Sustainable marketing and the moderation effect of consumer cognition on organisational performance of selected deposit money banks in Nigeria

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***Abstract*: Numerous evidence abound in various scholarly research studies that the growing challenges of deposit money banks remain consistent given that environmental challenges like Covid19/varying associated pandemic have continue to place more and more negative impact on organisational performance of deposit money banks particularly in Nigeria, yet deposit money banks still somehow continue to operate on the mirage of not giving due attention to some sustainable marketing elements. With the intent of investigating the affinity between sustainable marketing and the moderation effect of consumer cognition on organisational performance in selected deposit money banks in Nigeria,a sample of 565 was adopted from the study population of 1542 employees of selected deposit money banks, and the the inferential statistics for the analysis of the interaction between sustainable marketing and the moderating effect of consumer cognition on organisational performance of selected deposit money banks in Nigeria revealed that customer cognition had significant moderating effect on the relationship between sustainable marketing and organizational performance (ΔR^2 = 0.0157, $\Delta F(1, 491)$ = 11.259, $p<0.05$). This therefore led the study to conclude on significant positive impact of sustainable marketing on organisational performance given the moderating effect of consumer cognition, hence the need for more attention on the elements of sustainable marketing for enhanced organisational performance.**

***Keywords:* Sustainable marketing, Consumer cognition, Deposit money banks, organisational performance.**

I. INTRODUCTION

Globally, every organisation/settings (either profit/nonprofit oriented sector or sub-sector of economic activities often give attention to performance through measurement of activity outcomes, and such performance measurements are often tied to varying business indicators which seems innumerable from various field of studies. However, organisational performance assessment in this study was considered as a whole for the selected deposit money banks. Empirical evidences from both academic and business literature shows variation in the outcomes of banking business performances across the globe, and the variations are evidently tied to varying periods/time and geographical locations. Considering the period of 2014 to 2021, statistical report shows that American and European banks generally have a records of unstable business performance records while that of Africa with particular reference to Nigeria have continued to nosedive. Even performance evaluation of banking businesses from emerging market economies in the globe indicated unstable state.

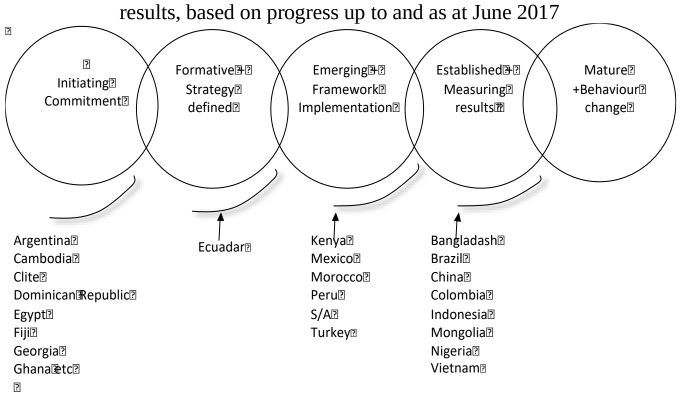
The analysis results of the study titled "the use of financial derivatives in measuring bank risk management efficiency: a data envelopment analysis approach" revealed fluctuating performance in the efficiency scores of the selected 13 banks in the Asian-Pacific countries based on the overall technical efficiency (OTE), pure technical efficiency (PTE) and scale efficiency. The efficiency measurement outcome of most of the selected deposit money banks in the study shows a steady decreasing return to scale (Shukla, 2014; Zakaria, 2017).

Africans generally associate business performance with financial measures and productivity where continuous falling business performance is associated with marketing issues like high marketing costs, poor product offers, among others based on the position of the study on deposit money banks from Kenya and Uganda (Ahmed, Rizwan, Ahmad & Haq, 2014; Edson, & Mazzon, 2015; Isaac, 2015; Kamarposhti & Bagheri, 2015; Mengich, 2016; Sen, 2014; Ogunkoya & Shodiya, 2013; Zhang, Watson, Palmatier & Dant, 2016).

And in the case of Nigeria, despite different capitalisation policies, deposit money banks have continued to experience poor performance based on liquidity and solvency (Anaeto, 2015). The 2016 publication of NSE indicated very poor loans performance in the banking industry which rose sharply by 78.8% to N649.63billion in 2015 and this shows a serious decline in performance of loan portfolio of the 22 functional banks in Nigeria. The Sun newspaper online publication (April 2018) reported that only six (6) banks that were able to release their profit for the first quarter of year 2018 eventually reported percentage increase in profit performance that are insignificant when compared with the corresponding period in 2017. The Punch Newspaper online publication of 18th April 2016 reported economic crisis as five (5) banks profit drop by 54billion. The 2015 financial reports of Eco bank, Union Bank, FCMB, Wema and Fidelity recorded about 80% decline in their annual profits. Nigerian Stock Exchange also revealed that the 2015 financial results of the five (5) banks released in March 2016 showed that profit before tax inverse results by 69 percent to N77.65billion from 131.19billion. In addition, the combined profit after tax of the five (5) banks fell from N107.279bn in 2014 to N59.73bn in 2015, which represent a decline 79.59 percent. The post also revealed that only ten (10) banks out of fifteen (15) banks quoted on the Nigerian stock exchange released their 2015 annual financial statement 31st March, 2016 regulatory deadline set by CBN for submission of the financial statements; and five (5) banks of the ten (10) banks posted sharp decline in profits which is a serious deviation from the usual rise in profits reported by all Nigeria banks since after the 2010 global banking crisis (Egwuatu, & Nnorom, 2018; Okoroanyanwu, & Udunze, 2016).

For a long time in Nigeria, some sustainable marketing variables like social marketing, green marketing, social media marketing, issues were regarded as hardly relevant to the financial sector (Chukwuka & Eboh, 2018), but the future of banking business is now tied to influences to many sustainable marketing indicators (Belz & Peattie, 2012). The evidence from literature also show that limited nations are already giving attention to sustainable marketing. The 2018 report of the study titled "Sustainable Banking network global progress report" by the International Finance Corporation; World Bank Group in 2018 is an additional indication that more attention on the area of sustainable marketing practices are required, hence the intent of this study.

Figure 1.1 Sustainable Banking Network Progression Matrix with Assessment results, based on progress up to and as at June 2017



International Finance Corporation; world bank group (2018:12). Sustainable Banking network global progress report. www.ifc.org

II. REVIEW OF LITERATURE

The conceptual framework in this study examined the overview of sustainable marketing elements via (societal marketing, social marketing, relationship marketing, green marketing, and social media marketing) and consumer cognition as a moderating factor on organisational performance in Nigeria. Sustainable marketing is an approach, which attempts to form a bridge between the conventional marketing and sustainable marketing (Belz & Peattie, 2012). Martin and Schouten (2014) posited an enhanced definition of sustainable marketing as the process of creating, communicating, and delivering value to customers in such a way that both natural and human capital are preserved or enhanced throughout. Many scholars have however described the concept of sustainable marketing as a strategy that requires holistic approach (Bridges & Wilhelm, 2008; Charter, Peattie, Ottman & Polonsky, 2002; Emery, 2012). Since sustainable marketing seeks to add value to the consumer and satisfy the customer's needs and wants for continuous business survival (Martin & Schouten, 2012). hence, an enhanced conceptual description of sustainable marketing should be a strategic and holistic approach that aim to satisfy the needs and wants of the targeted customers for the purpose of responsible returns on investments (profit making), while putting equal emphasis on environmental and social issues.

2.1 Operational Definition of Variables

For the purpose of this study the operational definitions of adopted variables were adapted by considering **Sustainable marketing** as variables that consists of social, environmental and economic risk as well as impact" that builds and maintains enduring relationships with customers (Belz & Peattie 2009; Kumar, Rahman, Kazmi, & Goyal, 2012; Reutlinger, 2012). **Societal marketing** here seeks to explain the business perspective of social welfare objective and goodwill reservation of a firm (Drumwright & Murphy 2001). **Social marketing** as variables that consist of the strategic measures for adapting commercial marketing programs to influence the voluntary behavior of targeted customers or audiences in order to improve their personal and societal economic welfare (Firestone, Rowe, Modi & Sievers, 2017). **Relationship marketing** as the variable that focus on the strategic design to foster interaction, customer loyalty, and long-term engagement (Kumar, 2014). **Green marketing** as the holistic and responsible management process that fulfills stakeholder requirements, for a reasonable business reward without adverse effect on human or natural environmental well-being in the application of marketing tools (Grimmer & Woolley, 2014). **Social media marketing** is concerned with the capability to engage the customers in value creating process through online network applications (York, 2016). while **Organisational performance** refers to the degree of business responsiveness to business input (Mengich, 2013). The business input in this study therefore simply refers to the adopted dimension of sustainable marketing as operationally defined above

2.2 Moderating effect of consumer cognition on sustainable marketing and organizational performance

Studies by Limbu, Wolf and Lunsford (2012); Lu, Zhao and Wang (2010) found that consumer cognition in the aspect of trust has a positive moderating effect between sustainable strategy and customers' purchase intentions which can make or mare organizational performance. Similarly, the study of Park and Lee (2012) confirmed the findings of Lu *et al*., (2010) and Limbu *et al*., (2012) by finding that trust plays a role between sustainable practices and organizational performance. Further, Park and Lee (2012) found that corporate social responsibility activities have a positive effect on product trust and trust is found to increase purchase intention. Likewise, De Pelsmacker, Driesen and Rayp (2005); Park, Geum, & Lee (2012) found a moderating role of consumer knowledge between sustainable marketing practices and organizational performance. The findings of the study suggest that consumer knowledge on fair trade coffee has a direct effect on the willingness to pay the price premium. In a study of the range of prices for which customers are willing to pay, Further Barile, Carrubbo, Iandolo and Caputo (2013); Del Giudice, Ahmad, Scuotto and Caputo (2017); Del Giudice, Evangelista and Palmaccio (2015); Saviano, Parida, Caputo and Datta (2014) also found a positive moderating effect of consumer cognition between sustainable marketing and organizational performance. Their findings indicate consumers tend to buy products or services because of their emotions, the influence of brand image, and their trust in firms' strategies.

The study on exposure to television food advertising primes food-related cognition and triggers motivation to eat by Kemps, Tiggemann and Hollitt (2014), revealed that exposure to televised food advertisements increases desire to eat. In both samples, there was a positive association between accessibility of food-related cognition and reported desire to eat, following priming with television food advertisements. This however, suggest that cognition/knowledge impact performance. The study further shows that exposure to television food advertising also affected ratings of desire to eat. The study again found a significant positive association between accessibility of food-related cognition and reported desire to eat and following a further experiment of respondents' pre-exposure to television food advertisements, participants who generated more food- and eating-related words on the word stem completion task also reported a stronger desire to eat. As posited in other researches, it therefore suggests that increased accessibility of food-related cognition following food priming was linked to an increased motivation to eat (Bleischwitz, 2003; Del Giudice, Evangelista and Palmaccio, 2015). Another study on "Beyond objective knowledge: The moderating role of field dependence–independence cognition in financial decision making" noted a significant main effect of objective knowledge (p = .025), but there was no significant interaction between objective knowledge and the other factors like cognitive style, numeric information among others. The results further show that financial investment decisions, and objective knowledge are significantly related to decision making process and given that participants with higher objective knowledge and prior domain expertise, were more assertive and risk prone (Chang, Tang, & Liu (2016). In other words, investors with greater objective knowledge were more financial decisions with higher level of certainty, particularly with high-risk financial investments. In line with the findings above, another study revealed that intervention of knowledge significantly influence performance (Limbu *et al*., 2012).

2.3 Resource-Based View (RBV)

Resource Based View (RBV) as articulated into a coherent theory by Wernerfelt (1984) is adopted as the underpinning theory for this study. This theory emphasizes the efficiency of properties of a resource and signifies the value of a resource or resource bundle in terms of its technical fitness or productivity. Resource-based theory represents one approach to understanding the origins and persistence of superior performance. The theory states that the organizational resources and capabilities that are rare, valuable, non-substitutable, and imperfectly imitable form the basis for a firm's sustained competitive advantage. RBV suggests that the firm can secure a sustained enhanced performance by facilitating the development of competencies that are firm specific produce, complex social relationship; are embedded in a firm's history and culture, and generate tacit organizational knowledge (Lee, 2016). The basis of the resource-based view is that successful firms will find their future competitiveness on the development of distinctive and unique capabilities, which may often be implicit or intangible in nature (Lockett, Thompson, & Morgenstern, 2009). Furthermore, the value creating potential of strategy, that is the firm s ability to establish and sustain a profitable market position, critically depends on the generating capacity of its underlying resources and capabilities (Conner, 1991).

Assumption of the resource-based theory is that a firm has achieved a sustained competitive advantage when it is creating more economic value than the marginal firm in its industry and when other firms are unable to duplicate the benefits of this strategy (Barney & Clark, 2007). The resource-based logic relies on two fundamental assumptions about firm-based resources to explain how they generate sustainable business edge and why some firms may persistently outperform others. First, firms possess different bundles of resources, even if they operate within the same industry (Peteraf & Barney, 2003). This resource heterogeneity assumption implies that some firms are more skilled in accomplishing certain activities, because they possess unique resources (Peteraf & Barney, 2003). Second, these differences in resources may persist, due to the difficulty of trading resources across firms (the resource immobility assumption), which allows the benefits from heterogeneous resources to persist over time as well (Barney & Hesterly, 2012).

According to Barney & Clark, (2007), if all the firms were equal in terms of resources there would be no profitability differences among them because firms in the same industry could implement any strategy. The underlying logic holds that the sustainable effects of a competitive position rests primarily on the cost of resources and capabilities utilized for implementing the strategy pursued. The resource-based view (RBV) suggests that competitive advantage and performance results are a consequence of firm-specific resources and capabilities that are costly to copy by other competitors (Olawoye, 2016; Peteraf & Barney, 2003; Wernerfelt, 1984).

These resources and capabilities can be important factors of sustainable competitive advantage and superior firm performance if they possess certain special characteristics. They should be valuable, increasing efficiency and effectiveness, rare, imperfectly imitable and non-substitutable (Peteraf & Barney, 2003). The resource-based view is applicable to this study through its emphasis on sustainable strategy as major source for high performance (Mckelvie & Davidson, 2009). The econometric model for this study using multiple regression is given as:

$Y = \beta_0 + \beta_i SuM + \beta_z CC + \beta_{iz} SuMCC + e_i$

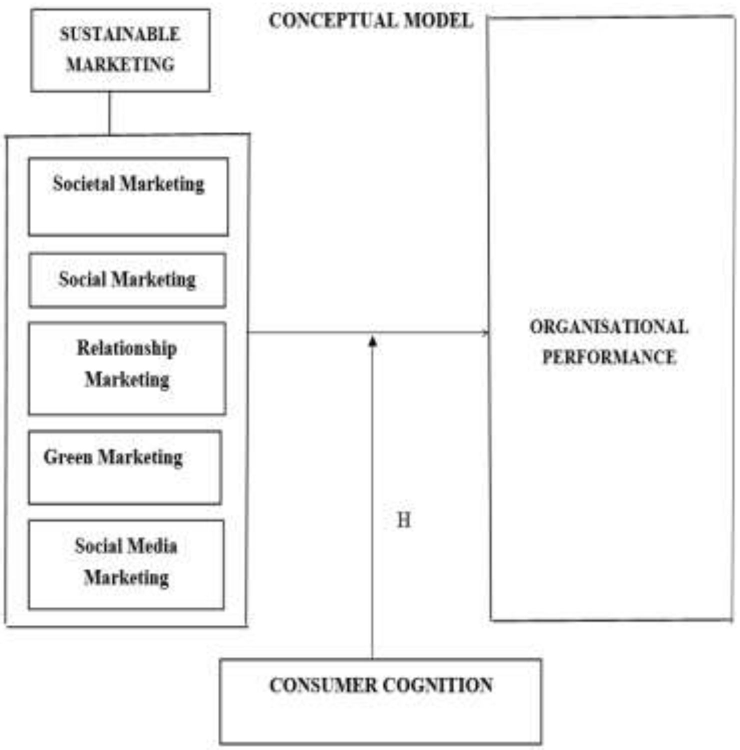


Figure 2.1: Conceptual Model

III. METHODS AND METHODOLOGY

This study adopted a survey research design. The design is appropriate for this study because it allows the researcher to obtain data from selected banks in Ogun State about the relationship between sustainable marketing and organizational performance of the selected Banks and thereafter make inferences and conclusions that guided appropriate recommendations. Survey design has the advantages of being cost effective per respondent as compared to other methods; it employs an easier method of data collection; it enables the researcher to have a much larger sample size that could even range into thousands and therefore enhance conclusion precision. Finally, due to anonymity, respondents are generally considered to be more candid hence improving the accuracy of the data obtained. The survey research design is necessary to verify formulated hypotheses that referred to the situation at hand. According to Owens (2002), this design is useful in collecting data at one point in time from a sample selected to represent a larger population. The design is further justified by its use in the work of Amy (2004), Dambush (2016), Ikpefan (2013), and Kabuoh (2017). The study population is the staff of five selected deposit money banks in Ogun state, Nigeria. The target population consists of all the employees of the five selected deposit money banks in Ogun State. The five selected banks are Access Bank Plc, First Bank of Nigeria Plc, Guaranty Trust Bank (GTB), United Bank of Africa (UBA), and Zenith Bank. The selected banks were justified because of their presence in the four divisions which includes; Remo, Ijebu, Yewa and Egba (RIYE). The study population also cut across all levels of employees in five selected deposit money banks in Ogun State because the implementation of the set of considered dimensions of sustainable marketing as well as performance monitoring basically rest on the shoulders of the employees. The characteristics of the study population were mixed at every level of the banks irrespective of gender, age, marital status, highest educational qualification, job status and years worked in the bank. The study population of employees of the selected banks as at the time of this research was one thousand five hundred and forty-two (1542) employees.

IV. ANALYSIS OF DATA

The hierarchical regression analysis was used in testing the hypothesis “Consumer cognition has no significant moderating effect on the influence of sustainable marketing on organisational performance of selected deposit money banks in Ogun State, Nigeria”. Composite scores for each of the variables were computed. The analysis follows three steps: as a first step in the test process, sustainable marketing was regressed on organizational performance. In the second step, consumer cognition was introduced to the model. In the final step, the product term of sustainable marketing and consumer cognition was introduced to the model. The moderation effect was examined by checking the change statistics (ΔR^2, F statics), the significance of the interaction term and model coefficients. The significance of the interaction term was evaluated when controlling for sustainable marketing and consumer cognition. The results are presented in Table 1 below.

Table 1: Moderation Effect of Consumer Cognition on the Relationship between Sustainable Marketing and Organisational Performance

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.542[a]	.294	.293	11.162	.294	205.546	1	493	.000
2	.672[b]	.451	.449	9.852	.157	140.803	1	492	.000
3	.681[c]	.464	.460	9.751	.012	11.259	1	491	.001

a. Predictors: (Constant), Sustainable Marketing

b. Predictors: (Constant), Sustainable Marketing, Consumer Cognition

1	Regression	25608.125	1	25608.125	205.546	.000[b]
	Residual	61420.934	493	124.586		
	Total	87029.059	494			
2	Regression	39274.706	2	19637.353	202.318	.000[c]
	Residual	47754.353	492	97.062		
	Total	87029.059	494			
3	Regression	40345.243	3	13448.414	141.445	.000[d]
	Residual	46683.816	491	95.079		
	Total	87029.059	494			

a. Dependent Variable: Organizational Performance

b. Predictors: (Constant), Sustainable Marketing

c. Predictors: (Constant), Sustainable Marketing, Consumer Cognition

d. Predictors: (Constant), Sustainable Marketing, Consumer Cognition, Sustainable Marketing*Consumer Cognition

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	62.850	4.463		14.083	.000
	Sustainable Marketing	.533	0.037	0.542	14.337	.000
2	(Constant)	43.389	4.267		10.169	.000
	Sustainable Marketing	0.321	0.037	0.326	8.580	.000
	Consumer Cognition	1.739	0.147	0.451	11.866	.000
3	(Constant)	-7.825	15.836		-.494	.621
	Sustainable Marketing	0.786	0.144	0.800	5.476	.000
	Consumer Cognition	3.915	0.665	1.016	5.891	.000
	Sustainable Marketing*Consumer Cognition	-0.020	0.006	-0.901	-3.356	.001

a. Dependent Variable: Organizational Performance

Source: Researcher's Field Results (2021)

Table 1 above give summary results of hierarchical multiple regression analysis of the moderating effect of consumer cognition on the relationship between sustainable marketing and organisational performance of selected deposit money banks in Ogun State, Nigeria. In model 1, the results on table 1 above shows that the relationship between sustainable marketing and organizational performance was statistically significant ($R = 0.542$, $p<0.05$). The results show that sustainable marketing statistically explained 29.4 percent of the variation in organizational performance ($R^2 = 0.294$).

In Model 2, when consumer cognition was introduced into the model, the result explained variation in organisational performance improved by 15.7% ($R^2 = 0.157$) suggesting that consumer cognition have significant positive influence on organizational performance of selected deposit money banks in Ogun State, Nigeria.

In Model 3, when the product term of sustainable marketing and consumer cognition was introduced in the model, the results obtained were statistically significant (p-value = 0.001; F Statistics = 141.445). This shows that the interaction variable accounted for significant change in the organizational performance of selected deposit money banks in Ogun State, Nigeria. The results of the findings establish that consumer cognition moderates the relationship between sustainable marketing and organisational performance of selected deposit money banks in Ogun State, Nigeria (F change = 11.259, p=0.001). The βeta coefficient of the interaction term is negative (Std. Beta = -0.901) shows an inverse relationship implying that increased consumer cognition in the industry had negative effect on the influence of sustainable marketing on organizational performance. The fitted regression model supporting the hypothesized moderating model was drawn as:

$$Y= 62.850 + 0.800SM + 1.016CC -0.901SM \times CC$$

Where: Y = Organizational Performance; SM = Sustainable Marketing; CC = Consumer Cognition; SM x CC = Product term of sustainable marketing and consumer cognition.

The regression equation above showed that taking all factors into account (sustainable marketing, consumer cognition, product term of sustainable marketing and consumer cognition), constant at zero organisational performance would be 62.850. The results presented also showed that a unit increase in sustainable marketing will cause a 0.800 increase in organizational performance while holding consumer cognition and product term of sustainable marketing and consumer cognition constant. A unit change in consumer cognition results in 1.016 units increase in organizational performance while holding sustainable marketing and product term of sustainable marketing and consumer cognition constant. Similarly, a unit change in consumer cognition changes the relationship between sustainable marketing and organizational performance by 0.091. Based on these results, the null hypothesis which states that consumer cognition has no significant moderating effect on the influence of sustainable marketing on organisational performance of selected deposit money banks in Ogun State, Nigeria is hereby rejected.

The study revealed that customer cognition has significant moderating effect on the influence of sustainable marketing on organisational performance of selected deposit money banks in Ogun State, Nigeria. Several studies like Limbu, Wolf and Lunsford (2012); Lu, Zhao and Wang (2010) found that consumer cognition in the aspect of trust has a positive moderating effect between sustainable strategy and customers' purchase intentions which can make or mare organizational performance. Similarly, the study of Park and Lee (2012) confirmed the findings of Lu *et al*., (2010) and Limbu *et al*., (2012) by finding that trust plays a role between sustainable practices and organizational performance. Further, Park and Lee (2012) found that corporate social responsibility activities have a positive effect on product trust and trust is found to increase purchase intention. Likewise, De Pelsmacker, Driesen and Rayp (2005); Park, Geum, & Lee (2012) found a moderating role of consumer knowledge between sustainable marketing practices and organizational performance. The findings of the study suggest that consumer knowledge on fair trade coffee has a direct effect on the willingness to pay the price premium. In a study of the range of prices for which customers are willing to pay,

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V. CONCLUSION AND RECOMMENDATIONS

Customer cognition had significant moderating effect on the interaction between sustainable marketing dimensions and organisational performance of the selected deposit money banks in Nigeria (R^2 change = 0.012, F change$_{(1,362)}$ = 11.259, p<0.05). Furthermore, the study also concluded that customer cognition have significant moderating effect on the interaction between sustainable marketing dimensions and organisational performance of the selected deposit money banks in Nigeria. Therefore, revelations from the study shows some degree of alignment with the stakeholder and planned behaviour theories. These theories argued that sustainable marketing features may have a significant effect on banking firms organisational performance. The stakeholder theory and planned behaviour theory both explain the key functions of sustainable marketing dimensions like perception, behavioural prediction, intention, belief and control (Ajzen, 2015; Van Lange, Kruglanski, & Higgins, 2012). Banking firms should be more diverse in sustainable marketing elements to enhance performance. A balanced approach should be adopted towards the sustainable marketing elements in Nigeria banking firms with careful cost-benefit analysis undertaken whenever it is being considered. However, other marketing variables and/or industries aside the banking sector, may be considered in future researches for the purpose of generalisation.

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