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# The Integrity Factor for Managing the Marketing Executives in Nigerian Banks

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**Abstract**
The study was undertaken to determine the critical role which integrity plays for managing the marketing executives in Nigerian banks. The study was guided by the trait model and the behavior model, which sought to determine what effective leaders are like as people and what they do that makes them so effective. A Sample of 303 marketing executives in selected banks in Nigeria was determined using the finite multiplier. The box's test of equality of covariance matrices result gives an F- value of 9.710 ($P<0.05$), indicating that the observed covariance matrices of the dependent variables are equal across groups. Also the F-values of 62.631 ($P<0.05$) for the Levene's test of equality of error variance shows that the error of variance of the dependent variable is equal across groups, indicating a similarity in results. The tests of between –subjects effects presents 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 values of at least 0.871, a very strong relationship is established between the questions. Having adjusted r-square values that are at least 0.797, it is determined that at least 79.7% of change is caused by the independent variable. Based on this, the null hypothesis is rejected. Hence, the questionable integrity of managers is a serious hindrance to optimum performance of marketing executives in Nigerian banks. This is reflected in the model of managerial performance which states that: $Pm=f (M \times A \times I)$. Therefore, in planning and programming for a higher level of integrity in Nigerian banks, efforts should be directed at the determinants of integrity model stated thus $Im = f (M + Vm + Vs)$. Organizational pursuit of integrity satisfies a basic human need for trust in relationships and breeds higher employee and customer loyalty, which leads to improved performance and profitability. A bank can measure its "integrity quotient" by delineating all promises or agreements and measuring the degree to which they are kept with customers, employees, and suppliers. Steps should be taken to assure products and services fulfill their promises. Regular audit product and service performance relative to promises made in marketing should be used to focus improvement efforts to achieve closer alignment. Management should uphold and advance the integrity, honor and dignity of the marketing profession in Nigerian banks by being honest in serving customers, employees and suppliers. Managers must serve as ethical role model for the marketing executives in the bank. They must not only verbally endorse integrity; they must practice it, because marketing executives may not take any code or ethics seriously if they see their immediate managers and other executives lacking integrity.
**Keywords:**Integrity Factor; Marketing Executives, Nigerian Banks, Integrity-Based Ethics Programs, The Trait model, The Behavior Model, Expectancy Theory.

## Introduction
The extent and scope of a bank manager's role in Nigeria will depend, of course on both the industry and organization within which he or she works, as well as on the present level of seniority (Uduji, 2013). However, bank managers have to supervise the work of the marketing executives, and to ensure that they function efficiently. A full understanding of what makes marketing executives perform well and of the problems that may affect performance in meeting the target is therefore essential for any bank manager. He or she will need to employ a wide range of skill, both interpersonal and professional, in order to resolve these problems. In a single day, a bank manager may be required to chair a meeting to look at ways of improving marketing efficiency, conduct performance appraisals, and delegate a task to a marketing executive. The same bank manager may also have to use specialist skills, in which his or her own integrity may be scrutinized by superiors. When managers make decisions that are judged by ethical criteria, these questions always seemed to be asked: why did she do it? Good motives or bad ones? His responsibility or someone else's? Who gets the credit, or blame? So often, responsibility for unethical acts can be placed on the individual who commits them. But the environment can have a profound influence as well. The issue of integrity in managing the marketing executives in Nigerian banks is a very crucial one at this time of steadily bank reformation processes (Uduji, 2013). Ethics programs can range from compliance – based to integrity – based. Integrity – based ethic programs go beyond the mere avoidance of illegality; they are concerned with the law but also with instilling in marketing executives and managers a personal responsibility for ethical behaviors. Integrity has to do with honor, moral rectitude, fairness and honesty. It can be a virtue which could be indispensable to successful management of marketing executives in banks.
Since integrity is a key issue in this study, it is necessary to spend more time defining it. Integrity is the aspect of

one's character rooted in his convictions which serve to deter him from taking advantage of his position or strength to gain at the expense of his organization, customer, and client or subordinate (Uduji, 2013). Defined in this manner, integrity does not mean the same as not being corrupt, since corruption may be motivated by one's desire to advance the interest of his organization, customer, client or subordinate. In Nigeria, corruption and bribery could manifest themselves in many ways. They could take the form of cash or material offers and promises. In a recruitment and selection of marketing executives, a more capable and most qualified can be rejected in favor of a less suitable and qualified one who comes from the same tribe or geo-political zone as the prospective manager, or who has bribed the prospective manager. Also, denial of a marketing executive promotion or favorable deployment (transfer or assigned to a more potentially customers and territories), exhibiting special preferences: allocation sales budgets, quotas and expenditure approvals, covering a favored marketing executive who commits an offence are all symptoms of lack of integrity that could exist in Nigerian banks. Infact, there are some application forms that might not be completed, without first of all finding a column that indicates the state or tribe of the applicants (Uduji, 2013). Therefore, it is the purpose of this study to highlight the significance and ambit of marketing executive in Nigerian banks and re-emphasize the role of managers in it. The study focused on the critical role that integrity factor plays in effectively managing the marketing executives in Nigerian banks. The study also made a few recommendations for improving the standard of probity in managing the marketing executives in Nigerian banks. The main research question of the study is whether questionable integrity of managers could be a serious hindrance to optimum performance of marketing executives in Nigerian banks.

**Theoretical Framework**

This study is guided by the Trait and Behavior models of leadership which advocate that leading is such an important process in all organizations – non profit organizations, government agencies, and schools as well as for- profit corporations – as it has been researched for decades. Early approaches to leadership, called the *Trait Model* and the *Behavior Model*, sought to determine what effective leaders are like as people and what they do that makes them so effective (Bass, 1990; House and Baetz, 1979; Kirpatrick and Locke, 1991; Yukl and Van Fleet, 1992). However, in analyzing the result of the study much was also drawn from *Expectancy Theory*, formulated by Victor H. Vroom (1964), which posits that motivation is high when workers believe that high levels of effort lead to high performance and high performance leads to the attainment of desired outcomes. Expectancy theory is one of the most popular theories of work motivation because it focuses on all three parts of the motivation equation: inputs, performance, and outcomes. Expectancy theory identifies three major factors that determine a person's motivation: *Expectancy, Instrumentality*, and *Valence* (Vroom 1964, Vroom and Deci, 1970).

The *Trait Model* of leadership focused on identifying those personal characteristics that cause effective leadership. Researchers thought effective leaders must have certain personal qualities that set them apart from ineffective leaders and from people who never becomes leaders. Decades of research and hundreds of studies indicate that certain personal characteristics do appear to be associated with effective leadership (Fleishman 1953, Fleishman 1967, Halpin and Winner 1957, Fleishman and Harris, 1962). Table 1 below identifies a list of the personal characteristics related to effective leadership. Notice that although this model is called the "trait" model, some of the personal characteristics that it identifies are not personality traits *per se* but rather are concerned with a leader's skills, abilities, knowledge, and expertise. Some of these characteristics are intelligence, self-confidence, and integrity and honesty. According to Jones and George (2003), leaders who do not posses these traits may be ineffective.

**Table 1: Traits and Personal Characteristics Related to Effective Leadership**

| Trait | Description |
|---|---|
| Intelligence | Helps managers understand complex issues and solve problems |
| Knowledge and Expertise | Helps managers make good decisions and discover ways to increase efficiency and effectiveness. |
| Dominance | Helps managers influence their subordinates to achieve organizational goals. |
| Self-Confidence | Contributes to managers' effectively influencing subordinates and persisting when faced with obstacles or difficulties. |
| High Energy | Helps managers deal with the many demands they face. |
| Tolerance for Stress | Helps managers deal with uncertainty and make difficult decisions. |
| Integrity and Honesty | Helps managers behave ethically and earn their subordinates' trust and confidence. |
| Maturity | Helps managers avoid acting foolishly, control their feelings, and admit when they have made a mistake. |

*Source:* Jones, G. R. and George J. M. (2003) *Contemporary management*, New York: McGraw – Hill

However, according to Morse and Reimer (1956) traits alone are not the key to understanding leader effectiveness. Some effective leaders do not posses all of these traits, and some leaders who do posses them are not effective in their leadership roles (Weaver, Trevino and Cochran, 1999). This lack of a consistent relationship between leader traits and leader effectiveness led researchers to shift their attention away from traits and to search for new explanations for effective leadership. Rather than focusing on what leaders are like (the traits they posses), researchers began to turn their attention to what effective leaders actually do – in other words, to the behaviors that allow effective leaders to influence their subordinates to achieve group and organizational goals (Paine, 1994; Neilson, 1987; Quinn and Jones, 1995). After extensive study in the 1940s and 1950s, researchers at Ohio State University identified two basic kinds of leaders' behaviors that many leaders in the United State, Germany and other countries engaged in to influence their subordinates, and these are *consideration* and *initiating structure* (Tscheuhin, 1971; Fleishman, 1967; Fleishman, 1953; Halpin and Winner, 1957). *Consideration* means behaviors indicating that a manager trusts, respects, and cares about subordinates. Leaders engage in *consideration* when they show their subordinates that they trust, respect and care about them. Managers who truly look out for the well-being of their subordinates and do what they can to help subordinates feel good and enjoy their work perform consideration behavior (Fielder, 1967; Ones, Viswesvaran and Schmidt, 1993).

According to Blake and Mouton (1978), *Initiating Structure* means behaviors that managers engage in to ensure that work gets done, subordinates perform their jobs acceptably, and the organization is efficient and effective. This indicates that leaders engage in *initiating structure* when they take steps to make sure that work gets done, subordinates perform their jobs acceptably and the organization is efficient and effective. Assigning tasks to individuals or work groups, letting subordinates know what is expected of them, deciding how work should be done, making schedule, encouraging adherence to rules and regulations, and motivating subordinates to do a good job are all examples of initiating structure (Hersey and Blanchard, 1982). Leadership researchers have identified leader behaviors similar to consideration and initiating structure. Researchers at the University of Michigan, for example, identified two categories of leadership behaviors, employee-centered behaviors and job-oriented behaviors that correspond roughly to consideration and initiating structure, respectively (Likert, 1961; Morse and Reimer, 1956). Models of leadership popular with consultants also tend to zero in on these two kinds of behaviors. For example Blake and Mouton (1978) focused on concern for people (similar to consideration) and concern for production (similar to initiating structure). These researchers advised that effective leadership often require both a high level of concern for performance (Rebello, 1995).

As another example, Hersey and Blanchard (1982) model focuses on supportive behavior (similar to consideration) and task-oriented behaviors (similar to initiating structure). According to them, leaders need to consider the nature of their subordinate when trying to determine the extent to which they should perform these two behaviors (Feidler, 1978). One might expect that effective leaders and managers would perform both kinds of behaviors, but research has found that this is not necessarily the case (Halpin and Winner, 1957). The relationship between performance for consideration and initiating structure behaviors and leader effectiveness is not yet clear-cut. Some leaders are effective even when they do not perform consideration behaviors or initiate structure behaviors, and some leaders are ineffective even when they do perform both kinds of behaviors (Flieshman and Harris, 1962). Like the trait model of leadership, the behavior model alone cannot explain leader effectiveness. Realizing this, researchers began building more complicated models of leadership, models focused not only on the leader and what he or she does, but also on the situation or context in which leadership occurs (House, 1971; Wofford and Liska, 1993). Therefore, this study is examined in the light of early approaches to leadership, called the trait model and the behavior model that sought to determine what effective leaders are like as people and what they do that makes them so effective. Victor Vroom (1964) expectancy theory was used to explain further the outcome of the study result.

**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:

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

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

 

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

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

Now, applying the finite multiplier

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

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

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

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

$$= 303$$

**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: Integrity Factor for Managing the Marketing Executives in Nigerian Banks**

| **Question** | **DD (%)** | **GD (%)** | **SA (%)** | **GA (%)** | **DA (%)** | **Mean** | **Std. Dev.** |
|---|---|---|---|---|---|---|---|
| The higher the manager, the more pivotal his position to the welfare of his marketing executives, and therefore the greater his opportunity to gain at the expense of his banks | 17 (5.6) | 26 (8.6) | 42 (13.9) | 110 (39.3) | 99 (32.7) | 3.85 | 1.14 |
| For managers of questionable integrity who are in Nigerian banks, inefficiency is very profitable | 11 (3.6) | 36 (11.9) | 58 (19.1) | 109 (36.0) | 89 (29.4) | 3.76 | 1.11 |
| As a result, a manager of questionable integrity in Nigerian banks tend to have a vested interest in the inefficiency of his marketing executives | 13 (4.3) | 18 (5.9) | 37 (12.2) | 118 (38.9) | 117 (38.6) | 4.02 | 1.07 |
| ***Overall Mean*** | | | | | | ***3.88*** | |

*Source: Field Survey, 2014*

As presented in table 1, the responses of 17 (5.6%) respondents who definitely disagreed, 26 (8.6%) respondents who generally disagreed, 42 (13.9%) respondents who somewhat agreed, 110 (39.3%) respondents who generally agreed and 99 (32.7%) respondents who definitely agreed as well as the mean response of 3.85 indicate that the respondents agree that the higher the manager, the more pivotal his position to the welfare of his marketing executives, and therefore the greater his opportunity to gain at the expense of his banks.

Having a mean response of 3.76 and 11 (3.6%) respondents definitely disagreeing, 36 (11.9%) respondents generally disagreeing, 58 (19.1%) respondents somewhat agreeing, 109 (36%) respondents generally agreeing and 99 (32.7%) respondents definitely agreeing, the respondents noted that for managers of questionable integrity who are in Nigerian banks, inefficiency is very profitable.

While 13 (4.3%) respondents definitely disagreed and 18 (5.9%) respondents generally disagreed, 37 (12.2%) respondents somewhat agreed, 118 (38.9%) respondents generally agreed and 117 (38.6%) respondents definitely agreed that as a result, a manager of questionable integrity is Nigerian banks tend to have a vested interest in the inefficiency of his marketing executives. With a mean response of 4.02, this is taken to be the general response of the sampled respondents.

With an overall mean response score of 3.88, it is the determination of the respondents that the question of managers' integrity is a serious hindrance to optimum performance.

 

**Test of Hypothesis**

The research hypothesis states that ***the questionable integrity of managers is not a serious hindrance to optimum performance of marketing executives in Nigerian Banks***.

Using the data presented in table 1 above, the General Linear Model was used in testing this hypothesis. The results are presented below.

**Table 2: Between-Subjects Factors**

| | | Value Label | N |
|---|---|---|---|
| Q1 | 1.00 | definitely disagree | 30 |
| | 2.00 | generally disagree | 49 |
| | 3.00 | somewhat disagree | 81 |
| | 4.00 | generally agree | 99 |
| | 5.00 | definitely agree | 44 |

*Source: Field Survey, 2014*

**Table 3: Descriptive Statistics**

| | Q1 | Mean | Std. Deviation | N |
|---|---|---|---|---|
| Q2 | definitely disagree | 1.2000 | .40684 | 30 |
| | generally disagree | 2.5510 | .50254 | 49 |
| | somewhat disagree | 3.6420 | .48241 | 81 |
| | generally agree | 4.2121 | .41089 | 99 |
| | definitely agree | 5.0000 | .00000 | 44 |
| | Total | 3.6073 | 1.15412 | 303 |
| Q3 | definitely disagree | 2.2667 | .82768 | 30 |
| | generally disagree | 3.1020 | .30584 | 49 |
| | somewhat disagree | 4.0000 | .00000 | 81 |
| | generally agree | 4.3838 | .48879 | 99 |
| | definitely agree | 5.0000 | .00000 | 44 |
| | Total | 3.9538 | .88279 | 303 |

*Source: Field Survey, 2014*

**Table 4: Box's Test of Equality of Covariance Matrices[a]**

| | |
|---|---|
| Box's M | 59.550 |
| F | 9.710 |
| df1 | 6 |
| df2 | 81266.937 |
| Sig. | .000 |

Tests the null hypothesis that the observed covariance matrices of the dependent variables are equal across groups.

a. Design: Intercept + p1a

**Table 5: Multivariate Tests[d]**

| Effect | | Value | F | Hypothesis df | Error df | Sig. | Noncent. Parameter | Observed Power[b] |
|---|---|---|---|---|---|---|---|---|
| Intercept | Pillai's Trace | .989 | 13761.172[a] | 2.000 | 297.000 | .000 | 27522.344 | 1.000 |
| | Wilks' Lambda | .011 | 13761.172[a] | 2.000 | 297.000 | .000 | 27522.344 | 1.000 |
| | Hotelling's Trace | 92.668 | 13761.172[a] | 2.000 | 297.000 | .000 | 27522.344 | 1.000 |
| | Roy's Largest Root | 92.668 | 13761.172[a] | 2.000 | 297.000 | .000 | 27522.344 | 1.000 |
| p1a | Pillai's Trace | .898 | 60.735 | 8.000 | 596.000 | .000 | 485.878 | 1.000 |
| | Wilks' Lambda | .112 | 147.507[a] | 8.000 | 594.000 | .000 | 1180.060 | 1.000 |
| | Hotelling's Trace | 7.828 | 289.633 | 8.000 | 592.000 | .000 | 2317.063 | 1.000 |
| | Roy's Largest Root | 7.816 | 582.302[c] | 4.000 | 298.000 | .000 | 2329.210 | 1.000 |

a. Exact statistic

b. Computed using alpha = .05

c. The statistic is an upper bound on F that yields a lower bound on the significance level.

d. Design: Intercept + p1a

**Table 6: Levene's Test of Equality of Error Variances[a]**

| | F | df1 | df2 | Sig. |
|---|---|---|---|---|
| Q2 | 62.631 | 4 | 298 | .000 |
| Q3 | 189.533 | 4 | 298 | .000 |

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

a. Design: Intercept + p1a

**Table 7: Tests of Between-Subjects Effects**

| Source | Dependent Variable | Type III Sum of Squares | df | Mean Square | F | Sig. | Noncent. Parameter | Observed Power[b] |
|---|---|---|---|---|---|---|---|---|
| Corrected Model | Q2 | 350.179[a] | 4 | 87.545 | 500.878 | .000 | 2003.512 | 1.000 |
| | Q3 | 187.583[c] | 4 | 46.896 | 292.542 | .000 | 1170.167 | 1.000 |
| Intercept | Q2 | 2787.531 | 1 | 2787.531 | 15948.570 | .000 | 15948.570 | 1.000 |
| | Q3 | 3555.137 | 1 | 3555.137 | 22177.462 | .000 | 22177.462 | 1.000 |
| p1a | Q2 | 350.179 | 4 | 87.545 | 500.878 | .000 | 2003.512 | 1.000 |
| | Q3 | 187.583 | 4 | 46.896 | 292.542 | .000 | 1170.167 | 1.000 |
| Error | Q2 | 52.085 | 298 | .175 | | | | |
| | Q3 | 47.771 | 298 | .160 | | | | |
| Total | Q2 | 4345.000 | 303 | | | | | |
| | Q3 | 4972.000 | 303 | | | | | |
| Corrected Total | Q2 | 402.264 | 302 | | | | | |
| | Q3 | 235.353 | 302 | | | | | |

a. R Squared = .871 (Adjusted R Squared = .869)

b. Computed using alpha = .05

c. R Squared = .797 (Adjusted R Squared = .794)

The Box's Test of Equality of Covariance Matrices result presented in table gives an F-value of 9.710 ($p < 0.05$). This result indicates that the observed covariance matrices of the dependent variables are equal across groups. The multivariate tests result in table 5 gives high F-values ($p < 0.05$) for the effect of questions 2 and 3 on the intercept and question one.

The result in table 6 shows high F-values of 62.631 (for question 2) and 189.533 (for question 3) ($p < 0.05$) 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 (intercept and question 1). This presents a similarity in results.

Also, as presented in table 7, the Tests of Between-Subjects Effects presents high F-values for the corrected model, intercept, and question 1. With p-values < 0.05, the results generated are not due to chance, thus are correct and significant. Also with r-square values of at least 0.871, a very strong relationship is established between question 2 and 3 of the research instrument and question 1. Having adjusted r-squared values that are at least 0.797, it is determined that at least 79.7% of change is caused by the independent variable. Based on this, the null hypothesis is rejected. Hence, the questionable integrity of managers is a serious hindrance to optimum performance of marketing executives in Nigerian Banks.

**Discussion of Research Finding**

From the results of the study analysis, the following findings can be generalized for the discussion:

1. The higher the manage, the more pivotal his position to the welfare of his bank, and therefore the greater his opportunity to gain at the expense of his bank.
2. For bank managers of questionable integrity who are in the "right" positions and branches, inefficiency is very profitable.
3. As a result, a bank manager of questionable integrity tends to have a vested interest in the inefficiency of his bank.
4. Though poor motivation is a contributory factor to questionable integrity, no bank in Nigeria can possibly provide all the legitimate incentives required by its managers to counter their propensity to cheat it. In other words, integrity does not depend only on motivations.
5. The integrity of a bank manager (Im) is an addictive function of the motivation from his bank (m), the value system of the bank manager (Vm), and the value of the society (Vs). Therefore: Im = f (M+Vm+Vs).
6. Since inefficiency is usually synonymous with poor performance, and a bank manager is in the privileged position of setting targets for his marketing executives and determining their performance, his marketing executive performance (Pm), is a multiplicative function of his motivation, ability, and integrity.

Thus:

Pm = f (M x A x I)

Thus, in addition to his motivation and ability, the integrity of the bank manager is an active variable in his performance. The American performance-model builders probably have missed it as the integrity of their managers can still be taken for granted. Nigerian writers have not yet paid much attention to it probably because they have assumed that with better education and training, an operational level of integrity could emerge. That most professional bodies in Nigeria today are beginning to integrate integrity topics in their conference packages tends to confirm the axiom that things attracts attention mostly when they are about getting out of order. And who then doubts that the problem of integrity in Nigerian banks is not getting out of order? But it can be argued that this theory of managerial performance can equally be applied to all bank workers in Nigeria in view of the fact that the bankers may also be gaining from inefficiency. This could be true only to a very limited extent. For one, bank workers have very little to gain from inefficiency. Secondly, the lower a worker is in the bank, the shorter the time spans of definite feedback, and the narrower the control mechanism he faces. These could narrow down the freedom of the operative to manoeuvre in the bank. Thus, a vigilant bank manager can detect questionable acts of operatives before a serious harm is done to the bank. But questionable acts of the bank manager may not usually be detected so quickly. The success of a bank in Nigeria is therefore dangerously dependent on the integrity of its key managers. This is the central finding of this study, when the hypothesis is rejected by showing that the questionable integrity of managers is a serious hindrance to optimum performance of marketing executives in Nigerian banks (Table 5, 6 & 7). Therefore, given that this is the result, one would like to know more on how bank managers have performed on the score-board of integrity. Based on the conclusions emanating from the cold data of previous studies, the integrity profile of many managers of Nigerian banks falls far below the level of effectiveness (Uduji, 2013).

A major finding of this study is that the questionable integrity of managers affects managing of marketing executives in Nigerian banks. This is reflected in the emerged model of managerial performance which states that:

Pm = f (M x A x I)

The analysis of the study indicates that questionable integrity affects management performance of Nigerian banks in five main ways:

1. It is a direct drain on the bank finances because money mismanaged is a minus to the profit of the bank.
2. It creates a scandal of the weak because like the manager, so are the marketing executives. The questionable integrity of the bank manager tends to be imitated by his marketing executives and peers.

3. It leads to indiscipline on the part of the marketing executives.
4. It leads to indiscipline on the part of the part of bank debtors and contractors when the bank manager soon finds that he cannot enforce rigidly the bank policies on the debtors and contractors. This results in the poor performance of the marketing executives in meeting their targets.
5. It results in a distorted income structure, as frail minds get attracted to employment opportunities in traditionally corrupt banks and financial institutions.

In bank employment in Nigeria, elaborated job descriptions are often prepared at great costs to the banks (sometimes, consultancy firms are contracted to handle the process), and specifications are derived from them to ensure that the most qualified marketing executive is hired. Also, promotion and disciplinary procedures are laid down and managers are expected to implement them consistently and fairly to the marketing executives without fear or favor. Therefore, the nature of managerial responsibilities in the bank is such that a high degree of integrity is called for. It is in the implementation of bank policies that the manager's integrity is tested through his personal discretion and judgment. A manager with high integrity will always not let sentiment, emotion or private gain cloud his objective. Integrity has to do with a strong moral commitment which is derived from the manager's personal and professional ambition. Managers who wish to maintain ethic and professionalism in bank should create reputation of sincerity for high integrity. But managers who wish to get rich quickly see a management position in the bank to be exploited for wealth; popularity and societal recognition which often short lived. Marketing expense account of a bank can lead to costly problems for the management. The folklore of bank marketing is full of expenditures with fictional contents. Expense account policies should be clearly set forth when managers and marketing executives are hired. Banks that expects the managers and marketing executives to be honest should make it clear that cheating on an expense account is grounds for dismissal. And management should consistently back up that policy with actions to promote integrity (Lacanster and Massingham, 2001; Kotler and Keller, 2006).

When bank manager discovers discrepancies in a marketing executive's expense accounts, the manager should review the situation with the marketing executive to be certain it is not simply an error or a misunderstanding of allowable expenses. Some managers simply disallow expenses they feel are questionable and not in order. Others go over the expense report with the marketing executive, putting the marketing executive on notice that the expense reports are being watched. But such matters are sensitive, and the bank manager must deal with each case as the situation warrants (Boone and Kurtz, 2004; Kotler and Armstrong, 2010). Padding expense accounts is one type of unethical behavior that questions the integrity of the manager and his marketing executives. But there is other – for example, recommending unreliable bank customer for a bank loan, or providing misleading information on debt recovery, questions the integrity of a manager and the marketing executive that manages the account. Bank managers who over look such unethical practices lack integrity and are asking for trouble. While the immediate consequences of allowing such behavior may not seem too great, this practice will likely result in more serious long-term consequences, such as bad debt and distress to the bank. Managers who uphold the integrity factor must take immediate action to put on end to unethical behaviors, in order to manage the marketing executives effectively.

When marketing executives are not performing up to standards, the challenge is not to fire them immediately, as often seem in Nigerian banks, but rather efforts should be made to help them overcome the challenges facing them, in order to become productive marketing executives (Lamb and Mc Daniel, 2004). More so, banks in Nigeria should not only be responsible for creating an environment which does not condone sexual harassment by its marketing executives; they should also be responsible for the third-party harassment, that is, harassment by managers and customers. If bank managers or supervisors are aware of the harassment by customers or managers, or even if they should have been aware of it, they have a responsibility to take actions to protect the marketing executive from further harassment, and not to pretend as if they are not aware of the incident. The necessary actions should include reassigning the marketing executives, requesting that the customer or supervisor, and/or advising them that the bank can no longer serve or keep them without a commitment to refrain from such behaviors. Therefore in order to create an environment which discourages sexual harassment, banks in Nigeria should develop comprehensive policies against sexual harassment. These policies should include statements about the behaviors which are prohibited; the penalties for misconduct; the procedures for education and training. Bank managers should be knowledgeable of these policies and ensure that they are followed. And by adhering to these policies, the integrity factors for managing the marketing executing in Nigerian banks could be enhanced.

**Conclusion and Recommendations**

The main finding of this study is that questionable integrity of managers constitutes a major hindrance to managing marketing executives effectively in Nigerian banks. Therefore, if banks in Nigeria are to manage their marketing executives effectively and efficiently, serious efforts should be made towards raising the level of integrity of managers in Nigerian banks. In planning and programming for a higher level of integrity, efforts should be directed at the determinants of integrity deposed in the emerged model of the study which states that:

1m = f (M + Vm + Vs).

Along with a general improvement of the conditions for service managers and marketing executives, should be the enforcement of a code of conduct for bank workers in Nigeria. A code of conduct will attempt to increase the performance of both the manager and Marketing executives in Nigerian banks by influencing positively the integrity factor in the emerged performance model of the study:

Pm = f (M x A x 1)

The integrity factors are in turn influenced through the Value System Sub-factor (Vm) of the Integrity model (Im):

Im = f (M + Vm + Vs)

Many banks in Nigeria include "Integrity" in their values and in their marketing communications to prospects and customers. Integrity has many meanings: living one's words, delivering on promises, alignment of beliefs and actions, wholeness, sincerity, and authenticity, to name a few. Opportunities abound in the daily world of marketing in the banking industry for breaks in integrity to occur. Breaks in integrity by bank managers have a particularly high negative impact. Marketing executives trust in managers based on observed actions more than spoken or written words. Furthermore, marketing executives in Nigerian banks tend to emulate their managers' behavior or that of their supervisors who appear to be valued. Trust is such an important factor, both to the marketing executives- manager relationship and to the overall banking-customer relationship in Nigeria, that integrity must be protected at all cost in order to preserve a high level of trust. Management should not assume everyone understands the meaning of integrity. A bank's interpretation of integrity, aligned with its values and mission, needs to be explicit. Uduji (2013) talks about "emotional bank account" wherein our actions make either deposits or withdrawals to our own or others' accounts. "If managers make and keep promises, they build a reserve of trust", he reasons.

In the high-trust banking industry in Nigeria, managers, marketing executives, customers, and suppliers genuinely would want to be part of the bank and eagerly refer others as potential employees and customers. Integrity is the basis of trust, which is not as much an ingredient of leadership as it is a product. It is the one quality in the banking industry that cannot be acquired, but must be earned. It is given by co-workers and followers; without it, the manager can't function. Organizational pursuit of integrity satisfies a basic human need for trust in relationships and breeds higher employee and customer loyalty, which leads improved performance and profitability. A bank can measure its "integrity quotient" by delineating all promises or agreements and measuring the degree to which they are kept with customers, employees, and suppliers. Steps should be taken to assure products and services fulfill their promises. Management of banks in Nigeria should regularly audit product and service performance relative to the promises made in the marketing campaigns and presentations, and use the assessment to focus improvement efforts to achieve closer alignment (Trisko, 2001). It is therefore recommend for managing the marketing executives in Nigerian banks:

1. The guiding values of integrity in Nigerian banks should be shared and clearly understood by everyone in the bank.
2. Managers in Nigerian banks should be personally committed to the values of integrity and be willing to take action on them.
3. The values of integrity in Nigerian banks should be considered in every decision making and be reflected in all important of the bank.
4. Information systems, reporting relationships, and performance appraisals in Nigerian banks should support and reinforce the values of integrity in the bank.
5. Workers at all levels in Nigerian banks should have the skills and knowledge to make ethically sound decisions on a daily basis.
6. Management should uphold and advance the integrity, honor and dignity of marketing profession in Nigerian banks by being honest in serving customers, employees and suppliers.
7. Bank managers in Nigeria must serve as ethical role model for their marketing executives. They must not only verbally endorse integrity, they must practice it, because marketing executives may not take any code of ethic seriously if they see their immediate managers and other executives lacking integrity.

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