

The Ecology of Work Attitudes Among Marketing Executives in Nigerian Banks

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Abstract

The study was undertaken to highlight the significant factors that influence the attitudes of marketing executives towards work in Nigerian banks. The study was examined in the light of Herzberg's motivator-hygiene theory that distinguishes between motivator needs (related to the nature of the work itself) and hygiene needs (related to the physical and psychological context in which the work is performed) and proposes that motivator needs must be met for job satisfaction and work attitudes to be high. A sample size of 303 marketing executives in selected banks in Nigeria was determined using the finite multiplier. The result of the study test shows an F-value of 71.564 ($P < 0.05$) for the Leven's Test of Equality of Error Variance, indicating that the error of variance of the dependent of Error Variance, indicating that the error of variance of the dependent variable is equal across groups. Also the Test of Between-Subjects Effects present high F-values for the corrected model, intercept, and questions. With P-values < 0.05 , the result generated are not due to chance, thus are correct and significant. Also, with r-square value of 0.879, a very strong relationship is established between the questions. Having adjusted r-squared values that are at least 0.876, it is determined that at least 87.6% of change is caused by the independent variable. Based on this, the null hypothesis is rejected. Hence, the work attitude among the marketing executives in Nigerian banks is influenced by historical, socio-cultural, economic and infrastructural factors. Inadequate levels of hygiene factors will cause a marketing executive in Nigerian bank to be dissatisfied. And, while adequate levels of these factors will lead to the absence of (or less) dissatisfaction, they will not serve to motivate the marketing executives in Nigerian banks. For a marketing executive, the chief advantage of being motivated is job satisfaction; for the banks in Nigeria, it means good quality work. Therefore to inspire the marketing executives to work in ways that produce the best result, managers in Nigerian banks must tap into their own personal motivational forces.

Keys words: Socio-Cultural Factors, Marketing Executives, Nigerian Banks, Finite Multiplier, Dual-Factor Theory, Ecology of Works Attitudes, Infrastructural Factors.

Introduction

An attitude is a collection of feelings and beliefs, a learned disposition to behave in a particular way towards an object (Uduji, 2013). Work attitude is therefore the predisposition to work, arising from concepts, feelings, beliefs, habits and motive. It may be positive, passive or negative. The marketing executives' experiences, concepts, beliefs and motives can be carried into their work activities, and these in turn can affect performance and meeting of targets in the banks. Like everyone else, marketing executives in Nigerian banks have attitudes about their jobs and firms, and these attitudes can affect how they approach their jobs. Good health, comfort and good environment can contribute to the formation of a positive attitude, while illness, hardship and lack of essential facilities can lead to the development of a negative one. Whatever direction attitudes take, work attitudes of the marketing executives can be the base on which any performance, efficiency or effectiveness drive can rest.

According to Uduji (2013), Nigerians traditionally value hard work. A young man, for instance, would be qualified as a bridegroom if he is hard working. The traditional work system in many parts of Nigeria was based on the dignity of labour. It was effective, probably because workers were committed and had their objectives and rewards well-defined. For example, a young man showed how good his wife was by taking other young men with him to work for his parents-in-law. He also worked hard for a colleague in anticipation of a reciprocal deal when it was his turn. Nigerians were convinced that they were working for themselves and their own welfare. Again, it was also effective probably because of the fairness that surrounded it, the promptness of rewards and the direct relationship between work and reward.

However, the modern work system of the marketing executives in Nigerian banks, arising from the western culture might not have been very clear to the Nigerians as it is characterized by impersonality and anonymity. Payment in the traditional system was evidently commensurate with productivity, while in the modern system of Nigerian banks, reward is believed to be more related to seniority, paper qualification and other factors not directly related to productivity (Uduji, 2013). The traditional system emphasized work by age-grade, where the

worker identified himself with the job, showed the objectives and participate in working out the method of implementation. But on the other hand, the modern system of marketing executives work in Nigeria, appears to be emphasizing more on salary level, experience in the industry and academic stratification. Recent studies suggest that many young marketing executives in Nigeria banks want to leave the banking job to any other sector of the economy, while the banks have been engaged in firing and hiring new recruits (Uduji, 2013). Therefore, in this study, an attempt was made to analyze and highlight the significant factors that influence the attitude of marketing executives towards their work in Nigerian banks, with a view to prescribing solutions to the local problem.

Theoretical Framework

The study is guided by Herzberg's Motivator-Hygiene Theory: a need theory that distinguishes between motivator needs (related to the nature of the work itself) and hygiene needs (related to the physical and psychological context in which the work is performed) and proposes that motivator needs must be met for motivation and job satisfaction to be high. Adopting an approach different from Maslow's and Alderfer's, Frederick Herzberg (1966) focuses on two factors: (1) Outcomes that can lead to high levels of motivation and job satisfaction, and (2) Outcomes that can prevent people from being dissatisfied. According to Herzberg's motivator-hygiene theory (Herzberg, 1966), people have two sets of needs or requirements: motivator needs and hygiene needs. Motivator needs are related to the nature of work itself and how challenging it is. Outcomes such as interesting work, autonomy, responsibility, being able to grow and develop on the job, and a sense of accomplishment and achievement help to satisfy motivator needs (Paul, Robertson and Herzberg, 1969). To have a highly motivated and satisfied workforce, Herzberg (1959) suggested, managers should take steps to ensure that employees' motivator needs are being met. On the other hand, Hygiene needs are related to the physical and psychological context in which the work is performed. Hygiene needs are satisfied by outcomes such as pleasant and comfortable working conditions, pay, job security, good relationships with co-workers, and effective supervision (Herzberg, Mansner and Snyderman, 1959; Brief, 1998; Organ, 1988).

According to Herzberg, (1966), when hygiene needs are not are not met, workers are dissatisfied, and when hygiene needs are met, workers are not dissatisfied. Satisfying hygiene needs, however, does not result in high level of motivation or even high levels of job satisfaction. For motivation and job satisfaction to be high, motivator needs must be met (George and Brief, 1992). Many research studies have tested Herzberg's propositions, and, by and large, the theory fails to receive support (Mobley, 1977; Mathieu and Zajac, 1990; Henne and Locke, 1985). Nevertheless, Herzberg's formulations have contributed to our understanding of motivation in at least two ways. First, Herzberg helps to focus researchers' and managers' attention on the important distinction between intrinsic motivations (related to motivator needs) and extrinsic motivation (related to hygiene needs). Second, his theory prompted researchers and managers to study how jobs could be designed or redesigned so that they are intrinsically motivating. Re-evaluating the impact of the reforms initiated by Herzberg's theories, one is struck by the gap between the problems of that period and the problems today, and by the fate of the changes he promulgated. What is also striking is the compartmentalization of the world ideas. At a time when Herzberg's ideas were triumphing in the world of management and industrial relations, the great theoretical movement which were to impose themselves in later years (the analysis of organizations in particular) were entirely ignored by supporters of Herzberg's theories (Bowen, Gilliland and Folger, 1999; Walton, 1974; Lawler III, 1982).

The undoubted contribution of Herzberg is his rejection of the basic ideas of Taylor and Ford on human nature, ideas which had previously prevailed. 'Good' salaries, given by the management to workers, seemed to be a sufficient reason to make them accept the job, and the work conditions, and to sufficiently motivate them to work. Against that, Herzberg reminded us strongly that the worker is motivated by his interest in what he does and by his involvement in work, that he is not a machine, and that he tolerates with great difficulty an organization which distances itself from his work (Hackman and Suttle, 1977). Herzberg made possible a new way of thinking about the work itself and the organization of that work as a function of the interest workers or employees have in what they do-and not as a function of the salary alone. Herzberg reminded managers that the worker and the employee can be interested in their work. A late piece of evidence, perhaps, but an important one. Another contribution made by Herzberg is in the modification of the division of labour and the omnipotent power of over all command management (Robinson, 1996). Autonomy was given back to specialized and less-qualified workers. So, beyond work conditions as such, the organization of work itself was rethought. Giving the workers more room to organize, through machine control and maintenance, was a way of weakening the traditional division of labour which prevailed until then. In this sense, Herzberg was the instigator of more flexible, supple organizations, and of network companies like banks (Morrison and Robinson, 1997). Although

the pure form of the theory has not been supported by most of the prompting studies (Henne and Locke, 1985), Herzberg's work has been widely read, and many managers believe that it is a helpful way to analyze motivational problem at work, such as shown in Nigerian banks. The theory reminds managers that intrinsic rewards are too often ignored (Mobley, 1977). Therefore, in discussing the missing link in work attitudes of marketing executives in Nigerian banks, much was drawn from the Herzberg's two-factor theory.

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:

$$\begin{aligned} \text{Sample Size} &= \text{Sample Size Formula} \times \sqrt{\frac{N-n}{N-1}} \\ \text{Hence:} \\ n &= \frac{Z^2 (Pq)}{e^2} \\ &= \frac{1.96^2 (50 \times 50)}{5^2} \\ &= \frac{3.84 (2500)}{25} \\ &= \frac{9600}{25} \end{aligned}$$

Now, applying the finite multiplier

$$\begin{aligned} n &= 384 \times \sqrt{\frac{N-n}{N-1}} \\ &= 384 \times \sqrt{\frac{1000-384}{1000-1}} \\ &= 384 \times \sqrt{\frac{616}{999}} \\ &= 384 \times .79 \\ &= 303 \end{aligned}$$

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: Ecology of Work Attitudes among Marketing Executives in Nigerian Banks

Question	DD (%)	GD (%)	SA (%)	GA (%)	DA (%)	Mean	Std. Dev.
Reward for marketing executives in Nigerian banks is not easily seen to be commensurate with performance, rather it is believed to be more related to seniority, paper qualification and other factors not related to work performance	30 (9.9)	49 (16.2)	81 (26.7)	99 (32.7)	44 (14.5)	3.26	1.18
Promotion of marketing executives in Nigeria banks is characterised by personality, favouritism, local and ethnic loyalty, nepotism and other undue influence	24 (7.9)	28 (9.2)	56 (18.5)	130 (42.9)	65 (21.5)	3.61	1.15
Lack of good infrastructural facilities in the form of good communication networks, transport facilities, inadequate offices often affect the marketing executives in two ways: physical incapacity and psychological inhibition	7 (2.3)	8 (2.6)	59 (19.5)	147 (48.5)	82 (27.1)	3.95	0.88
Overall Mean						3.61	

Source: Field Survey, 2014

Data presented in table 1 reveals that it is the perception (though not a very strong one) of the sampled respondents that reward for marketing executives is not easily seen to be commensurate with performance, rather it is believed to be more related to seniority, paper qualification and other factors not related to work performance. This is deduced from the responses of 30 (9.9%) respondents who definitely disagreed, 49 (16.2%) respondents who generally disagreed, 81 (26.7%) respondents who somewhat disagreed, 99 (32.7%) respondents who generally agreed and 44 (14.5%) respondents who definitely agreed as well as the mean responses of 3.26 (std = 1.18).

With a mean response of 3.61 and 24 (7.9%) respondents definitely disagreeing, 28 (9.2%) respondents generally agreeing, 56 (18.5%) respondents somewhat agreeing, 130 (42.9%) respondents generally agreeing and 65 (21.5%) respondents definitely agreeing, it is the determination of the respondents that promotion of marketing executives in Nigeria banks is characterised by personality, favouritism, local and ethnic loyalty, nepotism and other undue influence.

From the responses of 7 (2.3%) respondents who definitely disagreed, 8 (2.6%) respondents generally disagreed, 59 (19.5%) respondents somewhat agreed, 147 (48.5%) respondents who generally agreed and 82 (27.1%) respondents who definitely agreed as well as the mean response of 3.95, the sampled respondents noted that lack of good infrastructural facilities in the form of good communication networks, transport facilities, inadequate offices often affect the marketing executives in two ways: physical incapacity and psychological inhibition.

Having an overall mean response score of 3.61, the sampled respondents are of the opinion that work attitudes among marketing executives in Nigerian banks is influenced by historical, socio-cultural and infrastructural factors.

Test of Hypothesis

The research hypothesis states that *the attitude towards work among the marketing executives in Nigerian banks is not influenced by historical, socio-cultural and infrastructural factors.*

Using the data presented in table 1 above, the Univariate Analysis of Variance was used in testing this hypothesis. The results are presented below.

Table 2: Between-Subjects Factors

		Value Label	N
Q2	1.00	definitely disagree	24
	2.00	generally disagree	28
	3.00	somewhat disagree	56
	4.00	generally agree	130
	5.00	definitely agree	65
Q3	1.00	definitely disagree	7
	2.00	generally disagree	8
	3.00	somewhat disagree	59
	4.00	generally agree	147
	5.00	definitely agree	82

Source: Field Survey, 2014

Table 3: Descriptive Statistics (Dependent Variable:Q1)

Q2	Q3	Mean	Std. Deviation	N
definitely disagree	definitely disagree	1.0000	.00000	7
	generally disagree	1.0000	.00000	8
	somewhat disagree	1.0000	.00000	9
	Total	1.0000	.00000	24
generally disagree	somewhat disagree	1.7857	.41786	28
	Total	1.7857	.41786	28
somewhat disagree	somewhat disagree	2.0000	.00000	22
	generally agree	2.8529	.35949	34
	Total	2.5179	.50420	56
generally agree	generally agree	3.5398	.50063	113
	definitely agree	4.0000	.00000	17
	Total	3.6000	.49179	130
definitely agree	definitely agree	4.6769	.47129	65
	Total	4.6769	.47129	65
Total	definitely disagree	1.0000	.00000	7
	generally disagree	1.0000	.00000	8
	somewhat disagree	1.7458	.43917	59
	generally agree	3.3810	.55311	147
	definitely agree	4.5366	.50173	82
	Total	3.2574	1.18478	303

Source: Field Survey, 2014

Table 4: Levene's Test of Equality of Error Variances^a (Dependent Variable:Q1)

F	df1	df2	Sig.
71.564	8	294	.000

Tests the null hypothesis that the error variance of the dependent variable is equal across groups.

a. Design: Intercept + p1b + p1c + p1b * p1c

Table 5: Tests of Between-Subjects Effects (Dependent Variable:Q1)

Source	Type III Sum of Squares	df	Mean Square	F	Sig.
Corrected Model	372.656 ^a	8	46.582	267.142	.000
Intercept	880.138	1	880.138	5047.491	.000
p1b	24.978	4	6.245	35.812	.000
p1c	12.847	4	3.212	18.419	.000
p1b * p1c	.000	0	.	.	.
Error	51.265	294	.174		
Total	3639.000	303			
Corrected Total	423.921	302			

a. R Squared = .879 (Adjusted R Squared = .876)

The result in table 4 shows an F-value of 71.564 ($p < 0.05$) for the Levene's Test of Equality of Error Variance. This result indicates that the error of variance of the dependent variable is equal across groups (responses to questions 2 and 3). This presents a similarity in results.

Also, as presented in table 5, the Tests of Between-Subjects Effects presents high F-values for the corrected model, intercept, and questions 2 and 3. With p-values < 0.05 , the results generated are not due to chance, thus are correct and significant. Also with r-square value of 0.879, a very strong relationship is established between question 1 of the research instrument and questions 2 and 3. Having adjusted r-squared values that are at least 0.876, it is determined that at least 87.6% of change is caused by the independent variable. Based on this, the null hypothesis is rejected. Hence, the attitude towards work among the marketing executives in Nigerian banks is influenced by historical, socio-cultural and infrastructural factors.

Discussion of Research Finding

The result of the data analyzed suggests that socio-cultural factors affect work attitudes of marketing executives in many ways, in Nigerian banks. To begin with, in Nigeria, the extended family system is such that the marketing executive always sees himself as working for the members of his extended family rather than his own nuclear family. When his regular earnings are inadequate to maintain the members of his family, the marketing executive is induced to look for other ways of supplementing his income so as to meet the ever-increasing pressures on him from his relatives and friends (Uduji, 2013). Another socio-cultural factor that affects the work attitude of marketing executives in Nigeria bank is favouritisms. The findings show that this often manifests itself in local and ethnic loyalty, nepotism, bribery, corruption, office sex relations, and other undue influences in the banks. Gerontocracy is also discovered as another factor that affects marketing executives in Nigerian banks. In the traditional Africa System, age confers extra recognition and authority. But the modern work system of the Nigerian banks, arising from the western Culture accorded a negligible role to age. This affects authority relationships in the banks. The value system within the society, also affects the marketing executives work attitudes. Where hard work results in social recognition, as was the case in the traditional system, people strive to excel through hard work. In Nigeria, generally, societal values have shifted from acquiring a good reputation and making an honest contribution to accumulating money and property, thus generating an unwholesome attitude towards work (Uduji, 2013).

Secondly, the finding of the study shows that the economic factors can affect work attitudes positively when the marketing executive sees his job as the main instrument through which he achieves his personal objectives. However, societal pressures with emphasis on economic achievement seem to outweigh other considerations. The call to meet these societal pressures and demands frustrates the marketing executives in the Nigerian banks

and makes him feel that he has made a wrong decision by choosing the banking industry as a career. In the past, the bank work was attractive in Nigeria because of the status, suits and ties, official cars and long queues of customers in the banks, power, authority and income enjoyed by the bank workers. But now, the positions are changing, and the bank marketing executives are no longer commanding the erstwhile respect and prestige because he now receives a relatively low income as indicated in table 1 of the study data analysis. His colleagues who went into private business and own their small business enterprises are now seem to be economically more buoyant, and command more respect within the society than he himself. Money, then, seems to be the greatest factor that has adversely influenced the work attitude of marketing executives in Nigeria banks.

There is no doubt that the marketing executive in Nigerian bank is laboring under serious economic and target pressures. He pays all kinds of levies for his family, village and town union for the educational, health, water and other in fractural needs of his community. The marketing executive also pays a rent of up to one-third of his income in Nigerian city (Uduji, 2013). Hospital bills of his relatives and bills from educational institutions in the form of his part-time MBA tuition fees, equipment and parent-teachers association dues of his relatives keep mounting. The findings of the study, thus reveals that many marketing executives in Nigerian banks are often tempted to use unorthodox means to meet up with these pressing needs. For instance, when the researcher asked respondents where the marketing executives who went out with the banks official car usually went for their marketing, some frankly indicated that most often, they went into their own private business practice pursuit to supplement their income. Also, when the respondents were asked to name three changes they would like to see in the bank to make the future bright for the marketing executives in Nigerian banks, the most important factors mentioned were good salary and promotion that are commensurate with their performance in the job. And a way of supplementing this, according to them was to provide good fringe benefits, safety measures and other factors that would give the marketing executive the feeling that the bank is a good place to work in. All these show that economic factors affect work attitudes of marketing executives greatly in Nigerian banks.

In addition, the marketing executive's unfavourable economic position is aggravated by the governments fiscal and income policies, and the general economic situation in Nigeria (Uduji, 2013). The high rate of inflation persistently decreases his effective purchasing power, and the tax burden falls more on firms like banks than on most of the affluent members of the society. The salary adjustment system is slow and rigid. There has been constant reduction in the number of fringe benefits available to the bank workers since the economic melt down and bank reforms and consolidation process in Nigeria. The net effect by all these is that the bank industry in Nigeria has difficulty recruiting and retaining good and quality marketing executives. As to whether what motivates marketing executive in the advanced countries as given by the behavioural science theories on motivation and leadership does apply also to the banks executives in Nigerian banks, the findings of this study suggest that the needs of the marketing executives in Nigerian banks are not entirely different from those of marketing executives else where in the world. The needs might be more basic, closer to the Herzberg's motivator-hygiene theory than those of marketing executives in developed countries. This further indicates that the marketing executives' needs are not static but changes according to developmental changes in the environment, and to individual development, meaning that need changes over time and space.

Examining the findings of this study in the light of Herzberg's two-factor theory, it shows that two major sets of factors can affect the work attitudes of marketing executives in Nigerian banks. The first set, which Herzberg labeled hygiene factors are contextual or extrinsic aspect of the marketing executive's job, such as salary, fringe benefits, company policies, working conditions, and interpersonal relations with bank colleagues and managers. These can make the marketing executive's dissatisfied and aggravate a poor work attitude among the marketing executives in Nigerian banks, as they are inadequately met, but would not motivate the marketing executives to a positive work attitude. Now, assuming the hygiene factors are well managed, the key would be to provide marketing executives with motivators, or intrinsic rewards derived from the work itself, that provide continuous stimulation to strive for the best possible work attitudes in the Nigerian banks. Such motivator should include the nature of the target, responsibility for a task well done, feedback and recognition, opportunities for personal growth and learning, and feelings of achievement derived from task completion. The result of this study contends that these motivators can increase job satisfaction, and that removing dissatisfying characteristics from the marketing job does not necessarily make the job satisfying. Therefore, the motion that the two sets of factors are distinct and the statement that only intrinsic factors motivate people can be very controversial as shown in this study. A raise is an extrinsic reward, or a hygiene factor, and it may also be a strong form of recognition (an intrinsic reward, or a motivator factor).

Conclusion and Recommendations

The marketing executive's job in Nigerian bank consists of a large variety of complex and diverse tasks. Because of this, it is important that the marketing executive's efforts be channeled in a direction consistent with the bank's strategic plan. Therefore, the direction of the marketing executive's effort is as important as the intensity and persistence of that effort for a positive attitude. A bank manager concerned with affecting marketing executives in Nigeria finds that the most complex task is getting them to expend effort on activities consistent with the strategic planning of the bank. Many marketing executives don't need external stimulus to work hard and long; their internal needs motivate them to do so. However, every marketing executive must be externally motivated to encourage work attitudes that support the strategic objectives of the firm. For example, if a bank's strategic plan calls for changing its customer mix, a marketing executive must be motivated to change its allocation of calls in a way that is consistent with the strategic change. The nature of the marketing executive job, the individuality of the marketing executives, the diversity of the banks marketing goals, and the continuing changes in the banking industry in Nigeria make motivating marketing executives in Nigerian banks a particularly difficult and important task. Marketing executives experience a wonderful sense of exhilaration when they win an account. But they must also frequently deal with the frustration and rejection of losing and not winning customers into the bank and meeting the given target. Even very good marketing executives don't win every account and meet their targets always. Also, while many bank customers are gracious, courteous, and thoughtful in their dealing with the marketing executives, some are rude, demanding, and even threatening to pull their money out of the bank (Uduji, 2013). Marketing executives in Nigerian banks spend a large amount of time by themselves calling on bank customers and traveling between major accounts. This means that most of the time they are away from any kind of support from their peers and managers, and they often feel isolated and detached from their banks. Consequently, they usually require more motivation than is needed for operation executives in the bank to acquire the work attitude that bank management desires.

Marketing executives in Nigerian banks have their own personal goals, problems, strengths, and weakness. Each marketing executive may respond differently to a given motivating force. Ideally, the banks in Nigeria should develop a separate motivational package for each marketing executive; but a totally tailor-made approach poses major practical problems. In reality, bank management must develop a motivational mix that appeals to a whole group but also has the flexibility to appeal to the varying individual needs. A related point is that 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 attitudes are. Constant reforms in the banking industry in Nigeria can make it difficult for bank management to develop the right mix of motivational method that can enhance desirable work attitudes among the marketing executives in Nigerian banks. Finding an effective combination of motivators may be easier if a bank manager understands some of the behavioural factors that affect the work attitudes among the marketing executives. The motivational process should begin with an aroused need that must exist before an unfulfilled need can enhance a management desired work attitudes:

- First, marketing executives must feel that their rewards in the bank job are desirable-that is, they will satisfy some need.
- Second, the marketing executives must believe that gaining these rewards is based on their work attitudes, and they must understand exactly what attitudes is required to get the rewards from the banks.
- Finally, the marketing executives must believe that the work attitude goals upon which the rewards are based are attainable. In other words, the marketing executives must feel that if they try (expand effort), they can achieve the work attitude goals that have been set for them.

Therefore, the behavioral factors that relates to the individual needs and to the conditional links between effort and work attitude of the marketing executives must be understood by the Nigerian banks. Bank managers must know what marketing executives needs are, before determining how to motivate them to satisfy those needs, in order to enhance a positive work attitudes. Motivational programs in Nigerian banks for marketing executives often fail because they appeal to the wrong needs, and do not affect the work attitudes. The dual-factor theory of motivation, developed by Frederick Herzberg (1966), which is based on the idea that people have needs they will seek to satisfy through their behavior, can help bank managers recognize and understand the different kinds of needs for marketing executives in Nigerian banks. The hygiene factors should include the bank policies, supervision, and working conditions for the marketing executives. They are called hygiene factors because they deal with the condition of the work environment in the bank, rather than the work itself. The motivation factors should include recognition, responsibility, challenge, and opportunities for growth in the bank for the marketing

executives. These factors are part of the job itself and are called motivation factors because they must be present for the marketing executive to feel motivated for positive work attitudes. Therefore, it is recommended that to enhance a work attitude of the marketing executive in Nigerian banks:

1. Pay should be both hygiene and a motivation factor. Adequate and competitive salary levels overall should be used for a hygiene factors, whereas other allowances or raises directly related to work attitude should be use for recognition- part of motivation.
2. Inadequate levels of hygiene factors should be avoided, because it will cause a marketing executive an undesirable work attitude in the bank. And, while adequate levels of these factors will lead to poor work attitude (absence of, or less dissatisfaction), they will not serve to improve the work attitudes of marketing executives in Nigerian banks. But only the higher-order factors can lead to a management desired work attitudes.

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