

## **Moral difficulty at work: the perspective of bank advertisers in Nigeria**

**Mr. Henry Egbezien**

Landmark University, Ilorin, Nigeria

### **Abstract**

The study sought to investigate the major factors that constitute ethical dilemmas for bank marketers in the workplace. The conclusive research design was adopted, and the population of the study consisted of part-time postgraduate students in the faculty of management sciences at the University of Benin who are bank marketers. Research data were analysed using structural equation modelling. Results indicate that sales target and deceptive marketing significantly influence the ethical dilemma faced by bank marketers in Nigeria. The results also showed that respondents' perception is related to education but not related to sex, marital status and age. value capture. One year after the credit card service changed, there was an increase on both perceived value, considering all the variables involved, such as quality, price and benefit; and value capture, measured by the amounts spent by customers, number of transactions completed and credit limit usage. Research limitations/implications: There might be a selection bias since we sent the questionnaire via email, reaching only those respondents who had access to and opened the email. These respondents may be (and probably are) different from other users (e.g., older, less educated, etc. credit card holders). Therefore, for future research we suggest a new study with a more democratic instrument. It is also noteworthy that this study was not concerned with an understanding of all the process of value capture, other factors than the considered here can influence the company's value capture. Practical implications: No matter how good the company's understanding of its customer basis is, it can never be sure beforehand of the impact of such actions on customer perceptions, i.e. whether the new value proposition will be perceived as attractive enough to allow for actual value capture. Originality.

**Citation:**Mr. Henry Egbezien, Moral difficulty at work: the perspective of bank advertisers in Nigeria, 2nd International Conference on Lasers, Optics and Photonics , Aug 27-28, 2021 at London, UK