

## IMPACT OF ENVIRONMENTAL ADVERTISING ON CUSTOMERS' PATRONAGE DECISION IN NIGERIA BANKS

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### Abstract

*This research study examined the impact of Environmental Advertising on Customer's Patronage Decision in Nigerian Banks. The survey research method was engaged for the purpose of this research study. The primary source of data was employed and the research questionnaire was the instrument of data collection. The study population was 384 out of which a total of 250 representing 65.1% was retrieved from the various respondents who are customers of the Tier 1 banks in Nigeria. Data collected was analysed using the Simple Regression Technique and this was done with the aid of Statistical Package for Social Sciences (SPSS) 21. The result of the tested hypothesis using the Simple Regression Technique showed a p value less than 0.005 which indicates the rejection of the null hypothesis and the acceptance of the alternate hypothesis that states that Environmental response has a significant impact on customer's patronage decision of Nigerian banks. Consequently, the study recommended that Banks should pay more attention on creating a good ambience at their various branches as this has a significant impact on their customer's patronage decision.*

**Keywords:** Banks, Customer, Environmental Advertising, Patronage Decision

**JEL classification:** M37.

### 1. Introduction

The reason why businesses operate is solely for profit/wealth maximization and this they arrive at by generating adequate sales from their products that would cover the operating cost and help generate sufficient profit. According to Riaz (2015), the first step in budgeting is the determination of organization's sales estimate. This is because sales estimate has to be determined before arriving at the production units. Decision on sales is indeed a herculean task as making accurate potential customer's demands isn't an easy task. Going by the effect sales has on the survival of business and its connection with customers, it is expedient that organizations engage in such activities that influence positively the decisions

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Cite as:

Ibidunni, O., Ibidunni, S. and Afisanwo, A., 2024. Impact of Environmental Advertising on Customers' Patronage Decision in Nigeria Banks. *Oradea Journal of Business and Economics*, 9(1), pp. 63-71. <http://doi.org/10.47535/1991ojbe182>.

of consumers toward the purchase of a product (Ayanwale, Alimi and Ayanbimipe, 2005). One of such activities that can be engaged in is Advertisement.

Advertising has been said to be as old as mankind and the urge to advertise, a part of human nature (Keller, 2005). Today, the advertising industry is a significant industry affecting globally the lives of individuals and corporate entities. According to Kenneth and Donald (2010), a good advertisement possesses the ability to persuade consumers to participate in the purchase of a particular product and keeps them motivated to embark on a specific action. In Nigeria and several other countries, advertising has been and is still a persuasive and intrusive socio-economic force that cannot be downplayed by either manufacturers or customers (Agwu, 2012). Advertising as a medium of communication invades our homes, offices, streets, villages, cities etc and pushes in such messages about the different products, services, ideas, persons and institutions via the different media outlet (Ozoh, 1998). Going by the significant influence advertisement has on the buying decision of consumers, most companies today have identified several modes of advertisement. Of these modes of advertisement some of which include; radio, social media internet platform (facebook, twitter, whatsapp, instagram, tread, youtube etc), television, newspaper, bill board, one of the less researched mode is environmental advertising.

Environmental advertising is said to be any attempt made to influence customer's attitudes, cognitions and behaviours through the promotion of environmentally friendly features in the process of producing, distributing or recycling products or services. Environmental Advertising possess the ability to increase customers' patronage. According to Viresh (2021), previous studies on the purchase environment has revealed the significant role environmental advertising plays on impulse buying of consumers in a retail setting. However, because of the capital intensive nature of the different modes of advertisement, it is pertinent that studies are carried out to determine the most effective advertising mode per industry.

In addition, the instability in the global financial market and increasing number of banks who are offering similar services has brought about the urgency in the need to attract and retain customers' of different bank services. As a result of this competitive nature in the banking industry, different banks are engaging different type of advertising modes to ensure that they maintain and increase their market share and attract as many consumers as possible. This is why banks must not be in a hurry to advertise as the type of advertising goes a long way in determining its effectiveness. This study seeks to therefore determine the impact environmental advertising mode on the patronage decision of customers of Nigerian banks.

## **Hypothesis**

***H<sub>01</sub> Environmental Advertising does not have any significant impact on customers' patronage decision in Nigerian banks.***

## **2. Review of Literature**

### **2.1. Concept of Advertising**

Research has over the years shown clearly the importance of advertising as it performs diverse functions when effectively and efficiently engaged. Advertising according to Arens, Schaefer and Weigol (2009) aids the identification of products, differentiates a brand from another, communicates information about the products (its features), discloses to potential buyers the location of sale, induces new products/suggests a re-use and stimulates the distribution of products/services on nationwide or world-wide level.

Advertising according to Dinu and Dinu (2012) can help organizations to develop consumer's awareness to a need that hasn't been met, introduce a product/service that can be considered valuable by consumers and drive consumers demand through the promotional tool of advertising. Belch and Belch (1990) added that advertising can be used in the creation

of images and can serve as a symbolic appeal for a product/service. They added that advertising possess the ability to hit a response chord with consumers particularly where other elements of a marketing strategy fails. Furthermore, they added that effective communication done through advertising leads the consumer towards the purchase of a brand.

Organizations uses advertising as a means of survival from the effect of economic trends. Advertising is important as it can lead an organization to competition, provides the exact/right volume of information regarding a product/service, helps in the delivery of satisfaction to consumers and affects generally the consumer (Vivekananthan, 2010). According to Rahman (2012), advertising plays a significant role in the movement of products and services from producers to consumers. This role would definitely help in the enhancement to a considerable level, of the Gross Domestic Product of a nation (GDP).

Advertising has the ability to increase mass marketing in addition to helping consumers choose amongst varieties of products and services. It is an economic movement with a singular objective of increasing consumer's demand for a product as well as increasing the volume of sales. As a result of the highly informativeness of advertising, customers are presented with diverse product attributes or features that could lead to positive and favourable attitude towards a particular brand. According to Arens (1996), individuals are informed from advertisement via the attractiveness of the message content, the attention it commands and the awareness it gives.

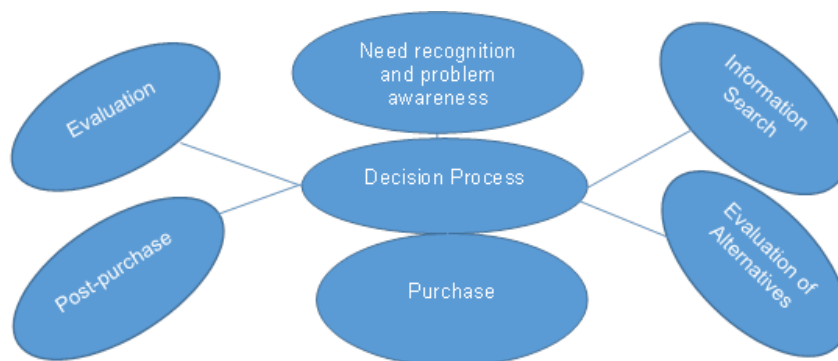
## **2.2. Environmental Advertising and Customer's Patronage Decision**

Any attempt made at influencing customers' attitudes, cognitions and decision by way of promoting environmentally friendly features in the course of producing, distributing or recycling products or services is known as Environmental Advertising. According to Adelaar, Charig, Lanchnolorfer, Lee, and Morimoto (2003), environmental response makes available to consumers different types of experiences which are then engaged in promoting and selling products and services, organizations usually offer different customer's with specific types of media experiences which would then be used as a platform for promoting the sales of related goods and services.

According to Morris and Bourne (1998) several researches in the past had made attempt to explain the effect different environmental conditions (for instance background music at the time of purchase, atmosphere of the retail store amongst others) have on buying decision of consumers. It has also been discovered that certain sense modalities such as touch, sound and sight can affect a user's buying experience. Music, image, music video and test lyrics which are strongly related to one another and are shown in advertisement, can influence the patronage decision of a consumer. As a result of this, the environmental psychology model proposed that retailing stores should create an atmosphere that produces an emotional state in consumers with such emotional state categorized into arousal, pleasure, dominance or a buying situation. Environmental advertising in consumer buying behaviour refers to a buying response prompted by the influence of the environment. The environmental psychology model defines media that makes available information represented by the combination of sound, sight and touch sources. It bothers on various areas of visual and verbal messages with which individuals derive information. According to Adelaar et al. (2003), this verbal and visual information affects the perception of consumers concerning the environment's stimuli

## **2.3. Stages of Consumers Buying Process**

According to Backhaus and Van Doon (2007), customers would usually go through a five stage decision making process in every purchase they intend to make. This five-stage decision has been summarized diagrammatically below:



**Figure 1.** The Consumer Patronage Decision Process  
Source: Backhaus and Van Door (2007)

The above model is said to be an important aspect for both the marketer and the consumer making marketing and purchase decision as both parties are made to consider the entire buying process as opposed to the purchase decision. Although the model suggests that every customer passes through all the five stages in every purchase, consumers can however in more routine purchase skip or reverse some of the stages (Chironga, Leke, Lund, and Wamelen, 2011).

#### **2.4.Theoretical Framework. Traditional Attitude Theory**

The Traditional Attitude Theory was adopted for the purpose of this project work. This theory postulates that consumer behaviour is dependent on the behaviour of consumers particularly at the point of buying a brand of a product. According to Smith and Winyard (1983) as cited in the works of Ghuman, Javana Burhan and Ahmed (2017), attitude refers to a behaviour disposition. Behaviour was according to Adelaar et al. (2003) suggested to arise as a result of emotional response which will usually be affected by three independent factors that include: dominance, pleasure and arousal. Attitude forms a central element that influences consumer's behaviour. Buyer's values, beliefs and norms have the ability to mold their attitudes towards a specific product and contributes immensely to their buying decision. The resonance of attitude with a specific product attribute affects consumer purchase behaviour.

#### **2.5 Empirical Review**

There has been quite a few research work on the impact of Environmental Advertising on Consumer's Buying Decision. A study was carried out by Chukwu, Kanu and Ezeabogu (2019) and findings from the study revealed that environmental response on brand has a positive and significant effect on consumer buying behaviour. In another study carried out by Lubna, Munham Shehzad and Saba Arshad's (2017) on the effect of television advertising on user's behaviour in cellular companies, findings from the study revealed that television advertisement significantly influenced the behaviour of users. Pantea, Mohammad and Shahram (2016) embarked on a study on the impact of advertising to attract customers in e-banking services: A case study of the branches of Melli bank in west of Mazandaran province, Iran. Three hundred and fifty-four copies of the research questionnaire were distributed and the multiple regression technique was adopted in testing the formulated hypotheses. The findings of the study revealed that television advertising, radio advertising and oral advertising by the employees of the banks increased the attraction of customers for use of electronic services. However the impact of advertising via brochures, catalogues and the press were not confirmed.

In a study by Nawazish and Ahmed (2015) on the impact of advertising on consumer buying behaviour in Pakistan, the research work focused on the examination of the generation of

emotional responses after watching an effective advertisement. Using a total of three hundred sample size, the authors found out that environmental response and sensory stimulated activities represented in the advertisement has a significant influence on the behaviour of consumers and has the tendency of changing the buying behaviour of consumers. The study discovered that both emotional and environmental responses have significant impact on the buying behaviour of consumers.

A study was carried out by Nawa, Nawazish and Ahmed (2015) on the impact of advertising on consumer buying behaviour in Pakistan. Using a sample of 300, the study examined how emotional responses are generated after watching effective advertisement. The study found out that environmental responses have a significant impact on the buying behavior of consumers. In addition, findings revealed that environmental response and sensory stimulated activities represented in the advertisement can influence and change the consumers buying behavior. Ghulan, Javana, Burham and Ahmed (2012) carried out a study on the impact of advertising on the buying behavior of consumers in Pakistan. Specifically, the study examined the relationship that exists between environmental response and the buying behavior of consumers. A total of 200 people in the twin cities of Pakistan was engaged as the sample for the study. The study found out that there exists moderate relationship between environmental response and consumer buying behavior. The result showed that consumers would usually buy such brands they are emotionally attached to.

A study was conducted by Ayanwale et al (2005) on the impact of advertisement of Bounvita on consumer buying behaviour in Nigeria. Findings from the study revealed that advertising has a significant influence on consumer's demand for Bounvita beverage. A study by Adelaar et al (2003) on the shopping behaviour of online compact discs by consumers through emotional advertising in Asia, showed that impulse behaviour is preceded by the intention of consumers to purchase certain products impulsively.

### 3. Methodology

This research study focus on the impact of Environmental Advertising on Customers' Patronage Decision in Nigerian banks. The study engaged the survey research method. This research method focuses on collecting information from the sample study through their responses to questions which can be used to generalize on the entire population (Check & Schutt, 2012). Customers of the thirteen (13) listed banks in Nigeria was of significant interest to this study going by the level of transparency in their transactions and in their financial statement which is guaranteed by the strongly regulated environment of the Nigerian Stock Exchange Market whose floor these companies are listed. The sample size was the customers of the Tier 1 banks in Nigeria. The Tier 1 banks in Nigeria was selected on the basis that they are the leading banks in terms of the value of loans made available to borrowers, asset base and customer's deposit (StearsBusiness, 2020). As a result of the fact that the population of these Tier 1 banks are infinite, the study engaged the Cochran's Formula for sample size determination when a population is infinite. The formula is as seen below:

$$n_0 = \frac{z^2 pq}{e^2}$$

Where

$n_0$  = sample size,

$z$  = selected critical value of desired confidence level,

$p$  = estimated proportion of an attribute present in the population and;

$e$  = desired level of precision.

With a maximum variability of 50% where  $p = 0.5$ ; confidence level = 95% with  $\pm 5\%$  precision, the calculation for the required sample size is stated as follows:

$p = 0.5$   
 $q = 1 - 0.5 = 0.5$ ;  
 $e = 0.05$ ;  
 $z = 1.96$

$$n_0 = \frac{(1.96)^2 * (0.5) * (0.5)}{(0.05)^2}$$

$n_0 = 384.16$   
 $n_0 = 384$

From the above, the Sample Size for the purpose of this study is 384. The primary source of data was engaged in the course of this study and the type of primary data engaged is the research questionnaire. Copies of the research questionnaire being the research instrument engaged for the purpose of this project was administered to a total of three hundred and fifty (350) customers of the Tier 1 listed banks in Nigeria. Of the three hundred and fifty copies of the questionnaire administered, a total of two hundred and fifty representing 65.1% was retrieved from the various respondents. The sampling technique used include the Simple random sampling technique (as this technique allows for every member of the population to have equal chances of selection) and the Purposive sampling technique (this technique was adopted based on the fact that the banks selected met the criteria of being a Tier 1 bank). The content validity method was adopted in ensuring the validity of the research instrument. This was done by exposing the research instrument to experts within and outside the field of management with their suggestions/corrections implemented before administration to the various respondents (Okpala, 2012). Similarly, the Cronbach Alpha test was carried out to determine the reliability of the research instrument. The result of the test showed a reliability score of 0.712. According to Pallant (2005), a reliability test result of 0.7 and above is considered good. Hence, this study's research instrument with a reliability result of 0.712 is reliable.

**Table 3.1** Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.708	.712	6

Source: Author's Computation (2022)

Data gathered for the purpose of this study was analysed using the Statistical Tool for Social Sciences (SPSS) and the hypothesis formulated was tested using the Simple Linear Regression Technique.

This study has two variables, the independent variable (Environmental Advertising) and the dependent variable (Customer's patronage decision). The independent variable (Environmental Impact) is proxied by Ambience, Sounds, Pictures and Images while the dependent variable (Customer's patronage decision) is proxied by Satisfaction of intention

#### 4. Result

The hypothesis formulated for the purpose of this study was tested using the Simple Linear Regression Technique and the result is presented below.

**Table 4.1.** Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.233 <sup>a</sup>	.054	.050	.984

Source: Author's Computation (2022)

Note: a. Predictors: (Constant), The different pictures, images etc influenced your decision to open an account with your bank

Table 4.1 labelled *Model Summary* provides the R and R<sup>2</sup> values. The R value of 0.233 (23.3%) indicates the degree of correlation. The R<sup>2</sup> value of 0.054 indicates the extent of the total variation in the dependent variable, Customer's Patronage Decision that can be explained by the independent variable, Environmental Response. From the above result in Table 4.1, 5.4% of the variation in Customer's Patronage can be explained by Environmental Advertising.

**Table 4.2 ANOVA<sup>a</sup>**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	13.778	1	13.778	14.219	.000 <sup>b</sup>
	Residual	240.306	248	.969		
	Total	254.084	249			

Source: Author's Computation (2022)

Note: a. Dependent Variable: Your decision when it comes to opening an account in your bank depends on the advertising strategy of the bank (Satisfaction of intention)

b. Predictors: (Constant), The different pictures, images etc influenced your decision to open an account with your bank

The significance column under the Regression row indicates the statistical significance of the regression model that was run. From the table,  $p < 0.0005$ , which is less than 0.05. It therefore implies that the regression model statistically predicts the outcome variable. That is, it is a good fit for the data.

**Table 4.3 Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.375	.204		16.528	.000
	The different pictures, images etc influenced your decision to open an account with your bank	.193	.051	.233	3.771	.000

Source: Author's Computation (2022)

Note: a. Dependent Variable: Your decision when it comes to opening an account in your bank depends on the advertising strategy of the bank (Satisfaction of Intention)

The Coefficient table provides information to predict consumer's patronage decision from Environmental Advertising. The Table also gives information as to whether or not Environmental advertising contributes statistically significantly to the model. The t statistics and its associated p value shows whether or not the individual variable has an effect on the dependent variable. With  $p < 0.005$ , the independent variable has an effect on the dependent variable.

**DECISION: Reject the null hypothesis and accept the alternate hypothesis that states that Environmental Advertising does have a significant impact on consumer behaviour of Nigerian banks.**

## 5. Conclusion and Recommendations

In today's world and with the high level of competitive atmosphere of most companies, the use of advertisement from one sector to the other to introduce organization's products and services cannot be over-emphasized as this tool plays a significant role in influencing and motivating customers in obtaining the product/service. It can be said that effective and continuous advertising is one of the most pivotal function of any successful business. Banks over the years in Nigeria engaged time and time again advertising tool to bring to the knowledge of their customers their products and services. The goal of every advertiser is to increase sales and this can only be achieved by drawing the attention of the people to these products. Most banks strive to reach their prospective customers by influencing their awareness, attitudes and buying behaviour and one of the modes for advertising is environmental advertising as this mode of advertisement increases impulse buying by customers.

Going by the importance of Environmental advertisement as a promotional tool, it is essential to examine the impact this tool indeed has on the buying behaviour of consumers. This study therefore examined the impact of Environmental Advertising on Customer's Patronage Decision in Nigeria Banks. Findings of the study revealed that Environmental Advertising has an impact on the buying decision of consumers. The study therefore recommends that Nigeria banks should focus on building a good ambience in their banks and create a most comforting and electrifying environment that will suffice to attracting both existing and potential consumers. Additionally, Banks should also place emphasis on other factors that can, asides advertising help build and secure their customer base. Some of these factors include emotional response, psychological factors and social factors.

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