university staff in Yobe State, specific strategies can be employed to mitigate perceived risks and enhance the attractiveness of online shopping. These could include improving website security, enhancing product information, streamlining the shopping process, and building trust.

Hypotheses Development

Perceived Product Risk and Online Purchase Intention

Online purchases are non-store purchases, and customers are provided with insufficient information in the form of sketches and pictures displayed on their computer screens. Hence, it may be difficult for customers to critically evaluate the qualities of the products in terms of shape, size, and design (Forsythe & Shi 2003). Consequently, this may create anticipation that products might fail to function according to the vendors' claims. Several studies have revealed that performance risk is rising in online situations. The study by Sudibyo, Hartanti, Ikhsan, and Yuniarty (2020) reported that product risk is negatively influencing students' intentions to make online purchases in Jakarta. Similarly, other studies such as Almousa (2011), Boshoff, Schlechter, andWard (2011), Masoud (2013), and Shuresh and Shashikala (2011) reported similar findings.

H_{01}: Perceived Product Risk has significantly negative influence on Online Purchase Intention

Perceived Financial Risk and Online Purchase Intention

Financial risk, which involves the expectation of monetary loss as a result of a purchase decision, was found to be negatively associated with online purchases (Bhatnager et al., 2000; Forsythe et al., 2003). As such, it is seen by Bhatnager et al., (2000) as an essential determinant of customers' online purchase intentions and behaviours. Accordingly, Alshahrani, (2020) observed that perceived financial risk negatively influences business-to-consumer (B2C) online contracts in Saudi Arabia. Furthermore, a number of studies, such as Ashoer, (2016), Folarin and Ogundare, (2016), Masoud, (2013), and Garga and Sharma, (2017) found no significant correlations between financial risk and online purchase intention and behaviour in various settings and contexts. Contrary to the above findings, the studies of Ibrahim, Suki, and Harun, (2014) and Mamman, Maiduwa, and Saleh, (2015) found financial risk to have no influence on the online shopping intentions and behaviours of consumers. These inconsistencies obviously signal the need for further empirical evaluations.

H_{02}: Perceived Financial Risk has significantly negative influence on Online Purchase Intention

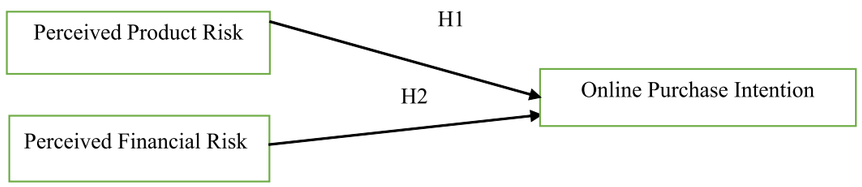

Figure 1: Conceptual Framework **(**Author's Design, (2024)

METHODOLOGY

A cross-sectional survey design was adopted by this study to obtain primary data from a total population of 2390 staff at Yobe State University, Damaturu, and Federal University, Gashua. A sample size of 510 was used, and 347 valid responses were recorded and analysed. The purposeful sampling technique was used in selecting respondents in the study. The technique was adopted to enable the study to choose respondents who have knowledge or experience of online shopping. The data for this study were collected using a structured questionnaire as an instrument, which was self-administered to respondents. The instrument was adapted from previous studies. Specifically, 5 items each for product and financial risks were adapted from Durmus et al., (2017) and Masoud, (2013), and 6 items for online purchase intention were adapted from Hasan et al. (2015) and Chen and Barnes (2007), as modified by Zarrade and Debabi, (2012). The questionnaire used a five-point Likert scale with a range of 1 as strongly disagree and 5 as strongly agree. The data for the study were analysed with PLS-SEM using Smart-PLS Software 3.0 to establish the kind of relationship subsisting among the variables of the study.

DATAANALYSIS

Table 1: Demographic Characteristics of the Respondents

Items	Frequency	Percent
Gender		
Male	267	76.9
Female	80	23.1
Total	**347**	**100.0**
Age		
20-29 years	78	22.5
30-39 years	181	52.2
40-49 years	70	20.2
50-59 years	12	3.5
60 and above	6	1.7
Total	**347**	**100.0**
Educational Qualification		
PhD	44	12.7
Masters	108	31.1
Degree/HND	138	39.8
NCE/ND	41	11.8
SSCE	16	4.6
Total	347	100.0
Cadre		
Academic	165	47.6
Non-Academic	181	52.2
Total	**347**	**100.0**
Purchase Frequency		
None	74	21.3
Once	53	15.3
Two- Five Times	69	19.9
More Than Five Times	64	18.4
Many Times,	87	25.1
Total	**347**	**100.0**

Source:Author's Field Work,(2024)

Table 1 presents the demographic characteristics of respondents in a study focusing on the impact of customer perceived risks on online purchase intentions among university staff in Yobe State, Nigeria. It provides insights into the gender distribution, age groups, educational qualifications, cadre (academic or non-academic), and purchase frequency of the respondents. The gender distribution shows a higher representation of males (76.9%) compared to females (23.1%). This could indicate a gender imbalance within the university staff or potentially different online shopping behaviours between genders, which could be an interesting aspect to explore further. The age distribution indicates a predominant representation of individuals aged 30-39 years (52.2%), followed by those aged 40-49 years (20.2%). This suggests that the majority of the respondents are in their productive years, which could influence their online purchase behaviour based on their life stages and responsibilities. The educational qualifications reveal that a significant portion of the respondents hold a degree or Higher National Diploma (HND) (39.8%) or a Masters degree (31.1%). This suggests a relatively high level of education among the university staff, which could impact their perception and understanding of online shopping risks and intentions. The cadre distribution shows a relatively equal representation of academic and non-academic staff, which could indicate that both groups are equally involved in online shopping activities. The purchase frequency indicates that a considerable number of respondents make purchases online many times (25.1%) or more than five times (18.4%). This suggests a relatively high level of online shopping activity among the university staff, which could be influenced by factors such as convenience, availability of products, and perceived risks associated with online shopping. In overall, the demographic characteristics presented in the table provide a comprehensive overview of the respondent profile, which can be valuable for understanding the impact of customer perceived risks on online purchase intentions among university staff in Yobe State, Nigeria.

Table 2: Composite Reliability (CR) and Average Value Extracted (AVE) Values

Items/Variables	CR	AVE
Online Purchase Intention	0.905	0.617
Perceived Financial Risks	0.887	0.611
Product Performance Risks	0.817	0.600

Source:Author's Field Work,(2024)

Table 2 presents the Composite Reliability (CR) and Average Variance Extracted (AVE) values for three key variables: Online Purchase Intention, Perceived Financial Risks, and Product Performance Risks, based on a study conducted with University Staff in Yobe State, Nigeria. Composite Reliability (CR) measures the internal consistency of the items within each construct, indicating the extent to which the items reliably measure the latent construct. The values of CR are generally considered acceptable if they exceed 0.70(Hair, Risher, Sarstedt & Ringle, 2019), which is the case for all three variables in this study. This suggests that the items used to measure Online Purchase Intention, Perceived Financial Risks, and Product Performance Risks are reliable in capturing the underlying constructs. Average Variance Extracted (AVE) measures the amount of variance captured by the items in relation to the variance due to measurement error. AVE values above 0.50 are considered acceptable, indicating that the items are adequately measuring the construct and not being overly

influenced by measurement error. In this study, the AVE values for Online Purchase Intention, Perceived Financial Risks, and Product Performance Risks are all above 0.50, indicating good convergent validity. The findings suggest that the constructs of Online Purchase Intention, Perceived Financial Risks, and Product Performance Risks are well-measured and reliable in this study. This indicates that the study has used valid and reliable measures to assess the impact of Customer Perceived Risks on Online Purchase Intentions among University Staff in Yobe State, Nigeria. The results of this study could provide valuable insights for businesses and policymakers aiming to understand and mitigate the impact of perceived risks on online purchase behaviour in similar contexts.

Table 3: Latent Variables Correlations and Square Roots of Average Variance Extracted

Variables	OPI	PDR	PFR	PPR
Online Purchase Intention	**0.785**			
Perceived Financial Risks	-0.146	0.746	**0.782**	
Product Performance Risks	-0.184	0.685	0.682	**0.775**

Source:Author's Field Work,(2024)

In order to determine individual item's reliability, factor loadings of individual constructs were assessed. Consequently, items with loadings below 0.40 were removed from the model of this study (Hair, *et al*., 2014), resulting in retaining 14 items out of 16. Moreover, composite reliability was used in evaluating internal consistency. Consequently, reliability figures on table 1 indicates that the constructs have composite reliability ranging from 0.817 to 0.905 signifying internal consistency of the constructs in the study (Hair, *et al*., 2019). Furthermore, average variance extracted (AVE) were used for appraising construct's convergent validity (Benitez, Henseler, Castillo & Schuberth, 2019; Hair, *et al.*, 2019). AVE figures in the current study range from 0.600 to 0.617, indicating they are acceptable as AVE of 0.50 or better is acceptable (Hair, *et al.*, 2019).

Finally, the study used the square root of AVE in evaluating discriminant validity (Fornell & Larcker, 1981). As in table 2, the square roots of the AVE for the constructs are greater than the correlations between latent variables which suggest that the assumption for discriminant validity according to the criteria established by Fornell and Larcker, (1981) is satisfied in this study.

Structural Model Evaluation

This study, upon adopting two step approach (Hensler, *et al*., 2009) as well as bootstrapping procedure using 5000 samples of bootstraps, evaluated the path coefficients' significance (Hair *et al*., 2014). The outcomes are as in figure 2 and table 3 which indicates the structural model of the relationships.

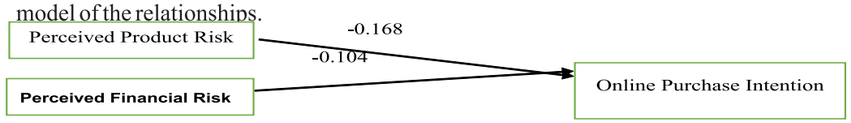

Figure 2: Path Coefficients of Structural Model (Author's Field Work,2024)

Table 4: Results of the Hypothesis Relationship

Hypotheses	Relationships	B	T Stat.	P Values	Decision
H1	PPR => OPI	-0.168	2.608	0.009	Supported
H2	PFR => OPI	-0.104	1.307	0.191	Not supported

Source:Author's Field Work,(2024)

The results on Table 4 reveal that perceived product risk is having significant negative influence on online purchase intention ($\beta = -0.168$, $T = 2.608$, $P < 0.009$). Secondly, results indicated that perceived financial risks have negative but statistically insignificant association with online purchase intention ($\beta = -0.104$, $T = 1.307$, $P > 0.191$).

DISCUSSION OF FINDINGS

The results of the analyses revealed that perceived product risks have significantly negative influence on online purchase intention. This suggests that the more the perceived product risk by consumers, the lesser will be their online purchase intention. This result is in line with previous studies. Specifically, it is in agreement with Sudibyo, Hartanti, Ikhsan and Yuriarty, (2020) who reported that product risk has significantly negative influence on online purchase intention of students in Jakarta. Similarly, this finding confirms the findings of (Almousa, 2011; Boshoff, Schlechter & Ward, 2011; Masoud, 2013; Shuresh & Shashikala, 2011; Zhang, et al., 2012). In effect, the finding indicates that perceived product performance risks is a serious concern that online retailers must devices means of addressing.

Moreover, the result indicated that though the relationship between perceived financial risks and online purchase intention is negative, however, it is statistically insignificant. This implies that anticipation of monetary loss doesn't influence online purchase intention. This finding confirms the findings of Ibrahim, Suki and Harun (2014) who found financial risk to have no influence on the possibility of customers not purchasing home appliances online, so also the findings of Mamman, Maiduwa and Saleh (2015). However, this finding is contrary to the findings of Alshahrani (2020), Dig, Damingo and Michael (2017) and Masoud (2013) who reported that all kinds of financial loss have substantial negative influences on online shopping intention.

CONCLUSION AND RECOMMENDATION

Online purchase intention is an essential factor in determining and influencing the actual purchase behaviour of consumers. Thus, identifying and understanding factors affecting and influencing it is crucial in improving customers 'attitudes towards online purchase shopping. Consequently, the study assessed the relationship between customer perceived risks dimensions (product and financial) risks and online purchase intention. Although all the risks dimensions examined are negatively related to online purchase intention, the study found only perceived product risk to be significantly related with online purchase intention. Hence, online marketers should take measures to address customers concerns in relation to

perceived risks factors, particularly, product risk so as to enhance customers purchase intention.The study provided findings that are of significant importance to online marketers and other industry stakeholders as it revealed the degree of associations amongst the variables of the study which can be important in developing and designing their marketing strategies to achieve success in the growing marketing phenomena. Specifically, it is observed that perceived product risk is the most critical risk dimension in the study area. Managers of online firms targeting customers in this setting will find the findings relevant so as to implement measures that can assuage customers concerns in this regard. Thus, the following recommendations are suggested:

i. Online retailers should provide sufficient information through their marketing communication programmes and channels that would assure customers that they will obtain exactly what they order regarding product quality, product size, colour and design.
ii. Government should come up with policy framework aimed at protecting customers against possible loss in terms of product quality and other risks associated with online purchase.
iii. Further studies be conducted on similar topic using a different population so as to enrich the literature on online purchase intention and online buying behaviour.

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BRAND PERSONALITY AND SALES PERFORMANCE IN KAM INDUSTRIES NIGERIA LIMITED, ILORIN, KWARA STATE

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Abstract

Brand personality encompasses human-like qualities and characteristics that consumers associate with a brand, crucial for businesses seeking competitive positioning in crowded markets. This study investigates the relationship between brand personality and sales performance within Kam Industries Nigeria Ltd. The study employed a survey research design, of which data were gathered from 102 employees using purposive sampling and structured questionnaires administered through Google Form platform. The findings indicate that Kam Industries' brand is perceived as reliable, innovative, and customer-oriented. Statistical analysis reveals a significant correlation ($r = 0.797$) and a substantial coefficient of determination ($R^2 = 63.5\%$), suggesting that 63.5% of sales performance variance can be explained by brand personality variations. ANOVA results further support these findings with a highly significant F-statistic ($F = 216.715$, $p < 0.05$), affirming the model's robust fit. Specifically, the regression analysis demonstrates that brand personality significantly enhances sales performance ($\beta = 0.797$, $p < 0.05$), implying a potential 79.7% improvement in sales at Kam Industries Nigeria Ltd., Ilorin. Consequently, the null hypothesis is rejected, affirming the pivotal role of brand personality in driving sales effectiveness within the company. This study contributes valuable insights to the literature on brand personality and sales performance, particularly within the Nigerian industrial context. It underscores the strategic importance for Kam Industries and similar firms to cultivate and amplify brand personality traits to bolster sales outcomes. By comprehending how brand personality influences consumer engagement and loyalty, businesses can formulate more effective marketing strategies tailored to enhance overall sales performance in competitive markets.

Keywords: Brand Personality, Sales performance, Kam Industries Nigeria Limited, Employee

INTRODUCTION

In today's fiercely competitive business landscape, distinguishing oneself from competitors is crucial for organizational success. Branding serves as a potent strategy for businesses to carve out a unique identity amidst a sea of similar products and services. By strategically leveraging branding, organizations not only secure a place in the minds of their target audiences but also position their products as the preferred choice (Kristopher, 2021). The contemporary market is saturated with countless offerings, compelling manufacturing organizations to go the extra mile in their quest for differentiation. This necessitates

substantial investments in building robust brands that not only capture but also retain consumer attention (Natalia & Mania, 2019). Beyond mere visual elements like logos, a brand embodies an organization's values and purpose, effectively communicating its essence to consumers (Kristopher, 2021).

Moreover, a well-crafted brand is not just an asset but a cornerstone of organizational identity, fostering consumer trust and loyalty, thereby driving sales performance (Natalia & Mania, 2019). As competition intensifies, maintaining and enhancing sales performance has become increasingly intricate, underscoring the pivotal role of brand identity in influencing consumer decision-making processes (Kristopher, 2021). Central to the effectiveness of branding is its ability to imbue products and organizations with a distinct personality that resonates with consumers (Aaron, 2023). This brand personality not only shapes consumer perceptions but also influences attitudes towards the brand, ultimately impacting sales outcomes (Yi, 2015). Thus, understanding the dynamics between brand personality and sales performance is critical for organizations aiming to thrive in today's hypercompetitive environment. In essence, building a strong brand personality is not merely a strategic imperative but a foundational necessity for organizations looking to differentiate themselves effectively. By focusing on creating an authentic and compelling brand persona, businesses can forge deeper connections with their target audiences, thereby securing a competitive edge and ensuring sustained growth in sales performance.

Today's contemporary business environments foster the complex interplay between brand personality and sales performance, which is increasingly recognized as pivotal for organizational success (Aaker, 1997). However, within the context of Kam Industries Nigeria Limited based in Ilorin, Kwara State, empirical insights into this relationship remain scant. Despite substantial investments in branding efforts, the company faces ongoing challenges in understanding how brand personality influences consumer behaviour and ultimately impacts sales figures. Recent statistics underscore the significance of this issue. According to a report by Nielsen (2023), 63% of consumers prefer to buy products from brands that they perceive to have a distinct personality that resonates with their own values and preferences. Furthermore, in the Nigerian market, where consumer choices are shaped by cultural nuances and economic dynamics, the alignment of brand personality with consumer expectations can significantly influence purchase decisions (Pelsmacker et al., 2007). In the specific context of Kam Industries Nigeria Limited, the lack of a clear understanding of how brand personality attributes—such as sincerity, excitement, competence, sophistication, and ruggedness (Aaker, 1997)—impact consumer perceptions and purchase behaviours poses a critical challenge. This gap hinders the company's ability to strategically position its brands to maximize market penetration and enhance competitive advantage in Kwara State and beyond. Against this backdrop, this study seeks to explore the nexus between brand personality and sales performance within Kam Industries Nigeria Limited. It aims to investigate how the cultivation of a compelling brand personality can enhance consumer engagement and drive sales growth. In doing so, this research underscores the significance of strategic brand management in achieving organizational objectives amidst stiff market competition. The following research questions were formulated to achieve the objectives of the study:

i. What are the dimensions of brand personality that are most relevant to in Kam Industries Nigeria Limited, Ilorin?
ii. What is the effect of brand personally on sales performance in Kam Industries Nigeria Limited, Ilorin?

The study aims to examine brand personality and sales performance in Kam Industries Nigeria Limited, Ilorin. Specifically, the study tested the below hypothesis;
H_{01}:Brand personality does not have any significant effect on sales performance in Kam Industries Nigeria Limited, Ilorin.

LITERATURE REVIEW

Conceptual Clarification

Brand Personality

The competitive business environment continue to evolve as time goes around the corner of digitalization, with the concept of brand personality plays a crucial role in influencing consumer perceptions and behaviours. This thereby impacting sales performance for better business expansion, product ideas and employee productivity. Specifically, Kam Industries Nigeria Limited, based in Ilorin, Kwara State, operates within the consumer goods sector, facing challenges typical of emerging markets such as Nigeria. Brand personality refers to the set of human characteristics attributed to a brand, which influences how consumers perceive and relate to it (Aaker, 1997). In the case of Kam Industries, establishing a distinct brand personality is essential for differentiation in a competitive market. Research indicates that a well-defined brand personality enhances brand equity by fostering consumer loyalty and positive brand associations (Keller, 1993). For instance, Kam Industries can cultivate a brand personality that resonates with Nigerian consumers' cultural values and aspirations, thereby strengthening its market position. According to a study by Keller (2003), brands with strong personalities are more likely to command premium pricing and achieve higher market shares. Applying this to Kam Industries, implementing a robust brand personality strategy could potentially lead to increased sales revenue and market penetration. Statistical data from consumer surveys conducted in the Nigerian market can further validate these assertions. For example, a survey conducted by Nielsen (2020) revealed that 67% of Nigerian consumers are more likely to purchase products from brands that align with their personal values and beliefs. Kam Industries, known for its presence in the Nigerian consumer goods sector, can leverage brand personality to enhance its sales performance. By adopting a personality that reflects reliability, innovation, and cultural relevance, Kam Industries can resonate more deeply with its target audience. This approach not only fosters brand loyalty but also stimulates consumer engagement and advocacy (Kapferer, 2012). For instance, Kam Industries can integrate local cultural symbols and narratives into its branding strategy to establish emotional connections with Nigerian consumers, thereby influencing their purchase decisions positively.

Brand personality has become a crucial concept in marketing, as it enables companies to differentiate themselves and build strong relationships with their customers. Several studies have investigated the relationship between brand personality and sales performance, with mixed results. Brand personality is the way a brand is embodied; the summation of its psychological, behavioural and emotional outlines that remain exclusive over the course of its lifetime. They are like human characteristics and traits that consumers relate to. Providing a brand with definite characteristic traits will make it more human, Consumers will feel concerned by its behaviour and values. They will feel like they are talking to one person, which will generate attachment to the brand (Mathew, 2024). Brand personality can be define as personality traits used to differentiate a person and relate with a brand, is a concept within the field of relational marketing. It helps to better understand the progress and maintenance of associations between brands and consumers. In addition it explains how those associations affect consumer buying behaviour which in turn increases sales performance (Didier & Cindy 2010).

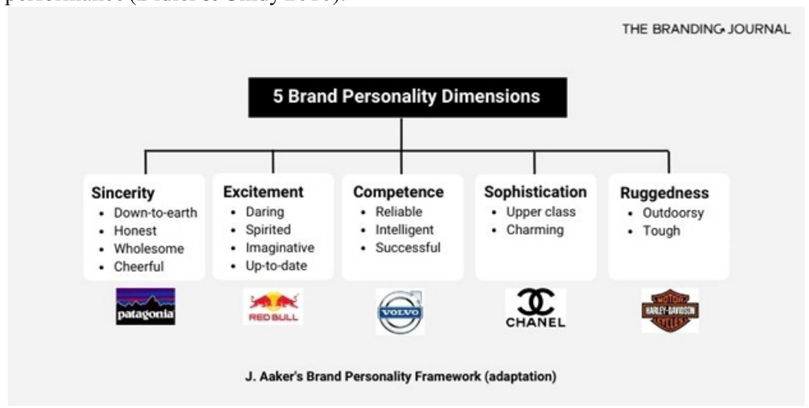

Figure 1: Brand Dimension (Author, 2024)

The Brand Personality Framework was developed by Stanford marketing and brand expert Jennifer L. Aaker. In a seminal article published in the 1997 Journal of Marketing Research, she provides a structure for thinking conceptually about brand personality through a five-dimensional model. These dimensions are:i. Sincerity: A sincere brand is perceived as honest, authentic, and transparent. It is a brand that customers trust and feel comfortable with. Traits associated with sincerity include friendliness, warmth, and a down-to-earth approach.ii. Excitement: An exciting brand is perceived as lively, energetic, and adventurous. It is a brand that customers associate with fun, entertainment, and a sense of excitement. Traits associated with excitement include spontaneity, thrill-seeking, and a youthful approach.iii. Competence: A competent brand is perceived as reliable, efficient, and effective. It is a brand that customers trust to deliver high-quality products or services. Traits associated with competence include intelligence, expertise, and a sense of professionalism.iv. Sophistication: A sophisticated brand is perceived as luxurious, elegant, and refined. It is a brand that customers associate with high-end quality and exclusivity.

Traits associated with sophistication include glamour, prestige, and a sense of refinement.vi. Ruggedness: A rugged brand is perceived as tough, strong, and resilient. It is a brand that customers associate with durability and a no-nonsense approach. Traits associated with ruggedness include boldness, courage, and a sense of adventure.Brand personality is not a static concept, it can evolve over time, and it's not a one-size-fits-all approach, different cultures and markets may perceive brand personality differently (Didier & Cindy, 2010).According to Caroline, (2021), this dimensions of brand personality can be used to create a brand personality framework, which can help marketers and brand managers to:

i. Define their brand's personality
ii. Identify their target audience's personality traits and values
iii. Develop marketing strategies that align with their brand's personality
iv. Create brand messaging and communications that resonate with their target audience
v. Differentiate their brand from competitors

Sales Performance

Sales in business terms are the actual sales in money values, a company receives after necessary collections are made from different sales channels of the original total production put on the market (Adekoya, 2011). It is sales that stimulate production in a company and consequently profits, which are affected by various factors, some of which are controllable like quality and others are uncontrollable like competition and general price changes. Sales performance is an integrated frame work that enables organizations to plan and model sales strategies and ensure timely execution of sales initiatives while ensuring both front line sales people and decisions-markers have visibility into performance. Sales performance represents the next generation of best practices for sales. (Michael, 2022).Sales performance also refers to the total amount of firm's output sold to the market especially on monthly or annually basis. This is affected by many factors including customer relationship, marketing management of the firm and sales force skills and motivation and even the pricing of the goods and services. Sales revenue is the total amount of money that the firm gets from the sale of all its goods and services in a given period. This is usually six months or a year if a firm produced only one product or service, the sales revenue will be the price of the product multiplied by the number of products sold. In the case of more than one product or service, the revenue from each needs to be added together (Ini, Andrew &Uduak, 2022).The figure for sales revenue in profit and loss account does not necessarily mean that the firm has received all the money because although they may have sold that quantity of the product, they may still be owed some of the money as debtors. Sales performance refers to consistent and satisfactory turnover of goods and services produced and offered to the market by an organization. It is the sole economic goal of companies to have as much goods sold on the market. This facilitates the rate of goods turn over and consequently revenue and increased production.

According to Odunyemi, Caleb and Mary (2021) it is believed that the right sales approach consists of sales training that supports a company's sales methodology and related processes. Designing or adopting sales methodology is critical, without this methodology in place;

training is a tactical attempt to a larger problem. The selling methodology must develop based on the company's unique brand personality situation in their market, their customers, how the customers buy, the complexity and price levels of the products and services the company offers, competitivepressures, reporting requirements, the participation partners and the skill level of their current sales people. In the past years some organizations have found that their sales process are becoming more challenging while the performance of some of their sales professional who were past stars are deteriorated. Selling complex products and services, versus selling commodities has always been more difficult and sales professionals must have different skill sets.Most companies recognize that the world and their buying processes probably have changed. However, some companies have not recognized the need to make change in their sales force (Adrian & Simon 2011). In dealing with falling or declining sales, it is advisable to invest in some short-term training to upgrade the skills of sales and customer service staff. According to Chi (2023), sales training programs encompass a variety of necessary components, things like company policies, sales paper work, customer relationship management, sales force automation orientation, sales processes, company services, sales skill training and product features and benefits. Those that are leaders in the industry, offering their stakeholders maximum return on their input are able to quickly adapt to changing market conditions, are respected by their customers, and provide rock solid, consistent sale performance, the sales people that work for those companies are motivated, stay at their jobs longer and are proud to help in recruiting their friends who have been successful selling for other companies. This therefore leads to improved sales performance. A sales process is a systematic approach involving a series of steps that enables a sales force to close more deals, increase margins and make more sales through referrals. Actively using and desire to become willing to implement a sales process could lead to more sales. Normally a sales process involves the following key steps; prospecting qualifying, proposal/presentation, handling objections, closing sale and follow-up for repeat business –referrals.

Theoretical Review

Brand personality plays a crucial role in shaping consumer perceptions and behaviours towards a company's products or services. Thus, several theoristsexplorevarious dimension related to brand personality and its impact on sales performance, providing insights into their applicability and relevance to Kam Industries. Aaker's Brand Personality Framework, developed by Aaker in 1997, proposes that brands can exhibit human-like traits, which consumers then perceive and interact with similarly to how they engage with other people. Aaker identified five dimensions of brand personality: sincerity, excitement, competence, sophistication, and ruggedness (Aaker, 1997). In the case of Kam Industries, establishing a distinct brand personality aligned with these dimensions can enhance consumer engagement and loyalty. For instance, a brand perceived as sincere and competent may resonate well with consumers seeking reliability in products like Kam Industries' construction materials or industrial supplies. Research indicates that brands perceived as having strong personalities often enjoy higher levels of consumer trust and preference (Keller, 1993). This trust translates into increased sales performance as consumers are more likely to choose products from brands they perceive positively. Therefore, Kam Industries can strategically align its marketing efforts to emphasize specific personality traits that resonate with its target market

in Ilorin and Kwara State, thereby potentially boosting sales performance.

Self-congruity theory posits that consumers are drawn to brands that reflect their own self-image or desired identity (Sirgy, 1982). This theory suggests that when consumers perceive a brand's personality as congruent with their own self-concept, they are more likely to develop strong emotional connections with the brand. For Kam Industries, understanding the self-concept of its target consumers in Ilorin is crucial. By aligning its brand personality with the values, aspirations, and lifestyle of its target market, Kam Industries can foster deeper connections and loyalty among consumers. Research by Sirgy (1982) underscores the importance of self-congruity in consumer behaviour, highlighting that brands perceived as congruent with consumers' self-image tend to elicit positive evaluations and repeated purchase behaviours. Applying this theory, Kam Industries could segment its market based on different consumer self-images and tailor its branding strategies accordingly. For example, promoting its products as essential for both residential and commercial construction projects could resonate with consumers who identify with qualities like reliability and efficiency, thereby enhancing sales performance.

Emotional branding theory emphasizes the role of emotions in consumer decision-making and brand loyalty (Gobe, 2001). According to this theory, brands that evoke strong emotional responses through storytelling, experiences, or symbolism can create lasting connections with consumers. For Kam Industries, employing emotional branding strategies could involve showcasing success stories of local projects where its products contributed significantly. By associating its brand with positive emotions such as trust, pride, or reliability, Kam Industries can enhance its perceived value and differentiation in the market. Research by Gobe (2001) suggests that emotional branding can lead to increased consumer engagement and advocacy, thereby driving sales performance. Kam Industries can leverage this theory by integrating emotional appeals into its marketing communications and customer interactions. For instance, emphasizing the durability and quality of its products through narratives of local builders or contractors could resonate deeply with consumers seeking trustworthy and resilient construction materials. However, the study's theoretical understanding is guided by Cue Utilization Theory and AIDAS Theory of Selling.

Cue Utilization Theory was developed by Easterbrook's in 1959.Cue utilization theory state that products are made up of variety of cues that serve as replacement indicators of product's quality. The theory classifies cues that help consumers determine quality of extrinsic and intrinsic to the product. In the case of manufactured products, Physical attributes of products such as size or shape serves as intrinsic cues while extrinsic cues include brand name and price, the theory is used to model individuals' information search processes and consequent behaviour, in a consumption setting. Thus, the role of digital media as an influence on consumer information searching and consumption behaviour is modelled using the perspective of cue utilization theory.The significance of this theory to this study stems from the fact that brand personality is exterior cues that help companies to boost sales performance.

AIDAS Theory of Selling was developed by St Elmo Lewis in 1898 in an attempt to explain how personal selling works. It breaks the customer journey into five stages that marketers can add to improve the possibility of a customer responding that they are satisfied with a product. Understanding how to apply the theory can be helpful to gives a structure to marketing campaigns and boost sales effectiveness. The AIDAS theory of selling is a well-established outline in sales and marketing that sketch out the stages a salesperson should trail to effectively engage with customers and close deals. AIDAS stands for:A – Attention: this is getting the customer's attention through a hook or opening statement. It's important to make a positive first impression and approach customers appropriately. Many people are naturally on guard when talking to strangers, especially salespeople, so putting customers at ease is the first objective in getting their attention and initiating a dialogue.I – Interest: it has to do withgenerating interest by highlighting the features and benefits of a product. A core view of sales is to sell benefits and not features. This is so because factors such as ingredients andmeasurements matter little to customers compared to tangible benefits.D – Desire: this create a desire for the product by emphasizing its worth. Desire is often the actual motivator behind decisions to purchase. Being able to incite this desire in people is a skill that salespeople constantly try to develop. Companies can create desire through many methods. A – Action: this willencourage the customers to take action and make a purchase or purchases. Motivating action is the necessary part of the AIDAS selling theory that leads companies towards securing a sale. Most people may have the intention to purchase a product but hold themselves back. Here, the sales representative may attempt to induce action by using special sales techniquesS – Satisfaction: this ensures that customers are satisfied with what they purchase. Some description of AIDAS doesn't include this stage, using only the acronym AIDA. This stage is significant for many reasons, especially when a company want to create repeat purchase and generate outstanding reviews. Companies can increase post-purchase satisfaction by encouraging that customers have made the right decision, making them to look ahead to use the product instead of blaming their choice.

Empirical Review

Wed-Shagdar (2021) carried out a research on the impact of brand identity on customers' loyalty and sales performance in local companies in Saudi Arabia with focus on Munch and Helens bakeries. The study adopted a descriptive quantitative study and after examining the sales performance of the two companies, results revealed that Munch bakery is getting more sales than Helens bakery even when the customers' are not completely satisfied with the prices each of the bakeries is selling their product. Munch bakery has stronger brand identity which influenced its sales performance in a significant positive way than that of Helens' sales performance. Respondents' view was that they would be willing to buy from Munch than Helens. The results also revealed that the amount of purchase and repeat purchase operations taking place at Munch is higher than that of Helens. The finding shows that brand identity has influence on customers' loyalty and the sales performance at every company. It was concluded that the stronger the brand of a company the higher the customer's loyalty and sales levels it will accomplished.Chinedu,Onuohi and Onuegbu (2016) carried out a research on brand personally and marketing performance of deposit money banks in Port Harcourt, Nigeria. The objective was to examine the effect of brand personality and

marketing performance. 76 copies of questionnaire were distributed to 19 deposit money banks in Port Harcourt and 72 questionnaires were found useful for the study. A Sperman rank correlation coefficient was used in testing the hypothesis with the aid of SPSS version 21.0. The result revealed that brand personality has a positive relationship with marketing performance of deposit money banks in Port Harcourt. It was concluded that deposit money banks should align their brand position to reflect their personality.

Nguyen et al., (2019) investigated the impact of brand personality on consumer purchasing behaviour in the Nigerian context using a quantitative survey method with a sample of 500 consumers in urban areas of Nigeria. The study found a positive correlation between brand personality traits (e.g., sincerity, excitement) and consumer preference and loyalty. The study concluded that brand personality significantly influences consumer behaviour in Nigeria, underscoring the importance of effective brand management strategies. Recommendations included implementing consistent brand messaging to reinforce desired personality traits. Smith and Johnson (2020) aimed to analyse the relationship between brand personality and sales performance in the manufacturing sector in West Africa, focusing on Kam Industries Nigeria Limited. They employed a case study approach and found strong alignment between perceived brand personality and customer satisfaction, leading to increased sales volume. The study concluded that brand personality plays a crucial role in shaping customer perceptions and driving sales growth in the manufacturing sector. Recommendations included investing in brand differentiation strategies to enhance perceived personality traits.

Wang and Li (2021) explored the moderating effect of brand trust on the relationship between brand personality and consumer behaviour in emerging markets through a meta-analysis of existing literature and a cross-sectional survey in Nigeria. Their findings indicated that brand trust enhances the impact of brand personality on consumer loyalty and willingness to pay premium prices. They concluded that building brand trust is essential for leveraging brand personality to achieve competitive advantage in emerging markets like Nigeria, recommending a focus on transparent communication to build and maintain brand trust. Okonkwo et al. (2022) assessed the influence of cultural dimensions on brand personality perception and its implications for sales performance in Nigerian manufacturing firms. Their methodology involved qualitative interviews and content analysis across different cultural groups in Nigeria. They found that variations in brand personality perception based on cultural dimensions (e.g., collectivism vs. individualism) impact consumer preferences and purchasing decisions. The study concluded that adapting brand personality to align with cultural values enhances consumer engagement and sales outcomes, recommending customized brand strategies to resonate with diverse cultural norms in the Nigerian market.

Ojo and Adeoye (2019) investigated the role of emotional branding in enhancing brand personality and its impact on sales performance in Nigerian manufacturing firms through a longitudinal study involving surveys and focus groups. Their findings highlighted that emotional branding strategies emphasizing brand personality traits (e.g., empathy, reliability) foster stronger emotional connections with consumers, leading to higher sales

conversion rates. The study concluded that integrating emotional branding into marketing strategies can significantly boost brand loyalty and sales revenue in Nigeria, recommending the development of emotional branding campaigns that authentically reflect brand personality traits. Abubakar and Mohammed (2020) examined the influence of social media interactions on brand personality perception and sales performance in Nigerian manufacturing firms using a cross-sectional survey and social media analytics. They found a positive correlation between engaging social media content reflecting brand personality and increased consumer engagement and sales conversions. The study concluded that leveraging social media platforms to reinforce brand personality can enhance brand visibility and customer loyalty in Nigeria, recommending investments in social media marketing strategies aligned with desired brand personality traits.

Adeleke et al. (2021) assessed the impact of brand consistency on brand personality perception and sales performance in Nigerian manufacturing firms through a comparative analysis of Kam Industries Nigeria Limited and competitors. Their findings indicated that consistent brand messaging across channels strengthens brand personality perception and positively impacts consumer trust and sales outcomes. The study concluded that maintaining brand consistency is crucial for reinforcing desired brand personality traits and driving competitive advantage in the Nigerian market, recommending the development and adherence to brand guidelines ensuring consistent communication of brand personality. Yusuf et al. (2022) investigated the influence of environmental sustainability practices on brand personality perception and sales performance in Nigerian manufacturing firms using a mixed-methods approach. Their findings suggested that integrating sustainable practices into brand personality enhances consumer perceptions of corporate responsibility and drives purchase intentions. The study concluded that adopting environmentally friendly practices not only enhances brand image but also contributes to increased sales and market share in Nigeria, recommending the implementation and promotion of sustainable initiatives aligned with brand personality to attract environmentally conscious consumers.

Bello and Aliyu (2020) explored the impact of celebrity endorsements on brand personality perception and sales performance in Nigerian manufacturing firms through a case study analysis focusing on Kam Industries Nigeria Limited's celebrity endorsement campaigns. They found that effective celebrity endorsements aligning with brand personality traits can enhance brand credibility and consumer trust, leading to improved sales performance. The study concluded that strategic celebrity partnerships can effectively communicate desired brand personality traits and influence consumer purchasing decisions in the Nigerian market, recommending collaborations with celebrities whose image closely aligns with the brand's personality to maximize impact. Afolabi et al. (2021) evaluated the role of innovation in shaping brand personality perception and its impact on sales performance in Nigerian manufacturing firms through surveys and case studies examining innovation initiatives at Kam Industries Nigeria Limited. Their findings indicated that innovations reflecting brand personality traits (e.g., creativity, reliability) differentiate products in the market and drive consumer preference and loyalty. The study concluded that fostering a culture of innovation that supports and enhances brand personality traits is essential for sustaining market leadership in Nigeria.

METHODOLOGY

The study adopted survey research design method to enhance proper understanding of the research variables. The study examined two variables, brand personality (Independent variable) and sales performance (dependent variable).The population comprises of relevant staff of Kam Wire Nigeria Limited Ilorin branch. Staff from sales department used for the study is 50, production department 35 and procurement department 17 making a total of 102 staff. The sample size is 102 and purposive sampling technique was used for the study. Data were collected with the use of structured questionnaire. The questionnaire is in two sections, section A contains the demographic attributes of the respondents and the section B contains the research questions. The questionnaire is measured on a 5-point Likert scale ranging from; Strongly Agree (5), Agree (4), Indifferent (3) Disagree (2), and Strongly Disagree (1). The primary source of data was used to elicit information from the respondents and the data were analysis using linear regression analysis.

RESULT PRESENTATION AND DISCUSSION OF FINDING

Linear regression analysis was conducted to determine the effect of brand personality and sales performance in Kam Industries Nigeria Limited, Ilorin. The linear regression analysis identifies the most important contributory variables among the set of independent variables that best predict sales in Kam Industries Nigeria Limited, Ilorin.The result is shown in the table below:

Hypothesis I

H_{01}: Brand personality does not have any significant effect on sales performance in Kam Industries Nigeria Limited, Ilorin.

Table 4.1 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.797[a]	.635	.632	.860
a. Predictors: (Constant), brand personality				

Source:Field Survey, 2024

Table 4.1 presents the model summary. It shows that the correlation coefficient r is 0.797 (i.e., r = 0.797) which indicates that there exists a very strong relationship between sales performance (dependent variable i.e., the variable being predicted) and brand personality (which is the independent variables). It is also clear from the table that the r^2 which is the coefficient of determination is 0.635 i.e., 63.5%. This implies that 63.5 % change in sales performance can be explained by brand personality, while the remaining 36.5% is explained by other factors that are not captured in the model.

Table 4.2ANOVA [a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	320.739	1	320.739	216.715	.000[b]
	Residual	184.261	89	.740		
	Total	505.000	90			
a. Dependent Variable: Sales performance						
b. Predictors: (Constant), brand personality						

Source: Field Survey, 2024.

Table 4.2 presents ANOVA table. The F-statistic as shown from the table is significant since the probability value of .000 is less than the alpha level of 0.05, thus the model is fit. Therefore, the null hypothesis is rejected and the alternative hypothesis is accepted. This implies that, brand personality has a significant impact on sales performance in Kam Industries Nigeria Limited, Ilorin.

Table 4.3.Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.092	.150		.616	.000
	Brand personality	.621	.057	.797	10.817	.000
a. Dependent Variable: Sales performance						

Source:Field Survey, 2024.

Coefficient table 4.3 shows a significant level of 0.000 which is less than the alpha set value of 0.05 significant levels. This implies that there is a significant positive influence of brand personality on sales performance, therefore the null hypothesis is rejected and the alternative hypothesis is accepted. The beta value of 0.797 implies that establishing brand personality will lead to 79.7% improvement in sales performance; and the positive value of 10.817 further buttresses the relationship between brand personality and sales performance in Kam Industries Nigeria Limited, Ilorin.

Discussion of Findings

Based on the result of hypothesis tested, it was revealed that there exists a very strong relationship between sales performance (dependent variable) and brand personality (independent variables). It is also clear from table 4.3 that the r^2 which is the coefficient of determination is 0.635, which is 63.5%. This implies that 63.5% change in sales performance can be explained by a change in brand personality. Thus, it was concluded that, since the significant values (0.000) are all less than 0.05 alpha level of significance set ($p<0.05$) then, the null hypothesis is rejected and the alternative hypothesis is accepted therefore, brand personality has a significant impact on sales performance in Kam Industries Nigeria Limited, Ilorin. This is in line with the study of Chinedu, Onuohi and Onuegbu, (2016) that carried out a research on brand personally and marketing performance of deposit money banks in Port Harcourt, Nigeria and the result revealed that brand personality has a

positive relationship with marketing performance of deposit money banks in Port Harcourt.

This study holds significant implications for both academic researchers and industry practitioners. The understanding of the correlation between a brand's personality and its sales performance can offer critical insights into consumer behaviour, marketing strategies, and business outcomes. Firstly, this research underscores the importance of brand personality as a strategic tool for enhancing sales performance. By identifying the key personality traits that resonate with consumers, Kam Industries can tailor its branding efforts to align with customer preferences and expectations. This alignment can lead to increased brand loyalty, customer retention, and ultimately, higher sales. For instance, if the brand is perceived as reliable and innovative, marketing campaigns can emphasize these traits to strengthen consumer trust and engagement. Secondly, the findings of this study can contribute to the broader field of brand management by providing empirical evidence on the impact of brand personality on sales performance. This can inspire further academic research to explore similar relationships in different industries and geographic contexts, thereby enriching the existing literature on brand management and consumer behaviour. Researchers can build on this study to investigate how cultural, economic, and social factors influence the effectiveness of brand personality in driving sales. Moreover, for industry practitioners, the insights gained from this research can inform the development of more effective marketing strategies. Marketers can leverage the identified brand personality traits to craft compelling brand stories and communication strategies that differentiate Kam Industries from its competitors. This differentiation can enhance the brand's market positioning and competitive advantage, leading to sustained sales growth.

CONCLUSION AND RECOMMENDATION

Every business organization must position its self well to get the attention of potential customers. Establishing a good brand personality is one of the ways to achieve this goal. However, the findings of this study revealed that brand personality affect sales performance in Kam Industries Nigeria Limited, Ilorin by 63.5% and the value of F cal. is 216.715 with significant value of 0.000. Since the significant value is less than 5%, the null hypothesis is rejected and the alternative hypothesis is accepted. This implies that, brand personality has a significant impact on sales performance in Kam Industries Nigeria Limited, Ilorin.The following recommendations are made based on the findings of the study:

i. The company should ensure they establish a brand personality that is capable of increasing sales performance.
ii. Kam Industries should invest more on brand personality to boost sales.

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CUSTOMER SATISFACTION AND THE RELATIONSHIP BETWEEN E-SERVICE QUALITY, CASH ON DELIVERY, AND ONLINE REPURCHASE INTENTION: AN EMPIRICAL REVIEW

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Abstract

The massive growth of e-commerce necessitates understanding the factors influencing customer satisfaction and online repurchase intention. Despite the convenience and efficiency of online shopping, discrepancies in service quality and payment methods can significantly impact customer satisfaction and their likelihood of making repeat purchases. Online repurchasing is crucial for expanding the customer base, fostering long-term profitable relationships, and sustaining business in a competitive environment. This study reviews the role customer satisfaction plays on the relationships between electronic service qualities, cash on delivery (COD), and online repurchase intention. The study adopted an empirical review, with data from multiple scholarly articles, surveys, and case studies analysed. The findings indicate that high e-service quality significantly enhances customer satisfaction, and positively influences online repurchase intention. Specifically, COD as a payment method boosts customer trust and satisfaction, particularly in regions with low credit card penetration, thereby fostering repurchase intention. The study concludes that improving e-service quality and offering COD can substantially elevate customer satisfaction and encourage repeat purchases. E-service quality emerges as a crucial determinant of online repurchase intention. Moreover, this study identifies COD as a method that enhances shopper confidence, throughthe mediation of customer satisfaction on customers' intentionto repurchase online. The study recommends that online retailers prioritise enhancing e-service quality, ensuring customer satisfaction, through offering COD options to attract repeat customers. Future research should empirically validate and extend this framework.

Keywords: *E-Service Quality, Cash on Delivery, Customer Satisfaction, Online Repurchase Intention*

INTRODUCTION

The expansion of e-commerce and the advancement of technology worldwide geared the significant attention that has been directed towards online shopping (Faisal et al., 2020). Consumers now prefer online shopping over traditional retail outlets because it offers a seamless and efficient shopping experience from the comfort of their homes. This shift from offline to online shopping is evident in Nigeria, where mobile phone internet usage is becoming increasingly popular (Fared et al., 2021). Shoppers no longer need to face the inconveniences and risks associated with traveling to marketplaces; instead, they interact

with sellers over the Internet, and goods purchased online are delivered to their desired locations. It is generally believed that customers examined the quality of the goods or services they buy, and the probability of repurchasing these products depends on the quality of the services rendered (Firmansyah & Ali, 2019). Online repurchase intention can be defined as the customers' likelihood to repeat purchases from a particular online platform again. Hence, it is crucial for building a larger customer base and maintaining long-term profitable relationships in an online business environment. However, the dynamic nature of customers' tastes and preferences poses a complex challenge for marketers, who must continually adjust market offerings to align with these changing preferences. Therefore, motivating and enticing customers to develop online repurchase intention has been of significant importance for both researchers and online marketers (Purnamasari & Suryandari, 2023; Santoso & Aprianingsih, 2017). Consequently, there is a need for in-depth research to uncover the factors contributing to the development of online repurchase intention.

Empirical literature theoretically identified factors influencing repurchase intention, including e-service quality (Zulganef et al., 2020), trustworthiness (Redika, 2019; Novi-Ariska, 2017), and sales promotion (Rohwiyati & Praptiestrini, 2019). For an online retail outlet to motivate and cultivate repurchase intention, it must provide customers with an exceptional shopping experience by offering high-quality services that surpass their expectations. Numerous research have assessed the influence of e-service quality on online repurchase intention (Megayani et al., 2023). Many of these studies found that online repurchase intention is positively affected by online service quality (Nguyen et al., 2021). However, sociologist authors argued that online repurchase intention has not been significantly impacted by e-service quality (Zulganef et al., 2020). Similarly, According to Bao's (2015) research, customer satisfaction is positively impacted by both product quality and price, at the same time has a significant impact on consumers' intentions to repurchase online. However,e-service quality,order fulfilment, information qualityand website design have no such effect. Similarly, Artenaa et al. (2022) found that electronic service quality has a major influence on repurchase intentions when customer satisfaction mediated the relationship, otherwise they have no direct relationship. Lestari and Elyawati (2019) claim that e-satisfaction serves as an ideal mediator variable between security assurances and intentions to repurchase. On the other hand, Suhaily and Soelasih (2017) discovered no relationship between the quality of e-services and the intention to repurchase through the mediation of customer satisfaction.

In response to inconsistent findings, this study introduces cash on delivery (COD) as a fourth variable. Tandon et al., (2015) emphasize that COD not only enhances customer satisfaction but also encourages repeat online purchases. Globally, payment methods significantly influence consumer behaviour in online business, with COD playing a pivotal role in building trust between consumers and merchants (Tandon et al., 2017; Tran & Vu, 2019; Zainul, 2019). Thakur and Srivastava (2015) further note that consumers often opt for COD due to apprehensions about sharing banking details online. However, research on the mediating role of customer satisfaction between COD, e-service quality, and online repurchase intention remains sparse, highlighting a critical gap (Shin & Lee, 2018; Suhaily & Soelasih, 2018). Therefore, there is a clear need for further investigation to better

understand how customer satisfaction mediates these relationships. The inclusion of COD as a variable in this study is driven by its demonstrated impact on customer behaviour and its role in fostering trust and satisfaction in online transactions. By examining how COD influences e-service quality and subsequently affects online repurchase intentions, this research aims to provide deeper insights into consumer preferences and decision-making processes in e-commerce. This study seeks to contribute to the existing literature by exploring the nuanced relationships among COD, e-service quality, customer satisfaction, and online repurchase intentions within a comprehensive framework. By addressing these dimensions, the study endeavours to offer practical implications for online retailers aiming to optimize their payment methods and enhance customer loyalty.

LITERATURE REVIEW

Conceptual Review

Online Repurchase Intention

Online repurchase intention signifies a positive consumer attitude towards e-retail services, indicating a likelihood to make repeat purchases online (Suhaily & Soelasih, 2017). Essentially, satisfied customers are more inclined to continue buying from a particular platform or using a specific product. Suherman et al. (2021) note the dynamic nature of consumer preferences, highlighting the challenge in accurately predicting their future needs and desires. Marketers aim to foster satisfaction, understanding that actual repurchasing behaviour involves ongoing customer engagement and loyalty (Ibzan, Balarabe, & Jakada, 2016). Asikhia and Akinbiyi (2020) define repurchase intention as a commitment made by customers after their initial purchase, reflecting their willingness to sustain their relationship with a product or service provider. Phuong and Dat (2017) emphasize the dual aspects of repurchase intention: customers' intent to engage in positive word-of-mouth and referrals, alongside their intent to make future purchases. Specifically within online environments, repurchase intention plays a pivotal role in cultivating a loyal customer base and ensuring sustained profitability through enduring customer relationships. It represents a consumer's propensity to repeatedly patronize a particular online platform following a positive experience with the product or service. Repurchase intention in e-commerce is a crucial metric, reflecting consumer loyalty and the potential for sustained business growth. This metric underscores the importance of fostering positive customer experiences and satisfaction to encourage recurrent purchases and advocacy within online communities. As such, understanding and effectively managing repurchase intention are pivotal for businesses aiming to thrive in competitive digital landscapes. By prioritizing customer satisfaction and engagement, businesses can enhance their chances of securing repeat business and achieving long-term profitability.

E-Service Quality

Harahap, Hurriyati and Amanah, (2020) define e-service quality as the degree to which a e-commerce website facilitates selection, purchasing, and shipping of goods and services in an

efficient and effective manner. Services quality in the online business environment is paramount in evaluating the success or otherwise of an electronic commerce (Rohwiyati & Praptiestrini, 2019). Thus, service quality is a crucial factor in developing a strong competitive edge in online retailing (Santoso & Aprianingsih, 2017). Hence, there is greater tendency for a well-managed and satisfied customer to repeat purchase, become loyal customer and contribute to overall success of the company. According to Parasuraman and Malhotra (2002), the degree to which a website enables effective and efficient shopping, purchasing, and service delivery is known as e-service quality. Moreover, e-service quality has been known to have numerous dimensions postulated by several authors which has been abbreviated as E-SERVQUAL. However, the E-SERVQUAL model, which was created by Zeithaml et al. (2002) based on the traditional SERVQUAL model, is the most well-known and frequently used model of service quality. Efficiency, dependability, fulfilment, privacy, responsiveness, compensation, and contact are the dimensions of the E-SERVQUAL model (Tjiptono & Chandra, 2016). According to Li, Liu, and Suomi (2009), the measurement scale is composed of nine dimensions that take into account the viewpoints of the company and the consumer. These dimensions include responsiveness, ease of use, empathy, system availability, trust, reliability, and website design (Santoso & Aprianingsih, 2017). Alhawari, (2014), asserted that e-service quality has six dimensions which are as follows: Efficiency, Fulfilment, Privacy, Responsiveness, Contact, and Website design (Zulganef, et al., 2020). Lee and Lin (2005) expanded the SERVQUAL model to incorporate website design, responsiveness, reliability, and trust in the overall quality of the service for online shopping. Hence, this study will consider the proxies postulated by Lee and Lin, (2005) would be adopted due to little scholarly contribution towards the dimensions.

Cash on Delivery

Cash on Delivery (COD) is a payment method that allow customers to pay at the arrival of the purchased goods to their destination (Halaweh, 2018; Tandon & Kiran, 2018). The adoption of COD is driven by a mistrust of electronic payment systems because of concerns about privacy and security (Al-Adwan, Kokash, Al-Adwan, Alhorani & Yaseen, 2020). According to Halaweh (2018), COD is a payment option that works similarly to in-store purchases in terms of product selection, but it's much simpler because all you need is internet support. Additionally, Yaseen, Dingley, and Adams (2016) emphasized that the use of COD is a simple way to ensure that customers trusted the retailer can offer and deliver products of expected or even higher quality. Notwithstanding, cash on delivery can be defined as a payment option that enable customers to pay the stipulated amount on delivery of the purchased product or services. Thus, payment method is one of the key deterrent in an online business worldwide and for the e-retailers to inspire confidence in customers'mind, introduced the term pay-on-delivery. Obviously, this method seems to lower the risk of been supplied with the wrong product as well reduce if not eliminate the threat of fraudsters.In view of that, online shoppers often prefer COD because it gives room for the inspection of quality of the purchased product or services on arrival, and also to ensure conformity to the predefined specifications.

Customer Satisfaction

According to Kotler and Keller (2016), customer satisfaction is the positive emotions that customers experience after comparing a product's actual performance to their expectations. Nabila, Listiana, Purmono, Fahruna, and Rosnani (2023) have proposed that customer satisfaction can be defined as the culmination of different affective response intensities resulting from a brief period of time and directed towards crucial elements of product consumption (Permana & Djatmiko, 2018). Furthermore, there was a hint made by Lestari and Elyawati (2019) that the degree to which a product performs as expected by the customer is a measure of customer satisfaction. Likewise, if the product performs below expectations, the buyer will be let down and become dissatisfied. But when a product performs better than expected, the user will be happy (Kotler and Armstrong, 2018;Ellyawati et al., 2017).Moreover, customer satisfaction significantly influences an organisation`s current and future performance. Therefore, Customer satisfaction can be seen as a state of contentment that a consumer found himself when his expectations are met or exceeded with regards to a particular purchased product or service rendered.

Relationship between e-service quality and online repurchase intention

In recent studies on consumer behaviour in online retail environments, several researchers have explored the critical factors influencing repurchase intentions. Rohwiyati and Praptiestrini, (2019) highlight the pivotal role of service quality provided by online retailers, suggesting it as a significant determinant of repurchase intentions. Redika, (2019) research further underscores the impact of perceived value, trust, and e-service quality on consumer repurchase intentions, emphasizing their collective influence. However, contrasting views are presented by Zulganef et al. (2020), who argue that e-service quality does not significantly affect online repurchase intentions. In agreement, Santoso and Aprianingsih (2017) find a robust correlation between repurchase intentions and both e-service quality and customer satisfaction. Pradana and Semarang's 2022 study reinforces this stance, illustrating a strong positive relationship between online repurchases and e-service attributes. Srivastava and Sharma's earlier work (2013) also supports these findings, emphasizing the critical impact of service quality on consumer behavior in e-commerce contexts. Collectively, this body of research, as summarized by Hellier et al. (2003), Rohwiyati and Praptiestrini (2019), Srivastava and Sharma (2013), and Idris (2017), suggests a consensus that e-service quality plays a crucial role in shaping repurchase intentions. Idris (2017) specifically concludes that e-SERVQUAL, a measure of service quality in e-commerce, positively influences repurchase intentions. Thus, while differing perspectives exist regarding the extent of this impact, the prevailing view in current literature supports the hypothesis that e-service quality significantly affects online repurchase intentions.

Relationship between Cash on Delivery (COD) and Online Repurchase Intention

In their exploration of online shopping behaviours, Thakur and Srivastava (2015) found that many customers prefer Cash on Delivery (COD) as a payment method due to distrust in online channels with their banking information. This sentiment aligns with the findings of

Yolandari and Kusumadewi (2018), who emphasized trust as a pivotal factor influencing repurchase intentions. Highlighting the significance of COD in fostering trust between Nigerian consumers and online merchants, Chiejina and Olamide (2014) underscored its role in mitigating perceived risks associated with online transactions. Building on this, Al-Adwan et al. (2022) noted that COD is frequently operationalized as a moderator in studies examining its impact on purchasing intentions and related variables (Hamed & El-Deeb, 2020; Jain, Gajjar & Shah, 2020). Similarly, Tandon and Kiran (2018) observed a positive influence of COD on purchase intentions within the Indian market context. Echoing these findings, Chan (2019) and Nabila et al. (2023) highlighted the critical role of trust in driving consumers towards repeat purchases. Moreover, Anjum and Chai (2020) affirmed COD as a significant determinant of customer purchase intentions. Therefore, the hypothesis emerges that COD may not significantly relate to online repurchase intentions, suggesting a complex interplay of trust and transactional preferences in online commerce.

This body of research underscores the pivotal role of payment methods, particularly COD, in shaping consumer trust and purchase behaviours in online shopping contexts. The preference for COD stems largely from consumer concerns about the security of their banking information online, as elucidated by Thakur and Srivastava (2015). Yolandari and Kusumadewi (2018) reinforce this by emphasizing trust as a cornerstone of customer loyalty and repurchase intentions. In the Nigerian market, Chiejina and Olamide (2014) found that COD serves as a vital mechanism to alleviate perceived risks associated with online transactions, thereby fostering stronger relationships between consumers and online merchants. Al-Adwan et al. (2022) further elaborate on the widespread adoption of COD as a moderator variable in studies examining its impact on purchasing decisions, supported by empirical findings from Hamed & El-Deeb (2020), Jain, Gajjar & Shah (2020), and others. Tandon and Kiran (2018) add to this discourse by highlighting the affirmative influence of COD on purchase intentions specific to the Indian consumer landscape. Meanwhile, Chan (2019), Nabila et al. (2023), and Anjum and Chai (2020) collectively affirm the critical role of trust in driving repeat purchases, underscoring COD's significance in shaping consumer behaviour and purchase intentions across diverse markets. Therefore, while the hypothesis posits no significant relationship between COD and online repurchase intentions, the nuanced findings suggest a nuanced interplay of trust-building mechanisms and transactional preferences influencing consumer decisions in e-commerce environments.

Relationship between Customer Satisfaction and Online Repurchase Intention

Customer satisfaction significantly influences repurchase behaviour in online retail, according to Saodin and Suharyono (2019). They posit that satisfied customers are more likely to intend to repurchase products or services due to their positive experience. This intention, in turn, translates into actual behavior, reinforcing the link between satisfaction and repurchase intention. This perspective is supported by several studies, including Srivastava and Sharma (2013), Santoso and Aprianingsih (2017), Pradana and Semarang (2022), and Suhaily and Soelasih (2017), which collectively emphasize that satisfied customers tend to exhibit loyalty by returning to the same online platform for future purchases. Conversely, dissatisfied customers are prone to switch brands, thereby

diminishing brand loyalty (Zeithaml et al., 2013). Suharyono (2019) further asserts that satisfied customers are not only likely to repurchase but also to recommend the brand to others, thereby potentially expanding its customer base. Astuti and Reusfian's (2013) research supports this notion by highlighting that customer satisfaction fosters both repurchase and positive word-of-mouth. Moreover, Kotler and Keller (2016) argue that post-purchase behaviour hinges significantly on satisfaction levels, influencing consumers' inclination to engage with the brand in the future. Therefore, the cumulative evidence underscores the hypothesis that a meaningful correlation exists between customer satisfactions and online repurchase intention, reinforcing the importance of fostering customer satisfaction as a strategy to enhance loyalty and retention in the competitive online retail landscape.

Customer Satisfaction on the Relationship between E-Service quality and Online Repurchase Intention

In recent academic research, several studies have investigated the complex relationships among e-service quality, customer satisfaction, and online repurchase intention in the context of digital commerce. Rohwiyati and Praptiestrini (2019), Pradana and Semarang (2022), and Santoso and Aprianingsih (2017) collectively established that customer satisfaction serves as a crucial mediator between e-service quality and online repurchase intention. Similarly, Idris (2017) reinforced this finding, underscoring that customer satisfaction plays a pivotal role in mediating the impact of e-service quality on repurchase intentions. Building on these insights, Kuo and Tang (2013) and Suhaily and Soelasih (2017) further supported the mediated relationship, highlighting significant associations between e-service quality, customer satisfaction, and repurchase intention in online shopping environments. However, Suhaily and Soelasih (2017) also noted nuances, suggesting that the direct impact of e-service quality on repurchase intention may not always be substantial when mediated by customer satisfaction. Moreover, Artenaa et al. (2022) contributed additional insights by finding no significant direct link between electronic service quality and online repurchase intentions. Instead, their findings pointed to customer satisfaction as a critical mediator through which e-service quality influences repurchase intentions significantly. In overall, these studies collectively propose a nuanced understanding of the dynamics between e-service quality, customer satisfaction, and online repurchase intention. They underscore the pivotal role of customer satisfaction as a mediator, emphasizing its ability to enhance the perceived quality of e-services and consequently drive repeat purchase behaviours in digital contexts. This body of research not only contributes to theoretical advancements in e-commerce but also provides practical implications for businesses aiming to foster customer loyalty and optimize service delivery strategies online. By focusing on enhancing e-service quality to positively impact customer satisfaction, organizations can strategically influence repurchase intentions and overall business sustainability in the competitive digital marketplace.

Customer Satisfaction on the Relationship between cash on delivery and Online Repurchase Intention

Cash on delivery (COD) has emerged as a pivotal tool in the realm of online retail, facilitating enhanced order fulfillment accuracy, expedited delivery times, and improved customer support mechanisms, all of which contribute significantly to heightened customer satisfaction (Chiejina & Olamide, 2014). Moreover, Anjum and Chai (2020) underscore the profound impact of COD payment options on consumer behaviour, highlighting its influence on purchase intentions. In a similar vein, Tandon, Kiran, and Sah's (2015) exploration of customer satisfaction within the context of online shopping reveals that COD payment methods not only elevate customer satisfaction levels but also frequently stimulate repeat purchases. Consequently, these findings suggest that the utilization of COD services may foster positive word-of-mouth among adopters, further bolstering its reputation and appeal in online retail settings. In essence, COD serves not merely as a transactional modality but as a strategic enabler of customer-centric benefits in online retail environments. It serves to instil trust and confidence among consumers by mitigating risks associated with online transactions, such as fraud or dissatisfaction with product quality. By allowing customers to inspect goods before payment, COD addresses common apprehensions, thereby promoting a sense of security that is crucial in online shopping. This assurance translates into tangible benefits for retailers as well, as satisfied customers are more inclined to advocate for the service to others, amplifying its market influence and adoption rates. Furthermore, the integration of COD into online platforms is not merely a logistical expedient but a potent driver of customer loyalty and engagement. Its role extends beyond mere transaction facilitation to actively shaping consumer perceptions and behaviours, influencing decisions to repurchase and recommend the service to peers. As such, COD stands not only as a practical solution to transactional challenges but as a strategic lever for enhancing overall customer experience and satisfaction in the digital marketplace. Thus, the efficacy of COD lies not solely in its operational utility but in its transformative impact on customer relationships and market dynamics. As online retail continues to evolve, COD remains a cornerstone of customer-centric strategies, driving both immediate satisfaction and sustained loyalty among digital consumers. Its ability to bridge the gap between virtual transactions and real-world trust underscores its enduring relevance and strategic importance in contemporary e-commerce landscapes.

A Proposed Conceptual Model

This study proposes a conceptual model in order to explain the mediating role of customer satisfaction on the relationship between online repurchase intention and e-service qualities, The online repurchase intention is the dependent variable, customer satisfaction is the mediator, and e-service quality (website design, responsiveness, trust, and reliability) is the independent variable in the suggested model. In order to incorporate website design, responsiveness, trust, and reliability as e-service quality indicators, Lee and Lin (2005) modified the SERVQUAL model for online shopping.

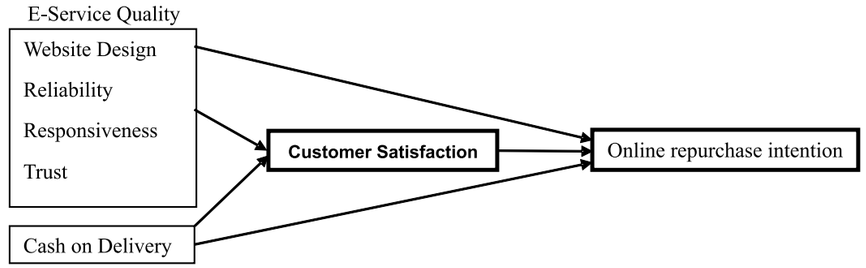

Figure1: Conceptual model of the study
Source: Author, (2024)

Theoretical Review

Davis (1989) developed the Technology Acceptance Model (TAM), a widely used theoretical framework in understanding users' acceptance and adoption of technology. TAM posits that perceived usefulness and ease of use significantly influence an individual's attitude toward using a technology, which in turn impacts their behavioural intention to use it. Users' acceptance of online services and their subsequent behaviours, such as repurchase intention, are predicted and explained by the model.In the realm of e-service quality and online repurchase intention, TAM provides a structured approach to understanding how customers perceive the quality of online services and how these perceptions influence their intentions to repurchase. E-service quality is the degree to which online services meet customers' expectations and needs. According to TAM, perceived usefulness of e-service quality plays a crucial role. Customers are often willing to repeat purchase from an e-commerce website if they sees the e-service quality as high and useful in meeting their shopping needs effectively and efficiently.
Research has shown that the ease of use and usefulness perceptions derived from e-service quality significantly influence customers' satisfaction and intention to repurchase online. For instance, a study by Liang and Lai (2002) found that customers' perceived usefulness and ease of use of e-service quality positively affected their satisfaction levels and, consequently, their intention to repurchase from online stores. This aligns with the core propositions of TAM, where positive attitudes and behavioural intentions are driven by perceived utility and ease in using the technology. Moreover, the integration of TAM with other variables such as perceived risk and trust enhances its explanatory power in the context of online shopping behaviours. For example, when customers perceive lower risks associated with online transactions and trust the online platform's security measures, their perceived usefulness of e-service quality is strengthened, leading to higher satisfaction and increased repurchase intentions (Pavlou, 2003).

Alternatively, the Expectation-Confirmation Theory (ECT) complements TAM by considering post-adoption behaviours and customer satisfaction. ECT posits that satisfaction is a function of the perceived performance of a good or service compared to customers' initial expectations. It was put forward that customers' satisfaction is assessed by

the approval or disapproval of their initial expectations regarding a service. In e-commerce, ECT provides insights into how customers' satisfaction and loyalty are shaped by their perceptions of e-service performance relative to their pre-purchase expectations. When customers experience positive disconfirmation (where the actual service performance exceeds their expectations), they are more expected to be satisfied and exhibit higher repurchase intentions. Empirical studies have applied ECT to understand the relationships between e-service qualities, cash on delivery (COD) payment method, and online repurchase intentions. For instance, research by Bhattacherjee, (2001) found that customers' post-purchase satisfaction and repurchase intentions were significantly influenced by the confirmation of their initial expectations regarding the reliability and ease of using COD as a payment method in online transactions. Customers who experienced positive confirmation (i.e., COD was reliable and easy to use) were more satisfied and inclined to repurchase from the online platform. Furthermore, ECT emphasizes the role of perceived performance and satisfaction in shaping customers' post-purchase behaviours. Studies have shown that when customers' expectations regarding e-service quality and payment options like COD are confirmed positively through their actual experiences, they develop a stronger satisfaction with the overall online shopping experience. This satisfaction, in turn, enhances their trust in the online platform and their intention to continue purchasing from it (Oliver, 1980).

This study reviewed several theories that are used to explain electronic service quality and customer online repurchase intention. This study two theories are recommendedTechnology Acceptance Model (TAM) and the Expectation Confirmation Theory (ECT):Pradana and Semarang (2022) contended that the ECT explains how customers' intentions to make additional purchases of goods and use services will be primarily influenced by their prior usage or purchases. Oliver (1993), Churchill and Surprenant (1982), and Anderson and Sullivan (1993) all agreed with this point of view. In order to investigate and evaluate consumer satisfaction and behavioural intentions, researchers have widely adopted and utilized the expectation confirmation theory (ECT) (Oliver, 2014; Aurier & Guintcheva, 2014; Pradana & Semarang, 2022). In the context of e-commerce, integrating TAM and ECT offers a thorough theoretical framework for comprehending customer satisfaction and online repurchase intentions. TAM elucidates the factors influencing initial adoption and acceptance of e-service quality, while ECT focuses on how these factors continue to influence satisfaction and repurchase intentions post-adoption. Practical implications for e-commerce managers include enhancing ease of use and perceived usefulness of e-service quality to meet customers' expectations effectively. Moreover, ensuring reliable and convenient payment options like COD can positively influence customers' satisfaction and loyalty. By aligning with TAM's propositions on usability and usefulness and ECT's focus on expectation confirmation, businesses can strategically manage and improve their online service offerings to foster long-term customer relationships and increase repurchase rates. In overall, the theoretical perspectives provided by TAM and ECT offer valuable insights into understanding the complex dynamics of customer satisfaction, e-service quality, payment methods like COD, and online repurchase intentions in e-commerce contexts. Empirical research applying these frameworks has consistently demonstrated their utility in explaining and predicting consumer behaviours, thereby guiding strategic decisions aimed at enhancing customer satisfaction and loyalty in online retail environments.

METHODOLOGY

In e-commerce, understanding factors influencing online repurchase intention and customer satisfaction is crucial for businesses thriving in a competitive digital landscape. This empirical review explores the interplay between cash on delivery (COD) ande-service quality, and their impact on customers' intentions to repurchase online. The review synthesizes existing literature to establish a comprehensive understanding of the connection between e-service qualities, COD, and online repurchase intention. A systematic approach identified relevant studies in peer-reviewed journals, conference proceedings, and databases like PubMed, Google Scholar, and Scopus. Keywords such as "e-service quality," "cash on delivery," "online repurchase intention," and "customer satisfaction" ensured thorough retrieval of pertinent literature. Secondary data from textbooks, reports, journals, seminars, and conferences were used throughout the research. Initially, the search focused on studies examining e-service quality's impact on customer satisfaction and online repurchase intentions, as well as the influence of COD in e-commerce settings. Inclusion criteria encompassed empirical studies published within the last decade, ensuring relevance to contemporary e-commerce dynamics. The review excluded studies lacking empirical data, non-peer-reviewed sources, and those not directly addressing the specified relationships.

RESEARCH FINDINGS AND IMPLICATION

The study revealed that e-service quality significantly influences online repurchase intention, alongside the impactful role of cash on delivery as a payment method. Customer satisfaction was identified as a crucial mediator in the relationship between e-service quality and online repurchase intention. Specifically, it underscored e-service quality as the primary determinant driving online repurchase intent, attributing this to its pivotal role in shaping customer satisfaction. Furthermore, the study highlighted that the cash on delivery option enhances consumer trust and reduces uncertainty during online transactions, thereby fostering a positive influence on repurchase intentions. This payment method was also recognized as a key antecedent to online repurchase behaviour. Despite these findings, the research highlighted a gap in existing literature concerning the mediating effect of customer satisfaction in the complex interplay between e-service quality, cash on delivery, and online repurchase intention. Thus, the study emphasizes the critical need for further empirical validation of its proposed framework. The insights gleaned from this research are anticipated to offer substantial benefits to various stakeholders. For online retailers, the findings provide actionable insights into enhancing e-service quality to bolster customer satisfaction and drive repeat purchases. Online shoppers stand to gain valuable considerations for evaluating the service offerings of e-commerce platforms, particularly the reassurance provided by cash on delivery options. Moreover, the study contributes significantly to the academic literature by proposing a research framework that invites further empirical testing, thereby enriching the theoretical foundations in this domain. It also serves as a valuable educational resource for both undergraduate and postgraduate students, offering a comprehensive study guide that explores the intricate dynamics of e-service quality, payment methods, customer satisfaction, and their combined impact on consumer behaviour in the online retail landscape.

CONCLUSION AND RECOMMENDATION

The study investigates the intricate relationship between online repurchase intention and e-service quality, with a focus on the mediating role of customer satisfaction. Initial findings reveal inconsistent patterns in this relationship, prompting a shift to include cash on delivery as a fourth variable in the research framework. This adjusted framework proposes to explore how customer satisfaction mediates the interplay among e-service quality, cash on delivery, and online repurchase intention. Emphasizing the critical importance of encouraging repeat online purchases for boosting sales, the study advocates for further empirical testing using this proposed framework, specifically targeting the northeast region of Nigeria. Furthermore, the study recommends that online retailers strategically adopt the cash on delivery payment option. This strategic move is seen as pivotal in enhancing customer satisfaction, elevating the standard of e-services offered, and cultivating a stronger sense of trust among customers. The ultimate goal is to stimulate increased intentions among customers to make future online purchases. Thus, the research underscores the significance of employing the Partial Least Squares Structural Equation Modelling (PLS-SEM) approach for robust data analysis. This methodological choice is deemed essential for gaining a comprehensive understanding of the complex relationships between e-service quality, cash on delivery, customer satisfaction, and online repurchase intention in the Nigerian context. By proposing these avenues for further exploration and emphasizing methodological rigor, the study aims to contribute valuable insights to the field of e-commerce practices in Nigeria. It suggests practical strategies for online retailers to not only improve operational aspects but also to strategically influence consumer behaviour positively. As such, the integration of cash on delivery as a pivotal component in this research framework signifies its potential impact on enhancing overall customer experience and loyalty in the dynamic landscape of online retail.

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EVALUATION OF SUPPLY CHAIN MANAGEMENT AND CASSAVA CROP VALUE CREATION: A PANACEA FOR ENHANCING GLOBALISED ECONOMY

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Abstract

The supply chain management of cassava crops faces critical issues, including inefficiencies in production, transportation, and distribution, which hinder value creation and economic growth. The study focuses on evaluating supply chain management and cassava crop value creation to enhance management practices in a globalised economy. It specifically examines the effects of planning, transportation, and production on cassava crop value creation. The study adopted a survey research design, and data were collected from Higher National Diploma II (HND II) students in the Department of Procurement and Supply Chain Management, Federal Polytechnic Ado-Ekiti, Ekiti State, Nigeria, and professionals in supply chain management, totalling 68 respondents. A 5-point Likert-scale structured questionnaire was used for data collection, and simple linear regression analysis was employed to test the hypotheses. The findings revealed that planning, transportation, and production significantly affect cassava crop value creation. The study concludes that these factors play a significant role in enhancing cassava crop value creation. The research recommendations include stakeholders engaging in planning for farmers by improving rural roads, providing affordable transportation options, and empowering farmers for mass production to ensure food security in Nigeria.

Keywords: Cassava, Production, Supply Chain Management, Transportation, Value Creation

INTRODUCTION

In every nation, agricultural activities are practiced to sustain their economic activities. Most countries across the globe depend on agricultural products to solve problems of food insecurity and to enhance the gross domestic product of the country. In most African countries, farmers put in more effort and invest in agricultural products like the cassava crop. The harvested cassava crop might not be well utilised to achieve the purpose for which it was cultivated. The major antidote to enhance this crop and add value to it is supply chain management. The supply chain is a network of organisations that work together and are connected to control, manage, and improve the flow of materials and information from suppliers to end customers (Basuki, 2021). Supply chain management can carry out all the tasks and planning involved in the purchasing and logistics processes of the company. Supply chain networks can also facilitate coordination and relationships with partners, both suppliers and customers (Grant, 2017). This concept is an important activity that covers various areas of the company, such as information systems, logistics, production, sales,

purchasing, and finance. Supply Chain Management (SCM) is an important process of the company that is planned through systemic coordination, such as procurement, purchasing, conversion, and logistics (Chakraborty & Gonzalez, 2018).

Nigeria is one of the highest cassava producers in the world, producing one-tthird more than Brazil and almost the double production capacity of Thailand and Indonesia (Nigeria Cassava Master Plan, as cited in Osuji, Mejeha, Nwaru, Nwankwo, & Nwaiwu, 2017). Cassava has continued to contribute to the gross domestic product (GDP) and play a remarkable role in the agricultural stage of Nigeria (Ahmed & Idisi, 2014). Despite the massive rating in the world ranking, value creation in this crop is not encouraging due to the inadequate application of supply chain management to commensurate with the effort of local farmers in yielding dividends for their labour and investment. Supply chain management is not the only process used to generate a cost reduction in the budget or a mission to create greater operational efficiencies within an organisation but to add value to the product. Modern supply chain management encompasses the strategic alignment of end-to-end business processes to realise market and economic value, as well as giving a firm a competitive advantage over their business rivals (Kleab, 2017). This study tends to examine the effect of supply chain management on cassava crop value creation in order to enhance management practice in a globalised economy. The specific objective intends to:

i. examine the effect of planning on cassava crop value creation.
ii. assess the effect of transportation on cassava crop value creation.
iii. evaluate the effect of production on cassava crop value creation.

LITERATURE REVIEW

Conceptual Clarification

Supply Chain Management

Supply chain management (SCM) is the active management of supply chain activities to maximise customer value and achieve a sustainable competitive advantage. It represents a conscious effort by the supply chain firms to develop and run supply chains in the most effective and efficient ways possible. Supply chain activities cover everything from product development, sourcing, production, and logistics, as well as the information systems needed to coordinate these activities (Kleab, 2017). Supply Chain Management is a distribution management design that aims to provide more satisfaction to consumers through good coordination in network companies, information systems, and higher performance processes to produce high-quality services and products (Marcineková & Sujová, Basuki, 2021). Supply Chain Management (SCM) is a science that examines suppliers and customers from the upstream to the downstream stages, with the goal of reducing costs and enhancing customer value (Boateng, 2019). A supply chain is the connected network of individuals, organisations, resources, activities, and technologies involved in the manufacture and sale of a product or service.

A supply chain starts with the delivery of raw materials from a supplier to a manufacturer and ends with the delivery of the finished product or service to the end consumer. Supply chain management oversees each touch point of a company's product or service, from initial creation to final sale. With so many places along the supply chain that can add value through efficiencies or lose value through increased expenses, proper SCM can increase revenues, decrease costs, and impact a company's bottom line. Supply Chain Management (SCM) is an important process of the company that is planned through systemic coordination, such as procurement, purchasing, conversion, and logistics (Chakraborty & Gonzalez, 2018). Supply chain management is handling the flow of how your product is made and all the processes that transform the raw material into the finished product.

Importance of Supply Chain Management

Supply chain management is a critical function within manufacturing and retail because its efficiency impacts the success of other integral parts of the business (Hindsman, 2023).

i. **Customer service**: A well-organised supply chain means your customer gets the order exactly as they expected, on time, every time. They also expect accessible support should they need it after the purchase, which your supply chain management can influence.
ii. **Operating costs**: The supply chain must be timed in a way that supports the demand level for the product to avoid overstocking and inventory costs. It's also where you manage supply costs like raw materials and transportation.
iii. **Financial management**: As you speed up the product flow to your customers, you speed up your cash flow into the business. If you can get your product to the customer in 10 days instead of 30, you can invoice them 20 days sooner. Visibility into your supply chain can highlight where you can reduce costs and wait times and increase profit margins (Hindsman, 2023).

Components of Supply Chain Management
One common and effective model is the Supply Chain Operations Reference (SCOR) model, developed by the Supply Chain Council to establish best practices for addressing, improving, and communicating requirements effectively. The SCOR is broken into six components. Each includes a set of processes that contribute to production (Hindsman, 2023).

Planning
Planning starts with nailing down the details of your operation strategy. The first step is to decide where you will set up shop to manufacture your product, whether it will be domestically or internationally, and whether you will make the entire product yourself or purchase some components from elsewhere. There are benefits and challenges with either, so this should be done strategically. Next, decide how you will produce and store your

product. Will you make them in advance and store them to await orders? Or, will you manufacture them as soon as the customer places an order? You could also have a portion of the final product made in advance and complete production upon order, or offer order customization. You can use any combination of these strategies, and the method for performance measurement is established before planning begins.

Sourcing
The next phase is procuring your raw materials and any components you intend to outsource. This needs to happen at the best possible price, at the right time, and in the right quantity. It's important that all suppliers are thoroughly vetted and all contracts are negotiated to get the best value without sacrificing quality. Delivery scheduling is critical, too. Assessing supplier performance is a continuous requirement for optimal supply chain management, as is scheduling payments and ensuring import and export requirements are met.

Location
Location is critical for successful supply chain management. A suitable location that is convenient to your resources and materials is ideal. For example, a carbonated drink company that is set up in a location where water is scarce could hamper the vitality of the business.
Assembling

This is where assembling, testing, and packing activities happen. This stage also includes establishing rules for performance measurement, how data are stored, the nature of production facilities, and regulatory compliance.

Delivery
Also called logistics, this component encompasses all the steps for processing customer orders, distributing them, and transporting them. Warehousing and inventory, or paying a service provider to manage both, are also included in this stage.This is also where you factor in trial and warranty periods and invoicing once the final product is delivered.

Returns
There is a need for a smooth and easy process for customers to return defective products. This will also include how to handle “end-of-life” products when the time comes for you to discontinue making, selling, and supporting certain products. (Hindsman, 2023). For defective products, this stage includes the company's established rules for monitoring performance, costs, and inventory for the returned product. It involves identifying the product condition, authorising returns, scheduling replacement product shipments and providing refunds (Hindsman, 2023).

Nature of Cassava

Cassava (Manihot esculenta Crantz) is a food plant that is relevant in tropical Africa and has expanded across the zone. Cassava, after rice and maize, is the third-most important source of calories in the tropics (Gundersen & Ziliak, 2015). Cassava is one of the most important

crops for Nigerian farmers and is mostly widely cultivated. It provides food and income to over 30 million farmers and a large number of processors and traders (Daniel, Udah, Elechi, Oriuwa, Tijam, and Grand Sanni, as cited in Udemezue, Chinaka, & Okoye, 2019). Cassava is a multipurpose staple crop that has been accepted as palatable food among cultures and social divides in Nigeria, as it is the most eaten food despite different methods of production. In order to meet the needs of the growing urban population that is increasingly shopping in formal outlets such as supermarkets, traditional products such as fufu and gari are subject to innovative packaging and are being sold at more remunerative prices (Otekunrin & Sawicka, 2019).

Cassava by-products are widely used in most tropical areas for feeding pigs, cattle, sheep, and poultry. Dried peels of cassava roots are fed to sheep and goats. Raw or boiled roots are mashed with protein concentrates such as maize, sorghum, groundnut, oil palm kernel meal, and mineral salts and used for livestock feeding. Analytical tests have shown that cassava leaves have a protein content equivalent to that of alfalfa (17–20%) and can be used at 100 percent substitution to replace alfalfa as a protein-rich source for animal feed (Onabolu, Abass, & Bokanga, 1998). Cassava meal is the powdered residue of the chips and roots after processing is done to extract edible starch. However, small-scale farmers who produce their own feedstuffs ensure their continued use by blending them with other ingredients. The above list of cassava products indicates the large variety of intermediate and end products within the cassava industry.

Cassava Value Chain

Udemezue, Chinaka, and Okoye, (2019) posit that the cassava value chain is an instrument for economic growth and food security in Nigeria. According to Coulibaly, Arinloye, Faye, and Abdoulaye, (2014), for efficient cassava value chain development, raw materials, technologies, financing, institutional support, and technical and administrative human resources are essential. Cassava value chains provide comprehensive information on cassava production and processing as a guide for future investment in the sector (Udemezue, Chinaka, & Okoye, 2019). Cassava value chains provide comprehensive information on cassava production and processing as a guide for future investment in the sector. Investment in the cassava sector is more beneficial than other sectors in Nigeria since it has the potential to alleviate poverty in a nation. The cassava value chain comprises input suppliers, farmers or farmers' cooperatives, processors, traders, collectors, intermediates, and final consumers within and outside the region. Cassava is now one of the priority crops to be used as a springboard to wriggle out of the menace of unemployment in the country since its production is increasing by 3 percent every day. Therefore, the cassava value chain has the capacity to create new jobs and generate increased income and employment in the economy if properly harnessed. (Udemezue, Chinaka, & Okoye, 2019).

Conceptual Model

This conceptual model was formulated to hypothetically prove the effect of supply chain management on cassava crop value creation. Supply chain management was measured using planning, transportation, and production to test its effect on cassava crop value creation.

Based on the findings from the hypotheses, there is a significant effect of these variables, like planning, transportation, and production, being the metrics of supply chain management, on cassava crop value creation. When these variables are properly implemented, it will have a positive effect on cassava crop value creation. It contributes greatly to the nation's economy. Below is a figure showing the model of supply chain management and cassava crop value creation.

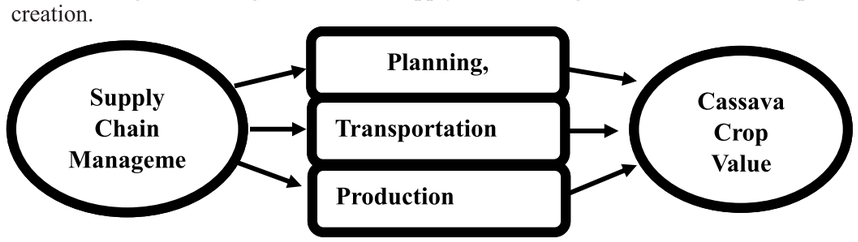

Figure 1: Conceptual Model
Source: Author's Field Work,(2024)

Theoretical Review

Supply Chain Management (SCM) and value creation are essential components of modern agricultural economics, particularly in the context of crops like cassava that have significant global economic importance. Two key theories that are relevant to this study are Transaction Cost Economics (TCE) and Resource-Based View (RBV). These theories provide valuable insights into how SCM can enhance value creation in the cassava crop sector, ultimately contributing to the globalized economy.

Transaction Cost Economics (TCE) Theory: It was developed by Oliver E. Williamson. Williamson, an American economist, first introduced the concept in the 1970s and expanded upon it in his work, "The Economic Institutions of Capitalism," published in 1985. TCE is a theory that seeks to explain why companies choose to perform certain transactions within the firm rather than in the open market. It emphasizes the importance of transaction costs, such as the costs of negotiating and enforcing contracts, in determining the boundaries of the firm. It focuses on the costs associated with transactions between economic agents, such as buyers and sellers. In the context of cassava crop value creation, TCE can be applied to analyse the costs and efficiencies of various transactions within the supply chain. For example, TCE suggests that vertical integration (e.g., farmers owning processing facilities) can reduce transaction costs by eliminating the need for market transactions. However, in the case of cassava, where smallholder farmers dominate production, vertical integration may not always be feasible or desirable. Instead, TCE highlights the importance of efficient coordination mechanisms, such as contracts or partnerships, to minimize transaction costs and ensure value creation at each stage of the supply chain.**Resource-Based View (RBV) Theory**: It was developed by Jay Barney in 1991. It is a strategic management theory that suggests that a firm's competitive advantage is based on its internal resources and capabilities rather than external factors. According to RBV, resources that are valuable, rare, inimitable, and non-substitutable (VRIN) can lead to sustained competitive advantage. It

emphasizes the role of firm-specific resources and capabilities in creating competitive advantage and value. Applied to the cassava crop sector, RBV suggests that firms should leverage their unique resources and capabilities to enhance value creation. For example, a processing company with advanced technology for cassava processing may create value by producing higher-quality cassava products more efficiently than its competitors. Similarly, access to high-quality cassava varieties or strong relationships with farmers can be valuable resources that contribute to value creation.

The integration of TCE and RBV in the context of cassava crop value creation can be particularly beneficial. TCE highlights the importance of efficient supply chain management practices to minimize transaction costs, while RBV emphasizes leveraging firm-specific resources and capabilities to create value. For example, a processing company may reduce transaction costs by establishing long-term contracts with cassava farmers, ensuring a stable supply of raw materials. At the same time, the company can leverage its technological capabilities to process cassava more efficiently, creating value through higher-quality products or cost savings.In overall, Transaction Cost Economics (TCE) and Resource-Based View (RBV) provide valuable theoretical frameworks for understanding how supply chain management can enhance value creation in the cassava crop sector. By applying these theories, policymakers and practitioners can develop strategies to improve the efficiency and competitiveness of the cassava supply chain, ultimately contributing to the globalized economy.

Empirical Review

Okoro and Ogban, (2018) explored the role of supply chain management in enhancing the globalized economy through cassava crop value creation. The study aimed to assess the impact of supply chain management practices on the value created from cassava crops. The authors employed a qualitative research methodology, utilizing interviews and surveys with key stakeholders in the cassava value chain. The findings revealed that effective supply chain management practices significantly contribute to increased value creation from cassava crops. The study concluded that improving supply chain management in the cassava industry can lead to substantial economic benefits and enhance the globalized economy.

Ajala and Ojo, (2019) conducted a study to evaluate the supply chain management practices in the cassava industry and their impact on value creation. The objective was to identify the key factors influencing value creation in the cassava value chain and examine the role of supply chain management in enhancing value creation. The authors used a mixed-method approach, combining surveys and interviews with industry experts. The findings indicated that effective supply chain management practices, such as efficient logistics and information sharing, are critical for enhancing value creation in the cassava industry. The study concluded that improving supply chain management practices can lead to increased competitiveness and sustainability in the globalized economy.

Adenuga and Akinbode, (2020) investigated the relationship between supply chain management practices and value creation in the cassava industry. The study aimed to assess

the impact of supply chain management practices on the overall performance of the cassava value chain. The authors used a quantitative research methodology, collecting data through surveys and statistical analysis. The findings revealed that effective supply chain management practices, such as collaboration and information sharing, positively influence value creation in the cassava industry. The study concluded that enhancing supply chain management practices can lead to improved performance and competitiveness in the globalized economy.

Ogunlade and Adegbite, (2017) examined the challenges of supply chain management in the cassava industry and their impact on value creation. The study aimed to identify the key challenges facing supply chain management in the cassava industry and propose strategies for overcoming these challenges. The authors used a case study approach, analysing data from multiple cassava processing companies. The findings revealed that inadequate infrastructure, poor coordination among stakeholders, and lack of technological capabilities are major challenges facing supply chain management in the cassava industry. The study concluded that addressing these challenges is crucial for enhancing value creation and competitiveness in the globalized economy.

Falola and Adebayo, (2018) investigated the role of technology in enhancing supply chain management practices and value creation in the cassava industry. The study aimed to assess the impact of technology adoption on supply chain management and value creation. The authors used a qualitative research methodology, conducting interviews and focus group discussions with industry experts. The findings indicated that technology adoption, such as the use of mobile phones and GPS tracking systems, can improve supply chain management practices and enhance value creation in the cassava industry. The study concluded that integrating technology into supply chain management is essential for achieving competitiveness and sustainability in the globalized economy.

METHODOLOGY

The study adopted a survey research design. The data used in this study were collected from primary sources. The population of the study consists of Higher National Diploma II (HND II) students in the Department of Procurement and Supply Chain Management, Federal Polytechnic Ado-Ekiti, Ekiti State, Nigeria, and professionals in supply chain management. These respondents were chosen due to their practical knowledge and experience in supply chain management from more than one year of industrial attachment with professionals in this discipline. The study utilised convenience sampling techniques to select a sample of 68 respondents. This non-probability sampling technique was used since the population in the study was not in a group. For convenience, questionnaires were administered to available students around their department and also to professionals in supply chain management within the area of study. The study utilized a 5-point Likert scale option in a structured questionnaire to gather responses from the respondents. Content validity was used to determine the validity of the instrument through research by experts who modified and made the necessary corrections to measure the instrument. The test-retest reliability method

yielded a value of 0.83 for the reliability test, indicating internal consistency within the instrument. Simple linear regression analysis was used to test the hypotheses.

RESULT PRESENTATION AND DISCUSSION OF FINDINGS

Sixty-eight (68) questionnaires were administered; all were retrieved and used for the study. The research findings show the distribution of respondents on the basis of sex, age, and qualification. The analysis of the distribution of sex shows that 31 were male, representing 45.6%, and 37 were female, representing 54.4%. The analyses of the distribution of age of respondents show that, out of 68 respondents, 46 fall between 20 and 30 years old and 22 fall between 31 and 40 years old and above. Analyses of the distribution of educational qualifications of respondents show that 42 obtain an ND, 12 obtain a B.Sc., and 14 are holders of an MBA or other degree.

H_{o1}: Planning has no significant effect on cassava crop value creationTable 1: Regression Model Summary

Table 1: Regression Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
H_{01}	.738[a]	.545	.543	.20858

a. Predictors: (Constant), Planning
b. Dependent Variable: Cassava crop value creation.
Source: Author's Field Work,(2024)

Table 1 shows the regression analysis result which established the effect of planning on cassava crop value creation. The result revealed that planning has no significant effect on cassava crop value creation, The result considered that planning can be used to predict cassava crop value creation; it means that if planning is increasing cassava crop value creation may also improve. Depending on the R Square value of (0.545), planning could explain 54.5% variation in cassava crop value creation.

Table 2: ANOVA Model Summary

Model		Sum of Squares	Df	Mean Square	F	Sig.
H_{01}	**Regression**	16.553	1	16.553	380.475	.000[b]
	Residual	13.835	318	.044		
	Total	30.388	319			

a. Dependent Variable: Cassava crop value creation.
b. Predictors: (Constant): Planning
Source: Author's Field Work,(2024)

According to Table 2, the analysis of variance (ANOVA) calculated F test was 380.475and an associated significance p value of 0.000(p value < 0.05) was significant. Therefore, we reject null hypothesis and accept the alternative hypothesis which state that planning has significant effect on cassava crop value creation. The implication was that the simple linear regression was good fit for the data.

H_{O2}: Transportation has no significant effect on cassava crop value creation

Table 3: Regression Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
H2	.733[a]	.537	.536	39.03872

a. Predictors: (Constant), Transportation
b. Dependent Variable: Cassava crop value creation.
Source: Author's Field Work,(2024)

Table 3 shows the regression analysis result which established the effect of transportation on cassava crop value creation. The result considered that Transportation can be used to predict cassava crop value creation; it means that if Transportation is increasing cassava crop value creation may also improve. Depending on the R Square value of (0.537), Transportation could explain 53.7% variation in cassava crop value creation.

Table 4: ANOVA Model Summary

Model		Sum of Squares	Df	Mean Square	F	Sig.
H_{02}	**Regression**	562084.601	1	562084.601	368.817	.000[b]
	Residual	484638.887	318	1524.022		
	Total	1046723.487	319			

a. Dependent Variable: Cassava crop value creation.
b. Predictors: (Constant): Transportation
Source: Author's Field Work,(2024)

According to Table 4, the analysis of variance (ANOVA) calculated F test was 368.817 and an associated significance p value of 0.000(p value < 0.05) was significant. Therefore, we reject null hypothesis and accept the alternative hypothesis which state that transportation has significant effect on cassava crop value creation. The implication was that the simple linear regression was good fit for the data.

H_{o3}: Production has no significant effect on cassava crop value creation

Table 5: Regression Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
H_{03}	.699[a]	.488	.486	42.71752

a. Predictors: (Constant Production
b. Dependent Variable: Cassava crop value creation.
Source: Author's Field Work,(2024)

Table 5 shows the regression analysis result which established the effect of production on cassava crop value creation. The result considered that production can be used to predict cassava crop value creation; it means that if production is increasing cassava crop value creation may also improve. Depending on the R Square value of (0.488), production could explain 48.8% variation in cassava crop value creation.

Table 6: ANOVA Model Summary

Model		Sum of Squares	Df	Mean Square	F	Sig.
H3	**Regression**	558438.294	1	558438.294	306.029	.000[b]
	Residual	585756.443	321	1824.786		
	Total	1144194.737	322			

a. Dependent Variable:: Cassava crop value creation.
b. Predictors: (Constant): Production
Source: Author's Field Work,(2024)

According to Table 6, the analysis of variance (ANOVA) calculated F test was 306.029 and an associated significance p value of 0.000(p value < 0.05) was significant. Therefore, we reject null hypothesis and accept the alternative hypothesis which state that production has significant effect on cassava crop value creation. The implication was that the simple linear regression was good fit for the data.

DISCUSSION OF FINDINGS

The research hypothesis test one revealed that planning has a significant effect on cassava crop value creation. This aligns with Okoro and Ogban, (2018) and Adenuga and Akinbode's (2020) findings that through planning, we are able to set specific, practical steps that enable the achievement of objectives and goals. It reminds us of our objectives and brings about clarity. Some of our aspirations as an organisation are to create more jobs and ensure that we

contribute our quota to making Nigeria attain food security, which would then translate into an improved economy. Our services as an organisation are tailored towards this end, and through planning, we take measured steps based on how it affects our big picture.

The research hypothesis test two revealed that transportation has a significant effect on cassava crop value creation. This aligns with the research findings of Ajala and Ojo, (2019) and Ogunlade and Adegbite, (2017) that transportation can increase agricultural production speed. Production speed is dependent on how fast workers can plant or harvest. This is directly dependent on the effectiveness and efficiency of transportation systems. Any business that has reliable transportation on its side will have a competitive advantage and faster production speeds than its competitors.

The research hypothesis tests revealed that production has a significant effect on cassava crop value creation. This aligns with the findings of Otekunrin and Sawicka, (2019) and Falola and Adebayo, (2018), who affirmed that crop production is a primary source of food for human consumption. It forms the backbone of the agricultural sector, which is a vital component of many economies around the world. Agricultural activities, including crop production, contribute significantly to a country's GDP and employment. A robust agricultural sector can stimulate economic growth and reduce unemployment rates.

CONCLUSION AND RECOMMENDATION

The study's findings revealed that planning, transportation, and production have a significant effect on cassava crop value creation. From the findings and review of the literature, it was also revealed that supply chain management can increase revenues, decrease costs, and have a great impact on a company's profitability. Supply Chain Management (SCM) is an important process of the company that is planned through systemic coordination, such as procurement, purchasing, conversion, and logistics. Supply chain management handles the flow of the product, how it is made, and all the processes that transform the raw material into the finished product. The below recommendations are offered:

i. Stakeholders in government and private investors should engage in planning for farmers by constructing or renovating roads for easy access to rural areas within the zones.
ii. Appropriate modes of transportation should be provided by the government and private investors at an affordable rate for the smooth flow of cassava products to needed areas.
iii. Government and private investors should engage in mass production by empowering farmers in various rural areas to enhance large harvests of cassava products to stabilise food security in Nigeria**.**

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ADVERTISEMENT AND CONSUMER'S BUYING BEHAVIOUR OF FAST MOVING CONSUMER GOODS (FMCGS) IN MAIDUGURI METROPOLITAN COUNCIL, BORNO STATE, NIGERIA

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Abstract

This study explores the impact of advertising on consumer buying behaviour of fast moving consumer goods in Maiduguri Borno state Nigeria. Studies conducted previously were not able to look at the variables in this studies that form the gap of the study. The objective of the paper is to find out the effects of advertisement on consumer's buying behaviour with references to Fast Moving Consumer Goods (FMCGs) in Maiduguri Metropolitan Council using 250 respondents from the five wards in the town. The study adopts a cross-sectional survey research design, favouring the collected structured questionnaire. The study employed both descriptive and multiple regression techniques to analyse the data. The findings of the research reveal that advertisement through brand recall has a positive and statistically significant effect on consumer buying behaviour; necessity advertising has a negative but significant effect on consumer buying behaviour and pleasure advertising has no significant effect on consumer buying behaviour on fast moving consumer goods in Maiduguri. The study concludes that although advertisement through brand recall has the potential to awaken and create the needed awareness about a product, arouse consumer's interest which will lead to ultimate demand or a product. The study recommends that fast moving consumer goods companies should increase the advertisement of their products and by so doing it will enhance the consumer buying behaviour of their new products.

Keywords: Advertisement, Brand Recall, Brand Dominance, Consumer Buying Behaviour, Fast Moving Goods.

INTRODUCTION

In this contemporary world that we live in today, hardly anybody is free from the vast influence of mass media (newspapers, television, advertising, videos, films, billboards, music, magazines and internet), among others. Among the marketing tools used, advertising is distinguished for the continuing impact on the observer's mind as its impact is broader than the others. Advertising is one of the promotional mix under the 4P's of marketing which are product, place, price and promotion. Nowadays, advertisement have become a great source of promoting businesses in the whole world, Bashir and Gupta (2021). Advertisement has become a vital issue and as pointed out by Kotler and Armstrong (2018) that the main idea of an advertisement is to get the attention of the audience towards the products or services being

advertised. In this twenty first century, the messages can be delivered by different modes of media that consist of radio, direct mail, newspaper, mail order, magazines or outdoor displays. Due to recent technological advancements, it has become more flexible than advertisements have developed into a more pervasive and powerful tool with improved impact on consumer buying behaviour. Advertising reaches the audience to influence their behaviour through various media, such as television, radio, print, and internet advertising (Hooper 2012).

The impact of the consumers buying decision cannot be overemphasized. There is massive expenditure on advertising by various companies and marketers, with the sole aim of positively influencing consumers purchase decision towards their product offering. This is because the purchase decision emerges due to a long process of consumer decision-making (Falebita et al.,2020). Consumer behaviour is the study of the decision process which individuals engage in when evaluating, acquiring, using, or disposing of goods and services, ideas or experiences to satisfy their needs and desires.The objective of this paper is to examine the effects of advertisement on consumers buying behaviour with reference to fast moving consumer goods (FMCG). While the specific objectives are to:

I. examine how necessity influence consumer's buying behaviour,
II. assess how pleasure have an effect on consumer buying behaviour,
III. evaluate how dominance influence consumer buying behaviour,
IV. examine how brand recall influence consumer buying behaviour; and
V. assess how stimulation influence consumer buying behaviour.

The study answer the below questions:

I. How does necessity influence consumer's buying behaviour?
II. To what extent does pleasure have an effect on consumer buying behaviour?
III. How does dominance influence consumer buying behaviour?
IV. To what extent does brand recall influence consumer buying behaviour?
V. How does stimulation influence consumer buying behaviour?

The study tested the below hypotheses:
H_{01}: Necessity does not significantly influence consumer's buying behaviour
H_{02}: pleasure does not significantly influence consumer's buying behaviour
H_{03}: dominance does not significantly influence consumer's buying behaviour
H_{04}: brand does not significantly influence consumer's buying behaviour
H_{05}: stimulation does not significantly influence consumer's buying behaviour

LITERATURE REVIEW

Concept of Advertising

Advertising is any form of paid strategic communication by an identified sponsor that aims

at informing and persuading receivers about an advertising object (e.g., product, service, brand, organization, or idea). Traditionally, it is conveyed via purchased time or space in mass media (Thorson & Rodgers, 2012). In an economic context, advertising is a subcategory and integrated part of all the activities that promote a brand (marketing), pricing, or other forms of marketing communication like personal selling (Fennis & Stroebe, 2010; Tellis, 2004). Advertising is a non-personal communication, paid and identified by individual, profit, and non-profit firms to inform and attract a target audience (Nirmala & Pais, 2016). People tend to be more attracted to an advertisement if it is entertaining (Alalwan et al., 2017). Dwivedi et al., (2017) suggest that creative and attractive advertisements tend to attract more consumers. Jung et al., (2016) found that entertainment and consumer's attitudes toward advertisements are closely related. Therefore, advertisements should be accompanied by entertainment to arouse consumers' interest. There are different media of advertising; however, only those related to the study are discussed below.

Consumer Buying Behaviour

Consumer buying behaviour is described as the mental, emotional, and physical activities that people engage in when choosing, purchasing, using, and disposing of products and services in order to satisfy needs and desires (Schifman & Kanuk, 2009). Consumer behaviour is the attitude that a consumer exhibits in the process of searching for, purchasing, using, evaluating, and disposing of a product and service that s/he expects to satisfy his or her needs (Schiffman & Wisenblit, 2015; Tanrikulu, 2021). Ferreira et al., (2021) assert that there are variations in consumer attitudes arising from a continual change in the standard of living, technology, fashion, and trends. Consumer behaviour is an act people display in the actual or possible use of products. It is a decision making by an individual to utilize available resources on the relevant consumption (Agwu et al., 2014). The concept of consumer behaviour attempts to identify the factors that influence the behaviour of the consumer, such as the economic, social, and psychological aspects which makes an understanding of the consumer buying behaviour process of paramount importance (Cooray et al., 2018). Consumer buying behaviour is affected by psychological perception and attitudes (Kotler et al., 2001) and also affected by social and cultural forces that affect individuals buying decision but also determines the choice of product to buy (Arnold & Thompson, 2005). Consumer behaviour is the product of the physical, psychological, and social behaviour of prospective consumers (Reetika, 2015).

Empirical Review

Widayat et al., (2022) examine the influence of necessity advertising and brand awareness on the purchase decisions of 250 consumers of fashion products in Indonesia. Data were collected using a self-administered questionnaire and analysed by Covariance-based Structural Equation Modelling (CB-SEM). Findings show that advertising and electronic word of mouth (e-WOM) significantly and positively affect purchasing decisions for fashion product at the same time brand awareness can substantially mediate the influence of advertising and word of mouth on purchasing decisions. Yadav (2022) investigates the impact of dominance on the buying behaviour of 23 consumers of the luxury product of pen

and their preferences for the brand, colour, and price of the pen. Results reveal that brand is the most critical determinant of the buying behaviour for pens.

Gde Satia Utama et al., (2021) examine how pleasure advertisement influences consumer buying behaviour in Malaysia and India. 100 responses were collected from surveys to 51 Malaysian respondents and 49 Indian respondents from universities groups, personal friends, and families. The findings indicate that pleasure is highly persuasive, and social media advertisement through Facebook, Instagram, and TikTok is the most important determinant of buying behaviour in the study area. Kumari and Kumar (2020) investigate the relationship between brand recall advertisements and buying behaviour of 100 consumers of beauty products in Ranchi town using descriptive statistics. Findings reveal that brand recall advertisement is the most crucial determinant of consumer buying behaviour of beauty products in the study area.

Kumari and Sangita's (2020) results reveal that printing, broadband, outdoor, and social media have a positive and significant impact on consumer purchasing behaviour, while broadcasting media has no significant impact on consumer purchasing behaviour. Maiyaki and Adam (2020) reported that outdoor, print, and broadcast advertising have a significant and positive impact on consumer buying behaviour, while celebrity advertising has no significant impact on consumer buying behaviour. Chukwu et al., (2019) document that the independent variables, emotional response, environmental response towards the brand, brand awareness and sensory-stimulated advertising, have a positive and statistical impact on the dependent variable consumer buying behaviour.

Sama (2019) uncovers that magazines and newspapers are effective media in influencing purchase and post-purchase consumer behaviour. Newspaper advertisement was also found to influence the five stages of consumer behaviour. Pal and Pal (2019) in their study have found that consumer perceptions and brand awareness about a particular product are capable of persuading and influencing consumer to buy a product. Shetty et al., (2019), Awan et al., (2016), Nabi et al., (2016), Maghsoudi et al., (2017), Kumar (2016), Alharthey (2016), Sumathi and Begum (2016), Elnaga and Abunayyan (2016), Ghafoor et al., (2016), Zinyemba and Manase (2015), Samar and Samreen (2015), David et al., (2015), Rehman et al., (2014), Habib et al., (2015), Zia (2016), and Bassano et al. (2017) all found a significant positive association between advertisement and the consumer buying behaviour.

Lee and Heere (2018) determine the relative effects of stimulation advertising, the rational advertising, and combination advertising on the behaviour of sports consumers. Results suggest that stimulation advertising resulted in a higher consumer attitude towards advertising, followed by combination advertising, while rational advertising had the most minor influence on the behaviour of consumers.Awan and Nawaz (2020) said that it is the media advertisement which are influencing the customers to save time and buy fast food rather than wasting time in cooking. Awan and Nayya (2019) emphasize that demographic impulse buying behaviour can be generalized by using different tools of media.

Theoretical Review

This study adopts the AIDA model as the theoretical underpinning of the study, which was developed in 1898 by E. St. Elmo Lewis. The AIDA is an awareness, interest, desire, and action acronym. According to this model, to influence consumers via communication and make them consider the advertised product or service, various content is needed to attract consumers and develop their interest and desire for purchase (Kotler & Armstrong, 2018). Advertising acts as a stimulus, which is supposed to start the purchasing decision (Mwakasege, 2015). Therefore, it has been observed in the literature that advertising is a stimulus-reaction scheme. For the process to begin, the consumer must notice the advertising. The advertiser must attract or arouse the target group's attention. It is necessary to know how to attract consumers' attention, and which advertising strategies that relate to the content of an advertising message, presentation, or placement are needed (El-Zoghby et al., 2021; Jolly, 2020).

The AIDA model is an advertising model that identifies the stages an individual goes through while buying a product (Preston, 1982). The actual purpose of the AIDA model was to optimize sales calls and advertisements, particularly the interaction between a seller and a buyer concerning a product. Consequently, a successful advertisement should always follow a specific logical pattern for it to attract a reader to look and start reading the product advertisement, then arouse interest enough to continue reading it, then convince the reader to read the advert and to believe it, and subsequently act by searching for, and buying the product (Mbura & Kagoya, 2021). Hackley and Hackley (2021) advocate that the AIDA model aims to ensure that effective advertisements create awareness, stimulate interests and, finally, direct customers' desire to act by purchasing a particular product, having been stimulated by a much more enlightening advertisement. The AIDA model is helpful in advertising in particular and marketing in general by helping respective managers develop communication strategies that engender effective sending of messages (Mbura & Kagoya, 2021).

The four attributes in the AIDA model can be described as follows. *Awareness* is the ability of the advert to grab the attention of customers. Interest requires that managers to create an advert capable of stirring and raising the interests of customers by communicating the salient features, benefits, merits, and other attributes of the product. *Desire* is the strong want among consumers that emerges when they perceive that a service or product advertised will satisfy their wants and needs as a result of the communication made. Action refers to the outcome of the communication facilitated by the advert. After creating attention, interest, and desire, consumers need to act by purchasing a particular product or service.

METHODOLOGY

The research designed for this study was based on descriptive cross- sectional survey as its research design. The choice of the design is essential given that the structured questionnaire considered as the data collection instrument was administered at a single point in time. The designed allows the understanding of the relationship between the independent variables:

necessity, pleasure, dominance, brand recall, stimulation, and the dependent variable, consumer buying behaviour.The study has one dependent variable and five variables from the independent variable which are given below. Dependent variable: consumers buying behaviour.Independent variables: Necessity, Pleasure, Dominance, Brand Recall, and Stimulation. A representation sample with known confidence and risk level was selected, based on the work of (Yamane, 1967). Based on this, 95% confidence level and an error limit of 10% were adopted. The formula used by Yamane (1967) goes thus:

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

Where;
n = required responses.
e^2 = error limit.
N = sample size.
1 = constant

$$\frac{250}{1 + 250(0.05)^2}$$

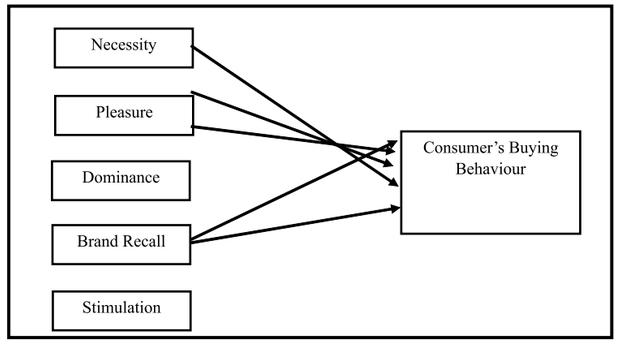
$$\frac{250}{1 + 1.625}$$

n = 154

The systematic random sampling were used in the administration of 250 questionnaires in the sampled communities. A total of 154 questionnaires were retrieved out of a total of 250 administered.A model shows a functional relationship between the dependent and the independent variables. Thus, the dependent variable is expressed as a function of the independent variables and shown below: CBB = (Necessity, Pleasure, Dominance, Brand Recall, and Stimulation). Implicitly, this can be transform into:

$CBB = B_0 + B_1 Nec + B_2 Plea + b_3 Dom + b_4 BR + B_5 Stim + \varepsilon$-

Independent variable: advertisement (Necessity, Pleasure, Dominance, Brand Recall and Stimulation). The variables are shown below in Figure 1. A five point Likert scale questionnaire containing (1) Strongly Disagree, (2) Disagree, (3) Undecided, (4) Agree and (5) Strongly Agree were used to measure the response of sampling. Maiduguri Metropolitan was the population, and the selected wards as a sample are (Gwange, Bulabulin, Maisandari, Bolori and Mairi). The study area has a total of 25 wards, out of which a random sampling was conducted for the selection of 5 wards. 50 questionnaire were distributed in each ward making a total of 250 questionnaires distributed, out of which 154 were completed and returned. Data was analysed through statistical package for social sciences (SPSS 20.0). after putting the data in Excel sheet and then in SPSS, descriptive statistics, average mean, standard deviation, variance, correlation person (r), R^2, ANOVA and Regression Coefficient were analysed.



RESULT PRESENTATION AND DISCUSSION OF FINDINGS

Socio-demographic Characteristics of the Respondents

Respondents	Frequency	Percentage (%)
Gender		
Male	100	65
Female	54	35
Total	**154**	**100**
Age		
Less than 18	25	16
19-24	80	52
25-30	37	24
31-40	8	5
41-50	3	2
51 and above	1	1
Total	**154**	**100**
Educational level		
Secondary School	25	16
High Institution	79	52
Graduates	22	14
Masters	17	11
Ph.D.	11	7
Total	**154**	**100**

Source: Field Survey, (2024)

From the total respondents of 154, there were 100 male and 54 female and their percentage was 65% and 35% which means male like fast moving consumer goods more than female based on the result of the analysis. Their age level: less than 18 were 25, 19-24 were 80, 25-30 were 37, 31-40 were 8, 41-50 were 3 and 51 and above was only 1. It means that youth prefer fast moving consumer goods more than the rest of the age category looking at the percentage of what they constitute and organization will always want to target their advert

towards the youth. Their education level: 25 were secondary school, 79 were in high institution, 22 were graduates, 17 respondents possess masters and 11 Ph.D. holders. This showed that those that like FMCGs are those in higher institutions of learning because of the level of their exposure and interaction with their colleagues and fast food are indomie, shawarma, pizza, Burger among others.

Table 1: Monthly Income Level of Respondents

		Frequency	Percentage	Valid	Cumulative
Valid	Less than 10,000	80	52	52	52
	11,000 to 30,000	48	31	31	83
	31,000 to 50,000	20	13	13	96
	>51,000 and above	6	4	4	100.0
	Total	**154**	**100.0**	**100.00**	

Source: Field Survey, (2024)

On the basis of their monthly income, the respondents were divided into four categories. Out of the total of 154 respondents, 80 were earning less than N10,000, 48 were earning between N11,000 – N30,000 as income per month, 20 were earning between N31,000 – N50,000 and 6 were earning N51,000 and above as income per month respectively. It means those that earn fifty one thousand and above are the least and those who earn less than ten thousand are in majority signifying that only few can afford fast moving consumer goods because of its price which is associated with the level of demand.

Table 2: Ward classification of the Respondents

		Frequency	Percentage	Valid	Cumulative
Valid	Gwange	38	25	25	25
	Bulabulin	28	18	18	43
	Mairi	25	16	16	59
	Maisandari	30	19	19	78
	Bolori	33	22	22	**100**
	Total	**154**	**100**	**100**	

Source: Field Survey, (2024)

The table above shows the number of retrieved questionnaire from each ward which was used for analysis where 38 from Gwange, 28 from Bulabulin, 25 from Mairi, 30 from Maisandari and 33 from Bolori ward.

Descriptive Statistics

This study make use of both descriptive survey research design and inferential statistics where regression analysis was used to test the hypotheses of the study where a total of 18 questions were administered (Necessity have 6 questions, Pleasure 3 questions, Dominance 2 questions, Brand Recall 4 questions and Stimulation have 3 questions).

Table 3: Necessity advertisement on consumers buying behaviour

S/No.	Variables	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree
1.	Most of the necessity advertisement attract consumers mind.	4	11	17	88	34
2.	Print advertisement like newspaper, flyers and billboards attract consumer buying behaviour.	7	9	23	97	18
3.	Outdoor advertising influence consumers buying behaviour in their daily life.	4	22	15	101	12
4.	Street advertisement influence consumer buying behaviour.	4	19	21	82	28
5.	Competitive advertisement attract consumer buying behaviour.	8	17	12	81	36
6.	Goods that are necessity influence consumer buying behaviour.	3	13	18	95	25

Source: Field Survey, (2024)

From the table above, it was observed that 57% of the consumers agree that most of the Necessity advertisement attract their mind in making purchases and 22% strongly agree that advertisement is a necessary means of catching their mind in making their purchase. The second questions said that 63% of the consumers agree that print advert like newspaper, flyers and billboards attract them in buying goods while 15% are undecided as to whether the print advert attract them or not. Then 66% agreed that they need relevant advert in their daily life while 14% indicate that they disagree that means they don't need relevant advert in their daily life. Also 53% agree that street advertising influence their buying behaviour and only 3% strongly disagree that street advertising does not influence their buying behaviour, 53% of the consumers agree that competitive advertisement influence their behaviour because in the sales of fast moving consumer Goods it will be very difficult to do without advertisement. And lastly 62% of the consumers agreed that Goods that are a necessity influence their buying behaviour. This implies that necessity create more awareness about the fast moving consumer goods product being advertised which will make consumers to purchase the products.

Table 4: pleasure advertisement on consumer's buying behaviour

S/No.	Variables	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree
1.	Restrictive advertisement attract and influence consumer buying behaviour.	9	21	24	84	16
2.	Entertainment advertisement is a source of attraction that in fluence consumer buying behaviour.	5	14	11	21	103
3.	Television advertisement which cover a large audience influence consumer buying behaviour.	5	9	9	42	89

Source: Field Survey, (2024)

The above table shows that 55% agree that restrictive advertising attract them in buying goods and 6% strongly disagree that restrictive advertisement have no effect on them when

buying goods. 67% strongly agree that entertainment advertisement is a source of attraction that influence consumer buying behaviour. Also, 58% of the consumer strongly agree that television advertisement influence consumer buying behaviour and 3% strongly disagree that television advertisement does not influence consumer buying behaviour.

Table 5: Dominance Advertisement on Consumer Buying Behaviour

S/No.	Variables	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree
1.	Dominance advertisement have influence on consumers buying behaviour.	7	6	14	107	20
2.	Goods that have dominance influence and increase consumers buying behaviour.	3	6	21	94	30

Source: Field Survey, (2024)

From the table above, 69% of the consumer agree that advertising always have dominance on consumers buying behaviour and 4% disagree that dominance of advertisement does not influence consumer's buying behaviour. Also, 61% of the consumers agree that dominance influence consumers buying behaviour in a society.

Table 6: Brand Recall Advertisement on Consumers Buying Behaviour

S/No.	Variables	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree
1.	Advertisement create aware ness on the brand consumer want buy.	7	26	8	80	33
2.	Advertisement convince consumers to buy the same brand.	11	21	18	92	12
3.	FMCG advert for brand recall motivate consumers to buy the products	3	9	12	89	41
4.	Friends and family influence consumers participa tion in purchasing	13	38	24	72	7

Source: Field Survey, (2024)

From the table above, 52% of the consumers agree that advertisement create awareness to buy while 5% strongly disagree that does not create awareness to buy goods base on the brand. Also, 60% agree that advertisement convince consumer to buy the same brand 7% are of the view that advertisement does not convince consumer to buy the same brand which they strongly disagree. 58% agree that FMCG companies should continue to give regular adverts to maintain their sales and also to get new customers, 2% strongly disagree that regular adverts should not be maintain and is not a source of getting new customers. 47% of the consumers agree that their participation in buying the goods influenced friends and family who are inspired by the advertisement and 8% strongly disagree that participation of friends and family did not inspired them to buy the products.

Table 7: Stimulation Advertisement on Consumer's Buying Behaviour

S/No.	Variables	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree
1.	Advertisement stimulate consumers to purchase the products.	6	12	45	77	14
2.	Advertisement always influence consumers buying habit.	4	13	27	95	15
3.	Advertisement motivate consumers to shift from one brand to another.	7	6	14	102	25

Source: Field Survey, (2024)

In the table above, it shows that 50% of the consumers agree that advertisement stimulate purchase of the product or encourage them to buy the goods and 4% strongly disagree to the notion that advertisement stimulate consumers to buy the product. Also, 62% of the consumers agree that advertisement influence their buying habit and only 3% strongly disagree that their buying habit is not been influenced by the advertisement they see. Lastly, 66% of the consumers agree that advertisement motivate them to shift from one brand to another due to additional benefits and characteristics and only 4% are of the view that advertisement does not motivate then to shift from one brand to another. This implies that advertisement stimulation do not appeal to the consumers and it is capable discouraging consumer from buying fast food products.

Reliability Test of Data

There are five variables which are, Necessity (6 items), pleasure (3 items), Dominance (2 items), Brand Recall (4 items) and Stimulation (3 items). There subscales have a total of eighteen questions. The data relating to these variables was tested through Cronbach's Alpha. The results are shown below in table

Table 8 Results of Cronbach's Alpha

Independent Variables	Cronbach's Alpha Coefficient
Necessity	0.849
Pleasure	0.864
Dominance	0.742
Brand Recall	0.717
Stimulation	0.974
Cronbach's Alpha	**0.8**

Source: SPSS Output, (2024)

These five subscales have fully met the standard criteria for checking and measuring reliability of scale. The analysis showed the results of 0.8 (a) and its minimum value of 0.7, which implies and suggests that the variables have internal consistency (Noor et al., 2019) and indicated reliability of the data.

Correlation Analysis

Here the study tried to find out the correlation between the independent and the dependent variables that are: Necessity, Pleasure, Dominance, Brand Recall and Stimulation which is the independent variables and consumer's buying behaviour the dependent variable.Table 9: Results of Correlation Analysis between Consumer's Buying Behaviour (DV) and Independent Variables (IV) is shown below:The test for Multi-Collinearity was conducted to establish how the independent variable relate with each other since the study want to determine the relationship between the dependent variable and the independent variable

	R value	P value
Necessity of advertisement	0.73	0.00
Pleasure of advertisement	0.68	0.00
Dominance of advertisement	0.75	0.00
Brand Recall advertisement	0.89	0.00
Stimulation advertisement	0.82	0.00

Source: SPSS Output, (2024)

The above table shows that Pearson R-value is much greater than P-value that is 0.00, and parallel side the sigma (2 tailed) "p" value is less than 0.05. So, it clearly indicate that positive correlation is existing between the advertisement and consumer's buying behaviour.

Regression Analysis

The results obtained through regression methods are shown in table 10.
Impact of advertisement on consumer's buying behaviour.

Summary of Regression Analysis

R	R Square	Adjusted R Square	Std. Error of the Estimate
.519	0.269	.236	.45402
.661	0.437	.412	.66652
.694	0.482	.283	.50443
.798	0.637	.521	.64432
.725	0.526	.538	.644402

Source: SPSS Output, (2024)

The results from the table above shows that (R) is 0.519 that indicated a strong positive linear relation flanked by different advertisement and the consumer's buying behaviour with their purchasing decision. The coefficient of determination r^2 (R Square) of 0.269 which shows that consumer buying behaviour is not been determine by advert only but by their income, socio- cultural factor and others. However, this could be an indication that advertisement has an influence on consumer buying behaviour when making purchase decision. Therefore, the standard error of estimates was 0.45402.

Discussion of Findings

From the results, it was observed that most of the consumers agreed that Necessity advertisement attract their mind in making purchases. This findings is in line with Widayat et al., (2022) who examine the influence of necessity advertising and brand awareness on purchase decision where their Findings show that advertising and electronic word of mouth significantly and positively affect purchasing decisions for fashion product at the same time brand awareness can substantially mediate the influence of necessity advertising and word of mouth on purchasing decisions.From the finding of this study it revealed that pleasure advertisement is a source of attraction that influence consumer buying behaviour. This findings collaborate with the study of Gde Satia Utama et al., (2021) they revealed how pleasure advertisement influences consumer buying behaviour in Malaysia and India. Their findings indicate that pleasure is highly persuasive, and social media advertisement through Facebook, Instagram, and TikTok is the most important determinant of buying behaviour.

From the findings it shows that most of the consumers agreed that advertising always have dominance on their buying behaviour. This findings also is in agreement with the study of Yadav (2022) who investigates the impact of dominance on the buying behaviour of luxury product. The results reveal that dominance is the most critical determinant of the buying behaviour for consumers.The result of the study shows that brand recall advertisement convince consumer to buy the same brand. This findings affirmed with Kumari and Kumar (2020) investigate the relationship between brand recall advertisements and buying behaviour on consumers of beauty products in Ranchi town using descriptive statistics. Their findings revealed that brand recall advertisement is the most crucial determinant of consumer buying behaviour of beauty products.

The result also shows that advertisement stimulate consumers to shift from one brand to another due to additional benefits and characteristics. This finding is in line with Lee and Heere (2018) where they determine the relative effects of stimulation advertising, the rational advertising, and combination advertising on the behaviour of sports consumers. Their results suggest that stimulation advertising resulted in a higher consumer attitude towards advertising, followed by combination advertising, while rational advertising had the most minor influence on the behaviour of consumers.

CONCLUSION AND RECOMMENDATION

This study highlights the significant impact of various forms of advertisement on consumer buying behaviour, particularly in the context of fast-moving consumer goods (FMCGs). The findings reveal that necessity advertisements play a crucial role in attracting consumers, aligning with previous research that emphasizes the influence of necessity advertising and brand awareness on purchase decisions. Furthermore, pleasure advertisements, including those on social media platforms like Facebook, Instagram, and TikTok, are powerful tools in persuading consumers, as corroborated by studies in Malaysia and India. Dominance in advertising is identified as a key determinant of consumer behaviour, especially in luxury product markets, while brand recall advertisements effectively convince consumers to

remain loyal to a brand. Additionally, stimulation advertisements encourage consumers to switch brands by highlighting additional benefits and characteristics. These insights underscore the importance of strategic advertising in shaping consumer preferences and driving purchasing decisions across different consumer segments.Based on the findings, the following recommendations were made;

I. Fast moving consumer goods should embrace necessity advertising as it can enhance the consumer buying behaviour of their products.
II. Makers of fast moving consumer goods should engage in pleasure advertising in order to get the mind prospective consumers of their goods.
III. Organizations should give more preferences to dominance advertising especially on most luxury products which are mostly critical determinants of consumer buying behaviour.
IV. Fast moving consumer goods should give more attention to brand recall advertising since it serve as an awaken reminder to consumers toward their buying behaviour.
V. There should be more awareness about stimulation advertising toward consumers in order to enable them shift from brand to another because its benefit and features.

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RELATIONSHIP MARKETING AND PERFORMANCE OF ONLINE MICRO BUSINESSES

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Abstract

This study explores the relationship between relationship marketing strategies and the performance of online micro businesses. In an increasingly digitalized economy, the effective management of customer relationships has become imperative for the success of micro enterprises operating online. The study investigates the impact of relationship marketing tactics such as; personalized communication, customer engagement, and trust-building on key performance indicators of online micro businesses. Also, the study an exploratory research design and data were collected through desk research. Drawing upon established theories of relationship marketing and data from a sample of online micro businesses, this study concludes that relationship marketing strategies is key to the success and performance of online micro business. Hence, the study recommended that management should make sharp effort to sustain the relationship through effective communication, effective customer engagement template and trust-building among others to their potential audience.

Keywords: *Customer Engagement, Digitalized Economy, Personalized Communication, Relationship Marketing, Trust Building*

INTRODUCTION

Relationship marketing is an aspect of marketing that focuses on keeping customers happy instead of just making sales (Jain & Aggarwal, 2020). According Haavisto (2021) relationship marketing is all about building long-term relationships with customers and making sure they are satisfied. This is different from other types of marketing that just try to sell things to people. Relationship marketing uses things like social media and surveys to connect with customers and understand what they want (Hermann, 2022). Moreover, Ganiyu, Dixon-Ogbechi and Ighomereho (2013) explained that relationship marketing includes all the marketing activities designed to establish, develop, maintain and sustain a successful relational transaction with a view to gaining the maximal value of customers who can contribute to long term organizational profitability. In addition, Dixon- Ogbechi, Haran and Aiyeku (2009), aver that; relationship marketing is a business strategy that focuses on building and maintaining long-term, mutually beneficial relationships with customers. It involves understanding buyers' needs and then developing products and services that meet those needs. Moreover, Salam and Haque (2019), transforming business into an online format is an inevitable part of developing an information economy. Microbusinesses are not an exception to this development in the business process where both parties to the transaction

communicate virtually for the sole purpose of ensuring that a sustainable relationship is established (Mclvor, Humphreys & McCurry, 2021). Recently, enterprises of various shapes and sizes have used Internet marketing methods to engage with their target audience.

Oboreh, Francis and Ogechukwu (2013) small microbusiness organisations comprise a separate group of enterprises ranging from 2 people to, most times, 10 personnel. According to De-Cleen (2018), this type of enterprise is virtually devoid of high-cost internet marketing technologies; it has financial and personnel limitations as well as limitations in its competencies (Nguyen, Le, Quach, Thaichon & Ratten, 2021). Nguyen, et al., (2021) further explained that the need to use low-budget marketing technologies defines the issue of an effective combination of methods and tools that underlie each technology of Internet marketing for a small microenterprise. Studies show that modern marketing has a flow structure. However, the engine room of business survival depends largely on its ability to sustain relationships with the target audience. Relationships have been one aspect of marketing that businesses are now putting more concern into sustaining so as to retain existing customers and woo more customers to their brand.Relationship marketing (RM) emphasises the importance of customer satisfaction, loyalty, and retention, viewing customers as long-term partners rather than one-time transactions, and a well-crafted value proposition contributes to building trust by aligning customer expectations with the actual delivery of value. Both concepts are inherently focused on the long term. A strong conceptual value proposition lays the foundation for customer loyalty, and relationship marketing is the strategy for nurturing and maintaining this loyalty over the customer's lifetime (Nguyen et al., 2021). Therefore, this study intends to examine the impact of relationship marketing on the performance of online microbusinesses. Relationships are difficult to sustain, especially when parties involved are too connected with a common interest; this interest may be in the form of love, a family affair, or a business connection. The specific objectives of this study are to (i) investigate the effect of trust on the performance of online microbusinesses (ii) determine the effect of relationship commitment on the performance of online micro businesses.

LITERATURE REVIEW

Relationship Marketing

Gupta and Sahu (2020) define relationship marketing as “an approach to developing a long-term association with customers, measuring the satisfaction level, and developing effective programme to retain the customer with the business”. Relationship marketing emphasizes cooperative and trusting relationships between buyers, suppliers, and other stakeholders in the marketing value chain. Morgan and Hunt (2018) demonstrate that an effective relationship marketing investment builds stronger, more trusting customer relations. However, Dixon-Ogbechi, Haran, and Aiyeku (2014) opined that relationship marketing strategy is relevant to the Nigerian context because the strategies emphasize enduring relationship and the Nigerian culture promotes enduring relationships. They emphasized that relationship marketing components include trust, communication, relationship commitment, internal marketing, or support and communication. Moreover, Greonroos (2019) explained that relationship marketing involves an integrative process that

necessitates three key elements; communication, interaction and value. Although, some scholars argued that relationship marketing relies on trust, recurrent engagements, interactions, open communication and relationship commitment (Alam 2017; Izogo, Ogba, &Nwekpa 2016). According to Ganiyu, Dixon-Ogbechi and Ighomereho (2013), described that it is important for indigenous companies to be customer-centric and re-strategize by improving on their relationship marketing mix based on customers' perception.

During the earlier century, economics gave rise to marketing thought as a separate field (Hermann, 2022). During the first three quarters of the 20th century, as the discipline grew and gained traction, exchanges and transactions were the main focus (Zang & Watson, 2020; Bolton, 2022). However, the orientation of marketing as a discipline is changing from transactions to relationships as it develops as an area of research and practice (Haavisto, 2021). It's highly possible that the focus on relationships rather than transaction-based exchanges will reshape the marketing field. According to Bahader, Idrees and Naveed (2021) the concept of RM is only getting started. They further explained that relationship-based marketing strategies, however, have existed since before the Industrial Revolution. The Industrial Revolution's introduction of intermediaries and the producer-consumer divide resulted in a transactional orientation for marketing (Azevedo, 2018). According to Bolton (2022) thanks to technological advancements, direct marketing is making a resurgence and fostering a relationship-oriented work environment. He further stated that when businesses have cordial dealings with their customers, it can help them in many ways. It can make customers want to keep buying from the business and tell their friends about it. This can help the business make more money and be successful. It can also make the customer feel special and want to keep buying from the business. And when businesses have excellent relationships with customers, it can be cost saving for the business because they spend less on advertising to get new customers (Sidaoui, Jaakkola & Burton, 2020).

Relationship marketing has sparked diverse opinions among marketing scholars and practitioners, reflecting the complexity and evolving nature of this field. They argued that the definition and scope of relationship marketing have numerous definitions, each reflecting different academic and socio-political backgrounds. This has led to a lack of consensus on a unified theory, with some contending that current definitions either oversimplify or excessively broaden the concept, making true integration of theories challenging. There is also a discussion about the theoretical underpinnings of relationship marketing, while some scholars advocate for a process-centric approach focusing on the dynamics of business-customer (B2C) interactions over time. Others emphasize the importance of relationship-specific investments and cooperative behaviors, viewing these as critical to the success of marketing strategies. The practical implications and future research directions in relationship marketing are points of divergence that experts raised concern about. Payne and Frow (2010) argued for broadening the scope to include ecosystem perspectives and addressing dysfunctional behaviors within relationships. Scholars argued for a shift from value-in-exchange to value-in-use, emphasizing the importance of ongoing value creation in customer relationships in the business environment. There are differing opinions regarding the integration of technology in relationship marketing. Marketing scholars have emphasized technology, particularly customer relationship management

(CRM) systems, as pivotal for managing and analyzing customer interactions. Other scholars caution that an over-reliance on technology can de-personalize relationships, potentially undermining the very essence of relationship marketing. □

Components of Relationship Marketing

Trust

Trust development is a fluid and ongoing process (Grabner-Krauter & Bitter, 2015). As described by Ganiyu, Dixon-Ogbechi and Ighomereho (2013), trust involves confidence in an organization's employees and their commitment to fulfilling responsibilities. In a business context, interdependence between companies can introduce risks, and trust entails accepting these risks inherent in the level and nature of interdependency within a given business relationships (Sheppard and Sherman 1998). Within the business realm, trust fosters a willingness to collaborate with the others (Patulny & Svendsen, 2007).

Relationship Commitment

According to Sodoma, Kovalchuk, Sadura, and Popadynets, (2023) described relationship commitment as the strength of an individual's dedication or organizational promises and involvement in a transactional relationship. Relationship commitment encompasses various dimensions, including emotional commitment (the depth of one's feelings and attachment to the partner), cognitive commitment (the conscious decision to remain in the relationship), and behavioral commitment (the actions and behaviors that demonstrate one's commitment) (Wolniak, 2022). Relationship commitment is a crucial factor in maintaining long-lasting and fulfilling partnerships. It influences various aspects of a relationship, such as communication.

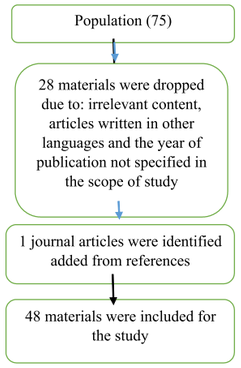
However, Trust and relationship commitment have significant and multifaceted implications for the performance of online microbusinesses (Dixon-Ogbechie, Haran & Aiyeku 2014). Trust and commitment influence various aspects of business operations, customer interactions, and overall success. Trust is crucial for retaining customers. According to Hermann (2022) opined that in the online marketplace, where physical interactions are absent, trust becomes a primary factor influencing repeat purchases and customer loyalty. When customers trust a business, they are more likely to return for future transactions and that trustworthy businesses benefit from positive word-of-mouth, which is essential for microbusinesses with limited marketing budgets. Satisfied customers are more likely to recommend the business to others, thus expanding the customer base through organic growth (Gupta & Sahu, 2020). High levels of trust contribute to greater customer satisfaction. Trustworthy businesses tend to provide reliable products and services, leading to a better overall customer experience. Trust fosters brand loyalty, making customers less likely to switch to competitors. This loyalty is particularly valuable in the competitive online market, where alternatives are just a click away. Moreover, Eiriz and Wilson (2017) contends that commitment to maintaining strong relationships with customers encourages long-term engagement. This can result in a steady revenue stream, as committed customers are more

likely to make regular purchases. Committed customers often become advocates for the business, promoting it through reviews, social media, and word-of-mouth. This advocacy can be particularly impactful for microbusinesses that rely on reputation and referrals.

METHODOLOGY

This study employs an exploratory research design and utilizes a desk research methodology. Gathering and analyzing information available on the internet, such as journal articles, conference proceedings, and marketing textbooks, is the purpose of the study. The study reviewed free journal articles from various sources, including Google, Google Scholar, Bing, university library databases, Proquest, Jstor, Tailor and Francis, Elsevier, and the Open Journal of Business and Management, using the key terms "relationship marketing" and "online microbusiness." This study used a search concept that included journal articles published between 1983 and 2023, all related to customer relationship marketing and online microbusinesses. Therefore, journals downloaded and gathered a total of 75 journal articles from various databases, of which only forty-eight (48) met the study's objectives. Samples included qualitative journal articles based on the inclusion and exclusion criteria listed in the sampling procedure, as well as some other marketing textbooks. This sample size is considered adequate, as asserted by Taofik and Juandi (2022): a good principle to adopt in qualitative research is to ensure samples are not too large or too small. Data were collected from secondary sources. We searched electronic databases like Google, Proquest, Google Scholar, Science Direct, JSTOR, Emerald, and Elsevier for pertinent materials to address the research questions. We systematically reviewed these materials, concentrating on customer relationship marketing and online microbusinesses as our key keywords. We used basic statistical analysis to analyze the data, focusing on descriptive statistics like frequency distribution, simple percentages, and narratives.

Flow Charts of Materials used.



Inclusion and Exclusion Criteria for Selected Journals

Inclusion Criteria	Exclusion Criteria
Articles focused on relationship marketing and value propositions	Articles not focused on the relationship marketing and value propositions
Articles peer reviewed and conference proceeding	Articles not peer reviewed, unpublished conference proceedings
Online materials published between 2000 - 2022	Online materials not published between stated period
Documents written in English	Documents not written in English

Source: Author, (2024)

RESULT PRESENTATION AND DISCUSSION OF FINDINGS

Analysis of Sources of Journal Articles

S/N	Journal Outlets	Author(s)	Year of Publications	Country of Publications	Place of Study	Frequency	% of Total
1	International Journal of Economics	Arbi, F. A., &Aminah, S.	2023	Indonesia	Padang	1	2.17
2	Journal of Marketing Research	Azevedo, M. A. C. P. D.	2018	North-America	Brazil	1	2.17
3	Journal of Library Philosophy and Practice	Bahader, M., Idrees, H., &Naveed, M. A	2021	Pakistan	Pakistan	1	2.17
4		Benamour, Y., & Prim-Allaz, I.	2000	France	France	1	2.17
5	Journal of emerging perspectives on services marketing	Berry, L. L.	1983	N/A	N/A	1	2.17
6	International Congress of Neuropathology	Berry, M., Maxwell, W. L., Logan, A., Mathewson, A., McConnell, P., Ashhurst, D. E., & Thomas, G. H	1983	N/A	*Vienna*	1	2.17
7	Fifth International Conference on I-SMAC	Bhujbal, N. S., &Bavdane, G. P.	2021	India	Palladam	1	2.17
8	Australasian Marketing Journal	Bolton, R. N	2022	Austra	Austra	1	2.17
9	European Management Journal	Chahal, H., Dangwal J., &Raina, A.J	2015	N/A	N/A	1	2.17

Source: Author, (2024)

10	Business Process Management Journal	Cook, G	2000	Saudi Arabia	N/A	1	2.17
11	Nigerian Journal of Management Studie	Dixon-Ogbechie, B.N., Haran, E.M &Aiyeku, J	2014	Nigeria	Nigeria		2.17
12	Journal of Systems and Software	Eiriz, V., Wilson, M	2017	N/A	N/A	1	2.17
13	Journal of Quality Assurance in Hospitality & Tourism	Elgarhy, S. D	2022	N/A	Egypt	1	2.17
14	Mediterranean Journal of Social Sciences	Epetimehin, F. M.	2011	N/A	Nigeria	1	2.17
15	International Journal of Marketing Studies	Ganiyu, R. A., Dixon-Ogbechi, B. N., &Ighomereho, S. O	2013	Canada	Nigeria	1	2.17
16	Journal of Marketing Communications	Gligor, D., Bozkurt, S., Welch, E., &Gligor, N	2023	N/A	N/A	1	2.17
17	International Journal of service industry management	Gummesson, E.	1994	N/A	N/A	1	2.17
18	Journal of business research	Gronroos, C.	1990	N/A	N/A	1	2.17
19	Indian journal of psychiatry	Gupta, S., Sahu, S.,	2020	N/A	N/A	1	2.17
20	Journal of Aalto University	Haavisto, S.	2021	Finland	Finland	1	2.17

21	Journal of Business Ethics	Hermann, E.	2022	N/A	N/A	1	2.17
22	European Journal of Marketing	Hollebeek, L. D., Sprott, D. E., Andreassen, T. W., Costley, C., Klaus, P., Kuppelwieser, V & Rather, R. A.	2019	N/A	N/A	1	2.17
23	International Journal of Entrepreneurship and Small & Medium Enterprise	Hoque, A. S. M. M., Awang, Z., & Siddiqui, B. A.	2017	N/A	Malaysia	1	2.17
24	Journal of Research and Applications in Marketing	Ivens, B. S., & Pardo, C.	2004	France	France	1	2.17
25	Research Journal of Engineering and Technology	Jain, P., & Aggarwal, K.	2020	N/A	N/A	1	2.17
26	International Conference on Information Processing in Sensor Networks	Kawsar, F.	2016	N/A	N/A	1	2.17
27	AMS Review	Key, T. M., Clark, T., Ferrell, O. C., Stewart, D. W., & Pitt, L.	2020	N/A	N/A	1	2.17
28	Journal of Strategic Change	McIvor, O., Humphreys, T.C.,&	2021	N/A	N/A	1	2.17

		McCurry, Y.H.					
29	Handbook of Research on Customer Loyalty	Menidjel, C., Hollebeek, L. D., Leppiman, A., & Riivits-Arkonsuo, I	2022	N/A	N/A	1	2.17
30	Frontiers in Psychology	Merdiaty, N., & Aldrin, N.	2022	N/A	N/A	1	2.17
31	Journal of Supply Chain Management Systems	Monczka, T. B., Handfield, M., Handfield,R. A., & Patterson, W.A.	2021	N/A	N/A	1	2.17
32	Journal of Applied Energy	Morgan, E., Hunt, K & Ntoumanis, N.	2018	N/A	N/A	1	2.17
33	Journal of marketing,	Morgan, R. M., & Hunt, S. D.	1994	N/A	N/A	1	2.17
34	Emerald	Nguyen, T. M., Le, D., Quach, S., Thaichon, P., & Ratten, V	2021	N/A	N/A	1	2.17
35	Global Journal of Management and Business Research Marketing	Oboreh, J., Francis, U. G., & Ogechukwu, A. D	2013	N/A	N/A	1	2.17
36	International Journal of Research in Marketing	Palmatier, R. W	2018	N/A	N/A		2.17
37	Google Scholar	Pratama, R., Herdiansyah, M. I., Syamsuar,	2023	N/A	N/A	1	2.17

		D., & Syazili, A					
38	Asian People Journal	Salam, S., & Hoque, A. S. M. M.	2019	N/A	N/A	1	2.17
39	International Business Review	Sheth, J. N., & Parvatiyar, A.	1995	N/A	N/A	1	2.17
40	*Journal of Service Management*	Sidaoui, K., Jaakkola, M., & Burton, J.	2020	N/A	N/A	1	2.17
41	*Journal of adolescence*	Slater, A., & Tiggemann, M.	2011	N/A	N/A	1	2.17
42	*Journal of Vasyl Stefanyk Precarpathian*	Sodoma, R., Kovalchuk, O., Sadura, O., & Popadynets, N	2023	N/A	N/A	1	2.17
43		Strutynska, I., Dmytrotsa, L., Kozbur, H., Ermolayev, V., Mallet, F., Yakovyna, V.,& Spivakovsky, A	2019	N/A	Ukraine	1	2.17
44	Journal of Analisa	Taofik, A. I., & Juandi, D.	2022	N/A	N/A		2.17
45	International Journal of Research and Growth Evaluation,	Tien, N. H., Diem, P. T., Van On, P., Anh, V. T., Van Dat, N., Hung, N. T., & Tam, B. Q.	2021	N/A	Vietnam	1	2.17
46	International Conference on Politics,	Wang, Y., Zhang, P. L., Nicolescu, C. M.,	2018	N/A	N/A	1	2.17

	Economics and Law	Zhang, T., & Zhang, Q.					
47		Wolniak, R.	2022	N/A	N/A	1	2.17
48	Industrial Marketing Management,	Zhang, J. Z., & Watson IV, G. F.	2020	N/A	N/A	1	2.17

Source: Author, (2024)

110

The above forty-eight (48) journals were reviewed basically on the concept of relationship marketing and business performance with none discussed the online business performance that is theme of this study.

Discussion of Findings

What is the effect of trust on the performance rate of online microbusinesses?

To answer this question, 31 (63.27%) out of the total 48 papers reviewed on relationship marketing and performance revealed that trust is a critical element in relationship marketing, which forms the foundation for building and maintaining long-term, mutually beneficial relationships between businesses and their customers. The reviewed thirty-one (31) journals, systematically arranged in Table 4.0 above, conducted a study that found multinational companies weighted trust almost twice as high as any other component of relationship marketing to achieve their strategic objectives.

What is the effect of relationship commitment on the performance of online micro businesses?

17 (34.69%) out of the total number of 48 journal articles reviewed on relationship marketing and the performance of online microbusinesses show that relationship commitment is not just a desirable aspect but a strategic necessity for the success and growth of online microbusinesses. The foundation for customer loyalty, positive brand reputation, and collaborative opportunities is vital for long-term sustainability in the competitive online marketplace. This is in tandem with the reviewed journals from table 4.0, serial numbers thirty-two (32) to forty-eight (48), which state that relationship commitment is a crucial factor in maintaining long-lasting and fulfilling partnerships.

CONCLUSION AND RECOMMENDATION

The primary goal of this study is to carry out desk research on the potential of relationship marketing as a tool for bolstering online microbusiness operations. Based on the literature review, the study concludes that relationship marketing (trust) improves the performance

rate of online microbusinesses. Moreover, Mulyana, Hendar, Zulfa, and Ratnawati (2019) affirmed that relationship marketing enhanced online microbusinesses performance. Similarly, Haavisto (2021) affirmed that there is a positive relationship between relationship marketing (commitment) and online performance for small and medium enterprises. Hence, the study recommended that the management make a sharp effort to sustain the relationship. This is because trust and relationship commitment enhance long-term relationships. This is a desk research methodology that primarily focuses on reviewing journals related to the subject matter. Future researchers can experiment with different research designs to determine if they yield the same results. The study suggested exploring other industries like banking, hospitality, and physical microbusinesses.

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