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Non-Financial Rewards for Exceptional Performance of the Marketing Executives in the Banking Industry in Nigeria

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Abstract
The study was undertaken to examine how non-financial rewards could be used to induce exceptional performance of the marketing executives in the banking industry in Nigeria. The study was guided by path-goal theory, which focused on what leaders can do to motivate their subordinates to achieve group and organizational goals. The population of the study included the marketing executives of the consolidated banks in the commercial city of Lagos, Nigeria. A sample of 180 marketing executives was determined using a percentage formula. The Friedman non-parametric test statistics was used for the hypothesis testing. A calculated Friedman Chi-square result of 246.410 was obtained from the tested hypothesis. This value is greater than the critical Chi-square value of 5.991, which is significant as P-value of 0.000<0.05. This indicates that a variety of factors, including job enrichment, recognition, promotion, encouragement, and praise can motivate marketing executives for exceptional performance in the banking industry in Nigeria.
Keywords: Non-financial Rewards, Exceptional Performance, Marketing Executives, Banking Industry, House's Path-Goal Theory, Promotion, Encouragement, Praise.

Introduction

Marketing Managers in the banking industry in Nigeria could often assume that developing a good compensation package is the only thing they must do to motivate the marketing executives for exceptional performance. However, evidence suggests that marketing executives could be motivated by both financial and Non-financial incentives, indicating that money may not always be the best motivator for exceptional performance (Nwude and Uduji, 2013). The term "exceptional performance" is not a fixed, scientific measure. It could vary from task to task, job to job, and organization to organization. As a marketing manger in the competitive banking industry in Nigeria, it can be important to recognize and reward what could be considered genuinely exceptional. To do this, it is important to know, and to carefully work out, and fix solidly, the levels at which both financial and non-financial rewards are triggered off. Marketing Managers in the banking industry could seek to ensure not only that good works of marketing executive in achieving their targets get good rewards, but also that top standards are not so high as to be impossible to achieve. The practice of bank marketing in Nigeria has become a very complex, yet interesting subject as it requires more knowledge of motivating the marketing executives for exceptional performance.

Marketing has suddenly become a buzzword in the banking sector in Nigeria. Customers have suddenly moved to the centre-stage and they have now choices to make, unlike before. How do banks then attract customers to use their products and services? Banks have to reckon that the old loyalty can no longer be taken for granted. Banks have to make efforts to retain the existing customers and also use marketing executives to attract new customers to their fold. Banking sector reforms have changed the traditional way of doing banking business in Nigeria. Mainly technology is the outcome of banking reforms. Customer is now the king and customer focus or satisfaction of customer has become the main aim of the banks. And with the introduction of new products and services, competition has really grown up among the banks, and only those who face the competition with the effective performance of the marketing executives may survive in Nigeria. The shift away from transaction-based banking, which focused on short-term, single exchange, to customer-focused banking is one of the most important trends in the banking industry in Nigeria today. Banks recognize that they cannot grow simply by identifying and attracting new customers; to succeed, they must build loyal, mutually beneficial relationships with new and existing customers.

However, the rising cost of maintaining the marketing executives in the banking industry in Nigeria has been a real concern for most mangers in the increasingly competitive market. The current economic environment has prompted significant cost savings, and has led to demands for more justification. Therefore, marketing managers have the crucial responsibility to make sure that the marketing executives perform exceptionally, in order to make the required impact to the bank. Therefore, this study was undertaken to investigate the influence of non-financial rewards for exceptional performance of the marketing executives, with the aim of identifying ways of boosting marketing performance in the competitive banking industry in Nigeria. The findings will contribute much to the understanding of the behavioural factors that relates to the need of the marketing executives; and the conditional links between performance and rewards, and between efforts and performance of the marketing executives in the banking industry in Nigeria.

Theoretical Framework

This study is examined in the light of House's Path-Goal Theory. In what he called *Path-Goal Theory*, leadership researcher Robert House focused on what leaders can do to motivate their subordinates to achieve group and organizational goals (House, 1971). The premise of path-goal theory is that effective leaders motivate subordinates to achieve exceptional goals by:

- Clearly identifying the outcomes that subordinates are trying to obtain form the work place
- Rewarding subordinates with the outcomes for exceptional performance and the attainment of work goals, and
- Clarifying for subordinates the paths leading to the attainment of work (Wofford and Liska, 1993).

Path-goal theory is a contingency model because it proposes the steps managers should take to motivate subordinates depend on both nature of the subordinates and the type of work they do. Based on the expectancy theory of motivation (Vroom, 1964), path-goal theory provides managers with three guidelines to follow to be effective leaders:

- Managers should find out what outcomes their subordinates are trying to obtain from their jobs and the organization. These outcomes can range from satisfactory pay and job security to reasonable working hours and interesting and challenging job assignments. After identifying these outcomes, the manger should have the reward power needed to distribute or withhold these outcomes (Evans, 1970; Uduji, 2009, and Vroom, 1964).
- Managers should reward subordinates for exceptional performance and goal attainment with the outcomes they desire.
- Managers should clarify the paths to goal attainment for subordinates, remove any obstacles to high performance, and express confidence in subordinates' capabilities. This does not mean that a manager needs to tell subordinates what to do. Rather, it means that a manager needs to make sure that subordinates are clear about what they should be trying to accomplish and have the capabilities, resources, and confidence levels needed to be successful.

According to Jones and George (2003) path-goal theory identifies four kinds of leadership behaviours that motivate subordinate:

- Direct behaviours are similar to initiating structure and include setting goals, assigning tasks; showing subordinates how to complete tasks, and taking concrete steps to improve performance.
- Supportive behaviours are similar to consideration and include expressing concern for subordinates and looking out for their best interests.
- Participative behaviours give subordinates a say in matters and decisions that affect them.
- Achievement oriented behaviours motivate subordinates to perform at the highest level possible , for example, setting very challenging goals, expecting that they be met, and believing in subordinates' capabilities. Now the big question here is, which of these behaviours should managers use to lead effectively?

Jones and George (2003) responded that the answer to this question depends, or is contingent, on the nature of the subordinates and the kind of work they do. According to House (1971), Directive behaviours may be beneficial when subordinates are having difficulty completing assigned tasks, but they might be detrimental when subordinates are independent thinkers who work best when left alone (the case of the marketing executives in the banking industry). On the other hand, supportive behaviours are often advisable when subordinates are experiencing high level of stress (like what we see in the banking industry when marketing executives are faced with uphill task of achieving their monthly targets or lose their jobs). Then, achievement-oriented behavior on its own may increase motivation levels of highly capable subordinates who are bored from having too few challenges, but they might backfire if used with subordinates who are already pushed to their limit (the case of the plateaued marketing executives in the banks). Effective managers seem to have a knack for determining what kinds of leader behaviours are likely to work in different situations and result in exceptional performance in the banking industry, as indicated in Uduji (2009).

According to Nwude and Uduji (2013) Management policies and programs concerning higher- order rewards, such as recognition and promotion, can influence the desirability of such rewards in the marketing executives mind. For these rewards, there is likely to be a curvilinear relationship between the perceived likelihood of receiving them and the marketing executive's valence for them. Understanding how to appeal to a marketing executive's need is a very complex tax. Each marketing executive is unique and has a different combination of needs. According to Kotler and Keller (2006), company rewards and incentives valued by one marketing executive may not be value by another. Lancaster and Massingham (2001) added that often, marketing managers do not know the relative valve placed on various incentives by their marketing executives. Nwude and Uduji (2013) concluded it by saying that for a company reward and incentives to have an impact on motivation for exceptional performance, marketing executives must value these rewards. In other words, the marketing executives must feel that the rewards are worth the efforts. A variety of factors, including job enrichment, recognition, promotion, encouragement, and praise is considered non-financial reward in this study, which is examined in the light of House's Path-Goal Theory.

Research Methodology

The population of the study included the marketing executives of the following consolidated banks in Lagos, the major commercial city of Nigeria:

- Access Bank
- Diamond Bank
- Eco Bank
- First City Monument Bank
- Fidelity Bank
- First Bank
- Zenith Bank
- United Bank of Africa

A sample size of 180 marketing executives was determined using a percentage formula of

$$n = \frac{Z^2 (Pq)}{e^2}$$

Where:

n = the sample size

Z = standard error associated with chosen level of confidence

P = estimated variability in the population

Q = (100 – P)

e = acceptance error

This formula was used because the research focused on some nominally scaled question in the survey. Questionnaire was the principal source of the primary data, while interview served as complementary. In designing the data-collection procedure, adequate safeguard against bias and unreliability was ensured. Questions were well examined against ambiguity; interviewers were instructed not to express their own opinion. They were trained so that they would uniformly record a given item of response. The data collection instruments were pre-tested before they were finally used for the study. To ensure that the data obtained were free from errors, the researcher closely supervised the research assistants as they collect and record information. Also checks were set up to ensure that the data collecting assistants perform their duty honestly and without prejudice. A miniature trial survey of the study was carried out in Victoria Island of Lagos city to test the validity, reliability and practicality of the research instruments and operations. Thirty marketing executives in the banks were purposively used for the test-run. The pre-test provided the researcher the good ground to train the research assistants for the main inquiry. It also provided the researcher with the opportunity to come out with the final version of the research instruments. The pilot survey enabled the investigator to estimate the cost component of the main study. The Friedman Non-parametric test statistics was used for the hypothesis testing of the study.

Data Analysis and Presentation

Scale:

Definitely Disagree (DD) - 1
Generally Disagree (GD) - 2
Somewhat Disagree (SA) - 3
Generally Agree (GA) - 4
Definitely Agree (DA) - 5

Table 1: Non-Financial Rewards for Exceptional Performance from the Marketing Executives in the Banking Industry in Nigeria n = 180

Questions	DD (%)	GD (%)	SA (%)	GA (%)	DA (%)	Mean	Std. Dev.
Most marketing executives like to feel that someone knows and cares about how extra effort went into heading off the competitive threat to their largest account or how hard they tried, even though they did not get their new account	20 (11.1)	34 (18.9)	33 (18.3)	58 (32.2)	35 (19.4)	3.30	1.29
Changing a marketing officer's title from marketing executive to senior marketing executive, for example, can be used to recognise different levels of accomplishment	10 (5.6)	12 (6.7)	32 (17.8)	77 (42.8)	49 (27.2)	3.79	1.09
If managers vary some aspects of the marketing executives job, this can provide a stimulus for increased levels of motivation and exceptional performance	4 (2.2)	6 (3.3)	15 (8.3)	36 (20.0)	119 (66.1)	4.44	0.94

Source: Field Survey, 2013

In determining the non-financial rewards for exceptional performance from the Marketing Executives in the Nigerian banking industry, responses to the three questions (as presented in table 1) were obtained. The views of the respondents are as follows;

20 respondents (11.1%) definitely disagreed, 34 respondents (18.9%) generally disagreed, 33 respondents (18.3%) somewhat disagreed, 58 respondents (32.2%) generally agreed and 35 respondents (19.4%) definitely agreed that most marketing executives like to feel that someone knows and cares about how extra effort went into heading off the competitive threat to their largest account or how hard they tried, even though they did not get their new account. Having a mean response score of 3.34, the sampled respondents somewhat agree that most marketing executives like to feel that someone knows and cares about how extra effort went into heading off the competitive threat to their largest account or how hard they tried, even though they did not get their new account.

With 10 respondents (5.6%) definitely disagreeing, 12 respondents (6.7%) generally disagreeing, 32 respondents (17.8%) somewhat disagreeing, 77 respondents (42.8%) generally agreeing and 49 respondents (27.2%) definitely agreeing as well as a mean response score of 3.79, the sampled respondents generally agree that changing a marketing officer's title from marketing executive to senior marketing executive, for example, can be used to recognise different levels of accomplishment.

In determining if managers vary some aspects of the marketing executives job, can provide a stimulus for increased levels of motivation and exceptional performance, 4 respondents (2.2%) definitely disagreed, 6 respondents (3.3%) generally disagreed, 15 respondents (8.3%) somewhat agreed, 36 respondents (20%) generally agree and 119 respondents (66.1%) definitely agree to this. The mean response score of 4.44 shows that the respondents generally agree that if managers vary some aspects of the marketing executives job, this can provide a stimulus for increased levels of motivation and exceptional performance.

Test of Hypothesis

A variety of factors, including job enrichment, recognition, promotion, encouragement, and praise do not motivate Marketing Executives for exceptional performance in the Banking Industry in Nigeria

To test this hypothesis, the respondents' responses to the three questions presented in table 1 were tested using the Friedman Test statistics.

Table 2: Friedman Non-Parametric Tests Descriptive Statistics

	N	Mean	Std. Deviation	Minimum	Maximum
q1	180	3.3000	1.28550	1.00	5.00
q2	180	3.7944	1.08673	1.00	5.00
q3	180	4.4444	.94083	1.00	5.00

Source: Field Survey, 2013

Table 3: Friedman Test Ranks

	Mean Rank
q1	1.36
q2	1.92
q3	2.72

Source: Field Survey, 2013

Table 4: Friedman Test Statistics[a]

N	180
Chi-Square	246.410
df	2
Asymp. Sig.	.000

a. Friedman Test

Table 3 in ranking the mean responses to the three questions presents responses to question 3 with the highest mean rank (2.72) followed by question 2 (with a mean rank of 1.92) and question 1 (with a mean rank of 1.36). Upon testing this hypothesis, a calculated Friedman Chi-square result of 246.410 was obtained. This value is greater than the critical Chi-Square value of 5.991. This result is significant as p-value of $0.000 < 0.05$. Hence, the null hypothesis is rejected. Therefore, a variety of factors, including job enrichment, recognition, promotion, encouragement, and praise motivates Marketing Executives for exceptional performance in the Banking Industry in Nigeria.

Discussion of Research Findings

The hypothesis test of the Friedman Non-parametric tests descriptive statistics result of table 2 indicates that a variety of factors, including job enrichment, recognition, promotion, encouragement, and praise do motivate marketing executives for exceptional performance of achieving their targets in the banking industry in Nigeria. However, the nature of the marketing job, the individuality of the marketing executives, the diversity of the bank goals, and the continuing changes in the banking industry in Nigeria make motivating marketing executives a particularly difficult and important task. Marketing executives in Nigeria banks experience a wonderful sense of exhilaration when they meet their targets. But they must also frequently deal with the frustration and rejection of not meeting the targets. Even very good marketing executives don't meet every monthly target assigned to them. Also, while many bank customers are gracious, covetous, and thoughtful in their dealings with bank marketing executives, some are rude, demanding and even threatening. Marketing executives spend a large amount of time by themselves calling on customers and traveling between accounts. This suggests that most of the time, the marketing executives are away from any kind of support from their peers or managers, and they often feel isolated and detached from their banks. Consequently, they usually require more motivation than is needed for other jobs in the bank to reach the exceptional performance level that bank management require in Nigeria (Nwude and Uduji, 2013; Uduji, 2009).

Table I of the analysis shows that the marketing executives in the bank also have their own personal goals, problem, strengths, and weaknesses. Therefore, each marketing executive may respond differently to a given motivating force of the non-financial rewards, as shown in table 5 of this study.

Table 5: Non-Financial Rewards for Marketing Executives in Banks

S/N	REWARDS	FACTORS TO CONSIDER
1.	Recognition –such as handwritten note, engrave trophy and certificate.	This is often over - looked form of reward that is personal as well as being effective in both the short and long term for the marketing executives in the banks.
2.	Gifts and Privileges- such as holidays, sport facilities, and merchandise.	This can be an immediate, and stimulating reward in the short term, but may not meet the long term motivational needs of the marketing executives in the banks.
3.	Special events- such as weekends away, parties and theatre trips.	This usually involves the marketing executives of the bank from all levels, and can stimulate, relax, bond and motivate for exceptional performance.
4.	Professional training –such as on –or- off site courses.	This is an effective and focused training that can bring high returns to the banks, and management often gain a qualified valued.
5.	Self-development- such as personal and non-vocational training.	This can be very high motivational valve to the marketing executives, and can enhance self-image, and raise performance levels of the executives.
6.	Equipment- such as company car, laptop computer etc.	Expensive equipment can be highly motivational to the marketing executives in the bank, but there is need to ensure that the equipment is fully utilized.

Source: Survey, 2013

Ideally, the banks should develop a separate motivational package for each marketing executive; but a totally tailor-made approach poses major practical problems. In reality, Management must develop a motivational mix that appeals to a whole group but also has the flexibility to appeal to the varying individual needs of the marketing executives. A related point of the study finding indicates that sometimes, the marketing executives themselves may not know why they react as they do to a given motivator, or they may be unwilling to admit what these reasons are. For example, a marketing executive may engage in a certain marketing task of a bank product, because it satisfies his or her. Rather than admit this however, he/she would say he/she is motivated by a desire to serve her customers better (Lamb, Hair and McDaniel, 2004).

A bank in Nigeria usually has many diverse marketing goals, and these goals may even conflict with each other. One goal may be to meet the targeted profit, and another may be to strengthen the long term customer relations. These two goals may sometimes conflict, and require different motivation forces. And with diverse goals, such as these, developing an effective combination of motivators may be difficult. Also changes in the banking industry can make it difficult for management to develop the right mix of marketing executive motivational methods for exceptional performance. What motivates marketing executives today may not work the next month because of changes in market conditions. Conversely, marketing executives can face motivational problems when market conditions in the banking industry remain stable for an extended period of time. In this situation, the same motivators may loose their effectiveness. However, finding an effective combination of motivators may be easier if a marketing manager understands some of the behavioural factors that can effect marketing executives' motivation in the industry as shown in the analysis of table I of this study.

The motivational process begins with an aroused need. However, three conditions must exist before an unfulfilled need leads to enhanced exceptional performance (Boone and Kurtz, 2004). In the banking industry, first, the marketing executives must feel that the rewards are desirable – that is, they will satisfy some needs. Second, they must believe that gaining these rewards is based on their performance, and they must understand exactly what performance is required to get the rewards. Finally, marketing executives must believe that the exceptional performance goals upon which the rewards are based are attainable. In other words, the executives must feel that if they try (expend effort), they can achieve the goals/targets that have been set for them by the management. The behavioural factors that relate to the individual's needs and to the conditional links between exceptional performance and non-financial rewards, and between effort and exceptional performance are shown in House's Path-Goal Theory (House, 1971) that guided this discussion. Marketing Managers of banks in Nigeria must know what the marketing executives needs are before determining how to motivate them to satisfy those needs for exceptional performance in achieving the goals that have been set for them. Sometimes, non-financial rewards often fail because they appeal to the wrong needs of the marketing executives.

Path-goal theory identifies four kinds of leadership behaviours that can motivate a marketing executive in the banking industry to perform exceptionally in achieving the targets that have been set for them. When these behaviours are examined in the light of this study finding, it shows that:

- Direct behaviours are similar to initiating structure and include setting goals, assigning tasks, showing marketing executives how to meet their tasks, and taking concrete steps to attain exceptional performance.
- Supportive behaviours are similar to consideration and include expressing concern for the marketing executives and looking out for their best interest.
- Participative behaviours give marketing executives a say in matters and decisions that affect them.
- Achievement-oriented behaviours do motivate the marketing executives to perform at the highest level possible by, for example, setting very challenging goals (attached with Non-financial rewards) expecting that they be met, and believing in the marketing executives' capabilities to achieve them.

Now, which of these behaviours should a market manager in a bank use to enhance the exceptional performance of the marketing executive? The answer to this question depends, or is contingent, on the nature of the marketing executives and the kind of targets given to them to achieve. The table 5 (Non-Financial Rewards for Marketing Executives in Banks) suggests that: Directive behaviours may be beneficial when marketing executives are having difficulty achieving target set for them, but they might be detrimental when marketing executives in the bank are independent thinkers who work best when left alone; supportive behaviours are often advisable when the marketing executives are experiencing high levels of stress in achieving the set targets; participative behaviours can be particularly effective when marketing executives support of a decision is required; and achievement-oriented behaviours may increase motivation levels of highly capable marketing executives who are bored from having too few challenges, but they might backfire if used with marketing executives who are already pushed to their limit. Effective marketing managers in the Nigerian banks would have a knack for determining what kinds of non-financial rewards that are likely to work for the marketing executives in different situations and result in exceptional performance, as indicated in table 5 of this study.

Conclusion and Recommendations

Marketing Managers in the banking industry in Nigeria often assume that financial incentives are the best motivators and that developing a good compensation package is the only thing they must do to motivate their marketing executives. However, evidence from this study suggests that marketing executives are also motivated by non-financial incentives for exceptional performance in the banking industry in Nigeria. A variety of factors, including job enrichment, recognition, promotion, encouragement, and praise, motivate for exceptional performance. Marketing executives thrive on challenge. One way marketing mangers in the bank can challenge them is by giving the executives greater responsibility, authority, and control over their jobs. Also, most marketing executives like to have variety in their job-related tasks. Doing the same thing over and over again quickly becomes boring to a marketing executive who is seeking challenge. If the bank managers vary some aspects of the marketing job, this can provide a stimulus for increased levels of motivation. Again, like everyone else, marketing executives in Nigerian banks want to feel that they are performing a meaningful task that will make a significant contribution to their banks and to those around them. Therefore, bank managers must make sure that each marketing executives understands the importance of his or her contribution to the bank's performance.

In addition, a fundamental principle of good human relations is to give full recognition to individuals who deserve commendation. Most marketing executives in Nigerian banks indicate that they would enjoy public recognition of their accomplishments. Plaques, pins or certificates can be used to recognize accomplishment levels. It is really difficult to give too much recognition to any marketing executive. Titles can be another source of motivation for exceptional performance. Changing a marketing executive's title from a marketing executive to senior marketing executive, for example can be used to recognize different levels of accomplishment in the industry. Each level should entail a major increase in responsibility. Of course, the possibility of being promoted into management can act as a motivating factor for the marketing executives. Often, the easiest and least expensive form of motivation for exceptional performance in the banks can be personal encouragement and praise from the bank management. Small things such as a word of encouragement, a personal note, a pat on the back, or a thank you for a job well done can go a long-way. Most marketing executives in the bank like to feel that management of the bank knows and cares about how much extra effort went into heading off the competitive threat to their largest account, or how hard they tried, even though they didn't get that new account. However, the Non-financial reward program must be integrated with the entire marketing management program of the bank. This is because, a good non-financial reward program will not compensate for poor recruiting, selection, and training of marketing executives. Non-financial reward policies must be a part of a well-planned and executed marketing management program of the bank.

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