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A Universal Model for Managing the Marketing Executives in Nigerian Banks

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Abstract
This study was an attempt to synthesize some theories because, seeing them in their individual forms, they could sometimes appear contradictory and confusing and may not help the managers of Nigerian banks to easily perceive what to do to motivate their marketing executives for appropriate organizational performance and job satisfaction in the industry. It is assumed that a universal theory of motivation would be more practical and understandable for meaningful use by bank managers. A sample of 303 was determined using the finite multiplier. The result obtained gives a chi-square value of 8.845 (based on Friedman Test), which is greater than the critical chi-square value of 5.991 (ie X^2cal = 8.845 > X^2 critical = 5.991) and is significant as $P < 0.05$. Hence, the null hypothesis is rejected, indicating that managers in Nigerian banks will motivate their marketing executives effectively, if they take cognizance of the individual characteristics in terms of his needs, provide targets that are believed to be attainable yet provide a challenge to the marketing executives. The emerged model of this study would seem to be suggesting that the managers in Nigerian banks will make motivation of marketing executives effective if they take cognizance of the individual's characteristics in terms of his needs, create assignments that are challenging to the individual, according to their abilities; all to provide job satisfaction to them. To make marketing jobs more challenging in the banks, managers should continually seek ways to generating motivation through job design (job environment) and make jobs to: (i) have a clear meaning and purpose in relation to the objectives of the bank, (ii) be as self-contained as possible, so that the marketing executive will be doing 'complete' jobs; (iii) provide opportunities for purposeful two-way communication for possible participation in decisions which affect their works and targets; (iv) provide a regular feedback of information to the marketing executives about their performances. This shows that the confusion faced by managers in Nigerian banks on the question of motivation of marketing executives is the mix-up by the behavioral scientists of managerial organizing factors with those of motivation. It is this that seems to create the difficulty for Nigerian managers in clearly determining what to do in their motivation efforts. Perhaps, it is the inexplicit of all these that seems to cause Nigerians to think that the theories developed in the Western World are not applicable to Nigeria. The effectiveness of a motivation system is the function of the management philosophy. This is the point Nigerian managers need to seriously recognize in looking for factors that condition the effectiveness of managerial motivation of marketing executives in Nigerian banks. It is important also to appreciate from this study that whether in advanced countries or in Nigerian banks, managerial action to motivate is a question of art of management applied contingently.
Keywords: Universal Models, Marketing Executives, Nigerian Banks, Friedman Test, Marketing Goals, Two-Way Communication, Feedback of Information.

Introduction

Some theorists have tried to synthesize the various motivation theories because, seeing them in their individual forms, they could sometimes appear to be contradictory and confusing, and may not give help to practicing bank managers in Nigeria to easily perceive what they actually do to motivate the marketing executives for appropriate target performance and job satisfaction in the industry (Uduji, 2014). Practicing managers in Nigerian banks could believe that a universal theory of motivation would be more practical and understandable for meaningful use in the industry. Basically, the efforts at synthesis take the theorists by Maslow and McGregor as the core of the motivation theories to form the Maslow-McGregor-Models (Massie and Douglas, 1973). Some others try to tie these together with Vroom's and other related theories. Otherwise, there is nothing significant that is added. But, however one tries to synthesize or universalize the theories, the fact could remains that the area of motivation theories is as yet not a very explicit one (Uduji, 2014). This could be as a result that motivation may not have been the only influence on a person's performance level, and that there could be other two factors influencing performance levels. These probably could be the individual ability to perform, which may be acquired through training for skill and knowledge, the worker's perception or understanding of his role, that is, what behaviors are necessary in order to achieve high performance; and then motivation. If any one of the three has a low value, performance could be low, even when the other two are very high. This could be the hub for further investigation in this study.

In today's marketing in the banking industry in Nigeria, traditional work relationships are constantly being questioned and often replaced with new ones. Nowhere is this more prevalent than in the relationship between marketing executives and marketing managers in Nigerian banks. Marketing is often dynamic, challenging, and rewarding in banks but it can also be frustrating and even disappointing. Marketing executives, especially require a high degree of motivation, as they often work independently outside the banking hall, without much supervision and guide from management. In Nigeria, the marketing executives work most of the time away from the support and comfort of home-office surroundings; consequently, management faces a challenge in motivating them. Because the banking industry has been changing more rapidly than ever before, managers and marketing executives must perform at higher and higher level to remain in the business. Bank managers who make no attempt to learn and adapt to changes in Nigeria find themselves reacting rather than innovating, and their organizations can become uncompetitive and distressed. Many banks have undergone radical change, often prompted by economic pressure and the twin demands of increase efficiency and productivity, and also by information technology which has enabled tasks to be carried out in seconds rather than days. In this aggressive competitive marketplace, banks in Nigeria are under pressure to deliver better and better results, and managers are naturally in the front line. At the same time, corporate managers and acquisitions have inevitably led to reorganization and rationalization on a wide scale, forcing many marketing executives to change their jobs, and some even their careers, and to undergo retraining. Banks in Nigeria are also currently becoming much less hierarchical, with promotion increasingly based on target performance rather than length of service. In this climate in Nigeria banks the most successful business managers could be those who are likely to recognizing the need to adopt to change by continually re-examining the way they work, by developing as wide a range of skills as possible, and by keeping these skills up to date for managing their marketing executives. This is why this study was focused on a universal model that would help the practicing managers perceive what to do to motivate the marketing executives for appropriate target performance and for their own job satisfaction in Nigerian banks.

Theoretical Framework

Basically, this study was guided by the synthesis of Maslow and McGregor theories that formed the Maslow-McGregor models (Maslow, 1954, McGregor, 1960). Maslow was a formative influence on motivation theory. Through clinical research, he developed an idea whereby human needs could be classified in terms of a hierarchy of five steps: physiological needs, safety needs, social needs, ego or self-esteem needs and self-fulfillment or 'self-actualization' needs. Maslow's ideas took motivation theory beyond the simpler models of scientific management and behaviorist practitioners. He developed a more dynamic model of changing needs and wants, one which gave new emphasis to the role of unconscious motives. From 1943 when the theory was first published, until his death in 1970, Maslow dominated the field of motivation. Many later theories of motivation, such as those of McGregor (1960), Herzberg (1966), and Alderfer (1970), were direct descendants of those of Maslow, and his theory forms, the starting point for most subsequent reviews of the subject. Maslow theories arise from a diverse range of influences, including biology, anthropology, clinical psychology and psychoanalysis. The last was perhaps the most enduring. Maslow clearly linked his concept of love needs with the work of Freud (although he saw his work as contradicting several of Freud's main precepts),the concept of self-actualization (and its implications at the level of society as a whole) with that of Fromm (although his main debt was to Goldstein, 1939). Prior to Maslow, motivation theory took as its starting point the need to satisfy physiological drive such as hunger, sex and thirst. Maslow argued that although these drives or needs could be used as 'channels' for other higher or more complex needs, they were relatively isolated and localized. Maslow's first crucial insight was that because physiological needs dominated when they were unsatisfied it did not mean that they continued to dominate once they had been satisfied. On the contrary, once satisfied a need continues to exist only potentially, with the emphasis moving ahead to 'higher needs'. This led to a shift in the focus of motivation theory, from deprivation to gratification. Maslow was influenced by medical research findings of the 1930s concerning homeostasis and also the discovery that human appetites for different foodstuffs could be taken reliable indicators of actual (unconscious) bodily needs. The logic of this process, whereby the gratification of each successive need served to activate another, drew Maslow inexorably towards the idea with which his name is associated, that of the 'hierarchy of needs' (Maslow, 1943).

Maslow's theory of the hierarchy of needs has long been a standard feature of textbooks, and has suffered through being applied too literally. The theory has attracted increasing criticism over the years, particularly regarding the idea that a need did not act as a motivator until all lower needs had been satisfied. The theory may also be criticized for failing to take individual differences sufficiently into account or to allow for wider organizational, political, social or economic factors (Rose, 1978). Some of these later criticisms were allowed for or raised by Maslow himself at the outset. He was aware, for example, that people could deprive themselves in terms of lower needs in order to satisfy higher ones. This he attempted to explain, not entirely convincingly, through the idea that individuals who had traditionally been satisfied in terms of particular needs were more likely to withstand deprivation of these in order to concentrate on higher needs. He accepted the possibility that not all human beings could potentially be motivated by self-fulfillment, or even self-esteem, and believed that sustained deprivation could neutralize the three higher categories of needs (Wahba and Bridwell, 1976). The most serious criticism, however, is that there has been found no empirical support for the hierarchy of needs model, or of the mechanisms that were claimed to operate between each level of need. Maslow's own response to this reflects his holistic concept of psychological science, when he remarked that it is fair to say that this theory has been quite successful in a clinical, social and personological way, but not in a laboratory and experimental way. It has fitted very well with the personal experience of most people and has often given them a structured theory that has helped them to make better sense of their inner lives. It seems for most people to have a direct, personal, subjective plausibility. And yet it still lacks experimental verification and support. Maslow (1954) agreed that he had not yet been able to think of a good way to put the theory to test in the laboratory. Overall, Maslow's thinking was more subtle, flexible and wide-ranging than the popularized form in which his theory has become famous might suggest. To that extent, his ideas have been a victim of their own success. He almost certainly did not intend to be seen as a purveyor of panaceas for management problems, and probably did not intend either that his theory should be used to solve problems of motivation in a simple categories and dichotomies, believing instead in a unified and integrated human nature. His main concern was not with motivation in the organization sense, but with ethical psychology, seeking to find the link between the universality of higher aspirations and values and the prevalence of their opposite in practice (Rauschemberger, Schmitt and Hunter, 1980).

Complimenting the behavioral science theories of management is the theory by Douglas McGregor of the Massachusetts Institute of Technology (1960) which states that in managing human beings, some erroneous belief s or assumptions are made about man at work. And this, he said, retarded the development of the organization. The assumptions which he called 'Theory X' are that the average man dislikes work and must be coerced, directed and controlled in order to do his work. He can be made to contribute to the achievement of organization objectives only by threatening the satisfaction of his physiological and security needs. He seeks security and wishes to avoid responsibility for decisions. These assumptions are striking in relation to the present state of the national economic and social development in Nigeria, which seems to be at a level of favoring the application of the theory X assumption (Uduji, 2014). One can again say that, for Nigeria, the assumptions may not be erroneous. The nature of the problem in Nigeria is one on which Uduji, (2014) stated that the major drag to effectiveness and efficiency (in Nigeria) is not necessarily shortage of manpower but inability and unwillingness of the available manpower to exert itself in its various work situations. The administrative system of the then Military government in Nigeria (between 1984 and 1985) showed enough evidence that the assumption of theory X could suit some Nigerian workers very well and that only the carrot and the whip can move the then Nigeria to work at their present stage of economic and social development (Uduji, 2014). McGregor then proposed one opposite theory in what he called, 'Theory Y'. This states that the individual enjoys work just as he enjoys play and rest. He will assume responsibility quite freely, exercise self direction and self control that organizations based upon the assumptions of theory Y would operate differently from organizations based on theory X. Such organizations would readily distribute responsibility widely among its managers, and would want an individual to be involved consciously in relations affecting what he does and what others are doing and would want the individual to participate in setting goals for him and for the organization. In other words, the individual would, under the new assumptions, want to assume responsibility and the challenges of performance criteria. So McGregor's theory Y, applied to the function of planning, would give what is called management by objectives, involving participatory management rather than management by control (McGregor, 1960).

The behavioral science theories of management touch heavily on motivation, leadership and communication, all in the managerial function of directing. Generally, they seek to elucidate on personal and social needs, personal growth and self-realization as well as human relationships and inter-relationships. In treating communication in management, the theories lap into the organizing function where they deal upward, downward and lateral communication in organizations. The theories also deal with decision-making in connection with participation at various levels of the organization. And this laps between planning and organizing. On organizing, the interests of the theories are on the relation between responsibility and authority, span of control, reaction to authority from peers, subordinates, and authority, and the degree of accountability. In these, the theories strive to bring about a fuller application of the concept of management as a process of doing things, not only through but also with other people. However, it is necessary to conclude this review with the general views of critics on the contributions of behavioral science theorists to management theory. Stoner (1978) has summarized the view on the contributions and limitations of the Behavioral Science School. He confirms the views above that the school has made enormous contributions to the understanding of the individual in connection with motivation, group behavior, interpersonal relationships at work and the importance of work to human beings. Their works and findings have caused managers to become much more sensitive and sophisticated in dealing with subordinates. The school continues to offer new insights in such important areas as leadership, conflict resolution, organizational change and communication. They have contributed immensely in the understanding and operation of the directing function. Stoner (1978), however, adds that many writers, including some behavioral scientists

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themselves, believe that the potential contribution by the application of the behavioral science theories to management has not been fully realized. Many managers resist the behavioral scientists' suggestions because they do not like to admit that they are unable to handle people without help. On the other hand, the tendency of behavioral scientists to their own technical terms rather than every day language in communicating their findings has inhibited the acceptance of their ideas. Again, because human behavior is so complex, behavioral scientists often differ in their recommendations for a particular problem, making it difficult for managers to decide whose advice to follow. In particular, the concept of collaborative effort between managers and subordinates in planning and organizing functions has not received a clear, positive, binding force and effective guidance. This is a gap well defined for this study.

Research Methodology

The population of the study is made up of the marketing executives in selected banks in Nigeria. A sample size of 303 marketing executives was determined using the finite multiplier, where:

$$\text{Sample Size} = \text{Sample Size Formula} = X \sqrt{\frac{N - n}{N - n}}$$

Hence:

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

$$= \frac{1.96^2 (50 \text{ x } 50)}{5^2}$$

$$= \frac{3.84 (2500)}{25}$$

$$= \frac{1600}{25}$$

Now, applying the finite multiplier

$$n = 384 \text{ X } \sqrt{\frac{N - n}{N - 1}}$$

$$= 384 \text{ X } \sqrt{\frac{1000-384}{1000-1}}$$

$$= 384 \text{ X } \sqrt{\frac{616}{999}}$$

$$= 384 \text{ X } .79$$

$$= 303$$

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: Role of Individual's Characteristics on Motivation

Question	DD (%)	GD (%)	SA (%)	GA (%)	DA (%)	Mean	Std. Dev.
A clear understanding of marketing goals and its meaning and purpose in relation to the objective of the bank will enhance performance of marketing executive in Nigerian bank	0 (0.0)	0 (0.0)	53 (17.5)	164 (54.1)	86 (28.4)	4.11	0.67
Providing the opportunities for purposeful two way communication for possible participation in decisions which affect his work and targets will enhance the performance of marketing executive in Nigerian bank	0 (0.0)	0 (0.0)	72 (23.8)	150 (49.5)	81 (26.7)	4.03	0.71
Providing a regular feedback of information to the marketing executive about his performance will enhance the performance of the marketing executive in Nigerian bank	0 (0.0)	20 (6.6)	79 (26.1)	73 (24.1)	131 (43.2)	4.04	0.98
Overall Mean						***4.06***	

Source: Field Survey, 2014

With respondents' responses showing 53 (17.5%) respondents somewhat agreeing, 164 (54.1%) respondents generally agreeing and 86 (28.4%) respondents definitely agreeing as well as the mean response score of 4.11, it is the view of the respondents that a clear understanding of marketing goals and its meaning and purpose in relation to the objective of the bank will enhance performance of marketing executives in Nigerian banks.

As 72 (23.8%) respondents somewhat agree, 150 (49.5%) respondents generally agree and 81 (26.7%) respondents definitely agree as well as the mean response of 4.03, it is the opinion of the respondents that providing the opportunities for purposeful two way communication for possible participation in decisions which affect his work and targets will enhance the performance of marketing executives in Nigerian banks.

Having a mean response of 4.04 and 20 (6.6%) respondents generally disagreeing, 79 (26.1%) respondents somewhat agreeing, 73 (24.1%) respondents generally agreeing and 131 (43.2%) respondents definitely agreeing, the respondents noted that providing a regular feedback of information to the marketing executives about his performance will enhance the performance of the marketing executives in Nigerian banks.

Having an overall mean response score of 4.06, the respondents agree that managers will motivate marketing executives effectively if they take cognizance of the individual's characteristics.

Test of Hypothesis

The research hypothesis states that ***managers will not motivate the marketing executives effectively if he takes cognizance of the individual's characteristics in terms of his needs, set targets that are challenging to the marketing executives according to their abilities; all to provide job satisfaction to the marketing executives in Nigerian banks.***

Using the data presented in table 1 above, the Friedman Chi-Square Test was used in testing this hypothesis. The results are presented below.

Table 2: Descriptive Statistics

	N	Mean	Std. Deviation	Minimum	Maximum	Percentiles 25th	Percentiles 50th (Median)	Percentiles 75th
Q1	303	4.1089	.66960	3.00	5.00	4.0000	4.0000	5.0000
Q2	303	4.0297	.71115	3.00	5.00	4.0000	4.0000	5.0000
Q3	303	4.0396	.97913	2.00	5.00	3.0000	4.0000	5.0000

Source: Field Survey, 2014

Table 3: Friedman Test Ranks

	Mean Rank
Q1	2.07
Q2	1.96
Q3	1.97

Source: Field Survey, 2014

Table 4: Friedman Test Statistics[a]

N	303
Chi-Square	8.845
df	2
Asymp. Sig.	.012

a. Friedman Test

The result presented in table 3 ranks the respondents' responses to questions 1 to 3 in the order of question 1 (mean rank = 2.07), question 3 (mean rank = 1.97) and question 2 (mean rank = 1.96).

The result presented in table 4 gives a chi-square value of 8.845 (based on Friedman Test). This value is greater than the critical chi-square value of 5.991 (i.e. $X^2_{cal} = 8.845 > X^2_{critical} = 5.991$). This result is significant as $p < 0.05$. Hence, the null hypothesis is rejected. Hence, manager will motivate the marketing executives effectively if he takes cognizance of the individual's characteristics in terms of his needs, set targets that are challenging to the marketing executives according to their abilities; all to provide job satisfaction to the marketing executives in Nigerian banks.

Discussion of Research Finding

Creating and maintaining a well-motivated marketing executive could be a challenging task in Nigerian banks. The confidence and motivation of marketing executives are being constantly worn down by the inevitable rejections they suffer from bank customers as part of everyday activities. In some cases, rejections have greatly out numbered the success; thus motivation has been a major problem in the banks. This is compounded by the fact that most marketing executives follow up main customers outside the geographical state boundaries of Nigeria, and may feel isolated or even neglected unless management pays particular attention to motivational strategies which take account of their needs. This study shows that it is critical that managers in Nigerian banks appreciate that motivation is far more sophisticated than the view that all marketing executives need is a 'kick up the point'. Effective motivation requires a deep understanding of marketing executives as individuals, their personalities and value systems (Table 1). In a sense, bank managers do not motivate marketing executives. What they do is provide the circumstances that will encourage marketing executives to motivate themselves. An understanding of motivation lies in the relationship between needs, drives and goals. The basic process involves needs (deprivations) which set drives in motion (deprivations with direction) to accomplish goals(anything which alleviates a need and reduces a drive). Thus a need resulting from a lack of friends set up a drive from affiliation which is designed to obtain friends. In a work context, the need for more money may result in a drive to work harder in order to obtain increased pay. Improving motivation is important to performance of market executives in Nigerian banks, as this study has shown that high levels of motivation lead to: increased creativity; working smarter and a more adaptive marketing approach; working harder; increased used of win-win negotiation tactics; high self-esteem; a more relaxed attitude and a less negative emotional tone; and enhancement of relationships. Both applied theory and practice have been evaluated in this study in order to identify a universal model of motivating these marketing executives in Nigerian banks. Several of these motivation theories work on the assumption that given the chance and the right stimuli people work well and positively. Therefore, bank managers should be aware of what these stimuli or motivational forces are. Theorist Abraham Maslow grouped them into five areas. The first is physiological needs, and these are followed by further needs, classed as 'safety', 'social', 'esteem' and 'self-actualization'. This tends to suggest that in managing the marketing executives, the needs should be tackled in order: as you draw near to satisfy one, the priority of the next one becomes higher. This also indicates that once a need of a marketing executive is satisfied, it is no longer a stimulus. This suggests that satisfying just physiological and safety needs of the marketing executives is not enough to motivate them fully. Once these needs have been appeased, there are others waiting to take their place. The Maslow hierarchy is particularly relevant in Nigerian banks because marketing executives may not just need money and rewards, but also respect and interaction from the 'shouting' managers. Therefore, when designing marketing jobs, working conditions, and organizational structures, managers should bear in mind the full range of needs in the Maslow hierarchy. Doing this will cost no more, but it will undoubtedly generate higher psychological and economic reward all round the organization. Individuals acting as part of a group of the bank marketing executives, have needs that differ from those of that group. Therefore, it is important for individuals to feel they belong. Bank managers should find a way to balance the needs of the group with those of individuals.

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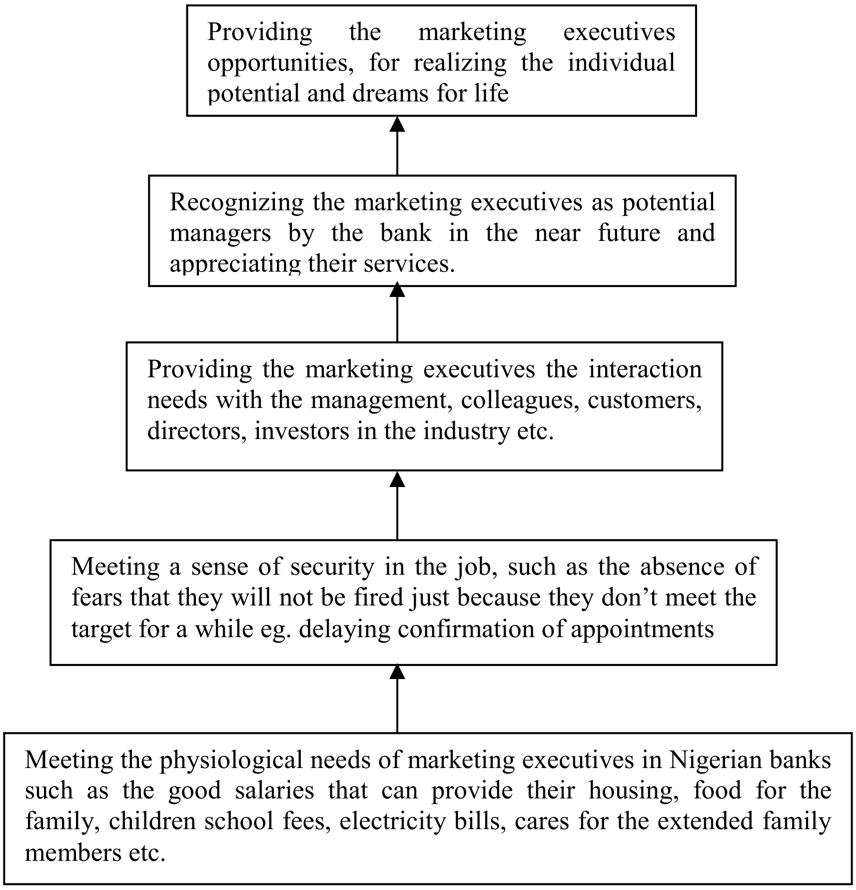

Figure I: Recognizing The Needs of Marketing Executives
Source: Field Survey, 2014.

Figure 1 supports Abraham Maslow theory that satisfying just physiological and safety needs of marketing executives is not enough to motivate fully in Nigerian banks. This is because, once these needs have been appeased, there are others waiting to take their place. Therefore, Maslow hierarchy of needs should be applied in managing the marketing executives in Nigerian banks. This indicate that the more ambitions and satisfied the marketing executive, the greater the potential contribution he/she would make to the bank.
Figure 1 strongly suggests that effective motivation of marketing executives in Nigerian banks would result from an accurate assessment of the needs of the individual marketing executives under the bank manager's supervision. The overriding need for one marketing executive may be reassurance and the building of confidence; this may act to motivate him or her. For another, with a great need for esteem, the bank manager may motivate by highlighting outstanding performance at a departmental meeting.
The next theory in this study that revealed how assumptions about worker's attitudes and behavioral affect manager's behavior was developed by Douglas McGregor. He proposed that two sets of assumptions about how work attitudes and behaviors not only dominate the way's managers think but also affect how they behave in organization. McGregor named these two contrasting sets of assumptions Theory X and Theory Y. In applying theory X for managing the marketing executives in Nigerian banks; the assumption is that the average marketing executive is lazy, dislikes work, and will try to do as little as possible to meet his or her target. Again it means that marketing executives in Nigerian banks have little ambition and wish to avoid responsibility. Thus, the bank manager's task is to counteract the marketing executives' natural tendencies to avoid work. To keep the marketing executives' performance at a high level, the bank manager must supervise them closely and control their behavior by means of 'the Carrot and stick' rewards and punishments. This suggests that bank managers who accept the assumptions of Theory X should design and shape the work setting to maximize the control over marketing executives' behaviors and minimize their control over the pace of the work. Therefore, the managers must do what is necessary to help targets, and focus on developing rules, and a well-defined system of rewards and punishments to control the behaviors of the marketing executives. They should not see little point in giving the marketing executives the autonomy to solve their own problems and should know that the marketing executives expect and desire cooperation. Theory X bank managers should see their role as closely monitoring the marketing executives to ensure that they contribute to performance of the organization and, if given the

opportunity, will do what is good for the organization. According to Theory Y, the characteristics of the work setting determines whether marketing executives consider their work to be a source of satisfaction or punishment; and managers do not need to closely control their behavior to make them perform at a high level because they could exercise self-control when they are committed to the organizational goals. Now the implication of Theory Y, according to McGregor, is that 'the limits of collaboration in the organizational setting are not limits of human nature but of management's ingenuity in discovery how to realize the potential represented by its human resources. Therefore, it is the manager's task to create a work setting that encourages commitment to the organizational goals and provide opportunities for the marketing executives to be imaginative and to exercise initiative and self-direction in their jobs of meeting the set-target. This, then suggests that when bank managers design the organizational setting to reflect the assumptions about attitudes and behavior suggested by Theory Y, on the other hand the characteristics of the bank should be carefully considered, as they could be quite different from those of an organizational settings based on Theory X. Therefore, managers should believe that the marketing executives are motivated to help the organization and give more control over the job to the marketing executives, both as individuals and in groups./ in this setting, individuals and groups are still account for their activities, but the bank manager's role is not to control marketing executives but to provide support and advice, and to evaluate them on their ability to help the organization meet its goals. Henri Fayol's approach to administration more closely reflects the assumptions of Theory Y, rather than Theory X. Figure 2, shows how marketing executives in Nigerian banks are managed by theory X and theory Y managers.

Managing Marketing Executives in Nigerian Banks By Theory X	**Managing Marketing Executives In Nigerian Banks By Theory Y**
▪ A typical theory X manager in Nigerian bank believe that the average marketing executive is lazy, dislikes in the banking industry, and will do as little as possible in the pursuing his/her targets. Therefore, this manager is likely to keep away from the marketing executives much of the time. Infact the only time he meets them is when orders or reprimands are to be given.	▪ A typical theory Y – manager in Nigerian bank believe that the marketing executives are not inherently lazy, and give the chance, they will do what is good for the organization. Therefore, he is likely to be collaborating with them order decisions to be made, and getting feedback before implementing decisions. This manager believe that the marketing executives can have creative innovative ideas if they are encouraged.
▪ To ensure that the marketing executives work hard and meet their targets, bank managers should closely supervise them, drive them constantly, tongue-lash to encourage them, and must force them to raise their sights.	▪ To allow the marketing executives to work in the bank's interest, managers must create a work setting that provides opportunities for workers to exercise initiative and self-direction. Marketing executives should equally appraise their managers, as well as be appraised by them.
▪ Managers should create struck work rules and implement a well-defined system of rewards and punishments to control the marketing executives. Theory–X bank managers believe their marketing executives respond mainly to the rewarding carrot and the disciplinary struck.	▪ Theory-Y managers, believe their marketing executives find work a source of satisfaction and will strive to do their very best at all times. Therefore, managers should decentralize authority to marketing executives and necessary to achieve their job targets and organizational goals. This approach is will motivate the marketing executives more in Nigerian banks, than that of theory X.

Figure 2: Management styles in Nigerian Bank
Source: Field Survey, 2014.

Put simply, the universal model would seem to be suggesting that the bank manager will make motivation effective if he takes cognizance of the individual's characteristics in terms of his needs, create jobs that are challenging to the individuals according to their abilities; all to provide job satisfaction to the marketing executives in Nigerian banks. And to make the jobs of the marketing executives more challenging, bank managers should continually seek ways of generating motivation through job design (job enrichment) and make the marketing jobs to:

1. have a clear meaning and purpose in relation to the objectives of the bank;
2. be as self-contained as possible, so that the marketing executive will be doing a 'complete' marketing job;
3. provide opportunities for purposeful two-way communication for possible participation in decisions which affect his work and targets (for example in deciding the methods for doing work). In this respect, a decentralization of authority through the organization is likely to encourage marketing executive motivation;
4. provide a regular feedback of information to the marketing executive about his performance in the bank job.

In all these, the factor that belongs to motivation is the call on bank managers to take cognizance of the individual's characteristics in terms of his needs. The others in the universal approach to the motivation of a marketing executive relate to what this study could be termed *organizing* in a way that is intrinsically motivating. In other words, they relate to seeking a balance between the banks culture. This shows that the confusion often faced by bank managers on the question of motivating the marketing executives is the mix-up by the behavioral scientists of managerial organizing factors with those of motivation. It is this that seems to create the difficulty for Nigerian managers in clearly determining what to do in their motivation efforts. Perhaps, it is the inexplicitly of all these that seems to cause Nigerian managers to think that the theories developed in the Western World are not applicable to Sub-Saharan African environment, whereas managers in organizations in the Western World are not themselves clearly guided by the theories. Therefore, it important to distinguish organizing factors about the individual, his ability to perform and his awareness of the role and behavior he displays at work, all coming from training and proper placement in the managerial function of organizing. The individual characteristics of the marketing executive which relate to his individual interest, attitudes and needs, his aspirations, beliefs and social inclinations are factors which come squarely within the focus of the directing function. They derive from culture and in the same way as they are expressed in differences in the individual personal characteristics, so can be expressed in differences between banks and in wider organizations. The effectiveness of a motivation system is the function of the management philosophy. This is the point that management of Nigerian banks need to seriously recognize when looking for factors that are conditioning the effectiveness of managerial motivation of marketing executives. It is important at this juncture to appreciate that, whether in the banks of advance countries or in Nigeria, managerial action to motivate marketing executives is a question of the art of management applied contingently.

Conclusion and Recommendation

At one level, evaluation of marketing executives in Nigerian banks is easy-they either make target or they do not. The problem with the link between marketing effort and response is that it is neither simple nor direct. Most banks do not conduct some form of evaluation but few do this in a formal way which assesses the causes as well as the outcomes. Part of the problem with evaluation is that it is far from easy and if done properly it is time-consuming, costly and downright difficult. At the individual marketing executive level, evaluation is necessary to identify possible candidates for promotion or dismissal, to identify areas of weakness in the meeting of marketing objectives. For management, evaluation is necessary to asses the efficacy of marketing strategies, such as territory deployment, recruitment, training, remuneration and so on. Also, evaluation of the marketing executives is necessary to modify the marketing tasks in line with customer and bank needs so that the marketing plans, and assessment of these plans, are against the most appropriate criteria for improved marketing performance. A good evaluation of the marketing team should be realistic and fair. It should be positive and contribute to motivation and improved target performance. It should be objective, involve marketing executives themselves and be economic in cost and time to administer. This study identified the unique problems of the marketing executives in Nigerian banks that managers can use the universal model to tackle:

- Marketing executives in Nigerian banks have inadequate or incomplete information needs and preferences of customers and customer organization.
- Marketing executives in Nigerian banks usually work alone and independently without direct supervision. Although considered by many to be an advantage, this independence creates other problems of role clarity.
- Marketing executives in Nigerian banks operate in an inter-organizational boundary position which creates role conflict.
- The marketing job in Nigerian banks is demanding in terms of the degree of innovation and creativity required. There is no one right approach, hence the universal model.
- The job of marketing executives in Nigerian banks requires adaptability and sensitivity to the needs of customers, frequently met by different degrees of antagonism, hostility and aggression.
- Marketing decisions in Nigerian banks may have to be made quickly requiring decisiveness and mental alertness.
- Individual marketing performance evaluation in Nigerian banks lacks direct observation of inputs-only outcomes is assessed.
- Evaluation of marketing executives in Nigerian banks is often inferred, subjective and workers' biased.
- Marketing executives in Nigerian bank have little control over the condition in which they operate.

The result of this study strongly suggests that manager will motivate the marketing executives effectively if he takes cognizance of the individual's characteristics in terms of needs, set targets that are challenging to the marketing executives according to his abilities; all to provide job satisfaction to the marketing executives in Nigerian banks. Effective motivation is based on a deep understanding of marketing executives as individuals, their abilities and value systems. In one sense, bank managers do not motivate marketing executives; they provide enabling conditions in which marketing executives motivate themselves. Motivation of marketing executives in Nigerian banks can be understood through the relationship between needs, drives and goals. Luthans stated that 'the basic process involves needs (deprivations) which set drives in motion (deprivation with direction) to accomplish goals (anything which alleviates a need and reduces a drive). For example, the need of the marketing executives in Nigerian banks for more money would result in their drives to work harder towards achieving their set targets in order to receive increased pay and other allowances. Motivation has been the subject of much research over the years. Some theorists try to synthesize the various theories because, seeing them in their individual forms, they sometimes appear contradictory and confusing and may not give help to practicing managers in Nigerian banks, to easily perceive what they can actually do to motivate their marketing executives for appropriate bank performance and for their own job satisfaction. Maslow, Herzberg, Vroom, Adams, Likert, and McGregor among others have produced theories which have implications for motivation of marketing executives in Nigerian banks. However, this study shows that a universal theory of motivation for marketing executives in Nigerian banks would be more practical by the managers. Motivation encompasses the psychological forces within a person that can determine the direction of the person's behavior in an organization, the person's level of persistence in the face of obstacles. Therefore, it is imperative that managers in Nigeria bank should strive to motivate the marketing executives in order to contribute their inputs to the banks, to focus these inputs in the direction of high performance, and to ensure that the marketing executives receive the outcomes they desire when they perform at a high level.

In summarizing these various theories that were examined in this study, expectancy theory suggests that managers in Nigerian banks can promote high levels of motivation for marketing executives by taking steps to ensure that expectancy is high (marketing executives think that if they try, they can perform at a high level, they will receive certain outcomes), and valence is high (marketing executives desire these outcomes). Need theories suggest that to motivate the marketing executives, bank managers should determine what needs they are trying to satisfy in the job, and then ensure that they receive outcomes that satisfy these needs when they perform at a high level and contribute to the organizational effectiveness. Equity theory suggests that managers in Nigerian banks can promote high levels of motivation for marketing executives by ensuring that they perceive that there is equity in the organization or that outcomes are distributed in proportion to inputs. Therefore, equity exits when a marketing executive perceives that his or her own outcome/input ratio equals the outcome/input ratio of a referent. Inequity motivates marketing executives to try to restore equity. Goal setting theory suggests that managers in Nigerian banks can promote high motivation and performance of marketing executives by ensuring that they are striving to achieve specific, difficult goals. It is also important for marketing executives to accept these goals, be committed to them, and receive feedback about how they are doing in the job. Operant conditioning theory suggests that managers in Nigerian banks can motivate marketing executives to perform high by using positive reinforcement or negative reinforcement (positive reinforcement being the preferred strategy). Managers can motivate marketing executives to avoid performing dysfunctional behaviors by using extinction or punishment. Social learning theory suggests that marketing executives can also be motivated by observing how others perform behaviors and receive rewards, by engaging in self-reinforcement, and by having high levels of self-efficiency. Each of the motivation theories examined in this study eludes the importance of pay and suggests that pay should be based on performance. Merit pay plans can be individual, groups, or organizational based and should entail the use of salary increase or bonuses. These important findings of the theorists can be universalized as follows:

1. Once a need of a marketing executive is satisfied, it may no longer motivate them.
2. Different marketing executives have different needs and values to satisfy
3. Increasing the level of responsibility/job enrichment of a marketing executive, giving recognition of achievement, and providing monetary incentives work to increase motivation for some of them.
4. Marketing executives tend to be motivated if they believe that effort they put in the work will bring good results that will be adequately rewarded and valued.
5. Elimination of disincentives (such as injustices and unfair treatments) raises the motivational levels of marketing executives in Nigerian banks.
6. There is a relationship between the performance goal of managers in Nigerian banks and those of the marketing executives they lead.

The implication of these findings for managing the marketing executives in Nigerian banks is as follows:

i. Managers in Nigerian banks should get to know what each marketing executive values and what each one is striving for (unrealized needs).
ii. Managers in Nigerian banks should be willing to increase the responsibility given to marketing executives in their specific assignments.
iii. Managers in Nigerian banks should realize that training can improve motivation of the marketing executives as well as capabilities by strengthening the link between effort and performance.
iv. Managers in Nigerian banks should provide targets that are believed to be attainable and would provide a realistic challenge to the marketing executives.

v. Managers in Nigerian banks should link rewards to the performance they want improved from the marketing executives.
vi. Managers in Nigerian banks should recognize that rewards can be both financial and non-financial for marketing executives.
vii. Managers in Nigerian banks should be able to convince the marketing executives that they will perform better by working harder and by being developed to work smarter.
viii. Managers in Nigerian banks should be able to convince the marketing executives that the rewards for better performance are worth the extra effort they would put in the job. This then implies that the bank management should give rewards that are valued, and attempt to sell the worth of those rewards to the marketing executives.

As a result of these peculiarities, bank managers should be clear as to whether marketing executives are employed to win new accounts or service existing customers. While these tasks are not mutually exclusive, they do require different skills and perhaps separate organizational solutions. The job of the bank manager is to achieve bank targets through subordinates. They must decide and manage a suitable marketing structure on the basis of geographic, product or customer specialization, or by a combination of these methods. The use of key account marketing executives, tele-marketing, team marketing and information technology should be used in an efficient combination (universal model) to ensure that the productivity of the marketing executives is maximized. Various ways of determining the size of the marketing executives can be determined by each bank, but by recruiting the most suitable young graduates, training them effectively and, most of all, motivating them to work to their full potential, marketing executives and bank performance will be enhanced in Nigeria.

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