## Job Enrichment: A Panacea to the Problem of the Demotivated

# Marketing Executives in the Banking Industry in Nigeria

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#### Abstract

The study was undertaken to analyze how job enrichment could be used to solve the problem of the demotivated marketing executives in the banking industry in Nigeria. The study was examined in the light of Hackmen-Oldham Model, which states that the way jobs are designed produces critical psychological states which in turn affect key personal and work related outcomes. The population of the study included the marketing executives of the consolidated banks in the commercial city of Lagos, Nigeria. A sample of 180 marketing executives was determined using a percentage formula. And because of the small sample size, the use of t-test was preferred for the hypothesis testing. The result shows a calculated t-value of 13.980, which is greater than the critical t-value of 2.92 and a p-value of 0.005 < 0.05, indicating that greater responsibility, authority, control and variety in the job related tasks do provide a stimulus for a demotivated marketing executive in the banking industry in Nigeria.

**Keywords:**Job Enrichment, Demotivated Marketing Executives, Banking Industry, Hackman-Oldham Model, Greater Responsibility, Variety in Job Related Tasks, Job Performance.

#### Introduction

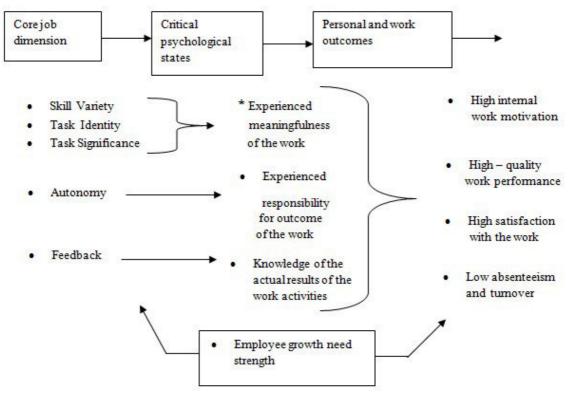
A demotivated marketing executive is one who has stopped improving and developing. Often these people have performed well in the past, but they reach a point where they seem to lose the drive or even the interest in striving for new goals. This is a significant problem for most managers in the banking industry in Nigeria. The demotivated marketing executives are not performing up to the expectations, and it is very difficult to get them to do so. Yet managers are hesitant to terminate their appointment. They often have developed very strong relationships with a few important bank customers, and they may still generate a large number of accounts without trying very hard. There are early signs of demotivation among the marketing executives in the banking industry in Nigeria. They may not prospect hard enough or they may not follow through. They seem to be sick or absent more, and working few hours. They seem to lack energy, time, enthusiasm, creativity, and a sense of humor. Their paper work may become sloppy, and the manager may get more complaints from their customers. Usually, these marketing executives are not keeping abreast of new bank products and technologies. They relish the past and resist changes in the industry (Uduji, 2007).

The changes in the Nigerian banking system demand the adoption of efficient and effective marketing executives that are target oriented. Competition in the industry are bringing innovations in product development, service delivery and customer services. Banks in Nigeria are adopting new marketing strategies to sell their products and remain in business. The roles of the marketing executives are becoming crucial to the growth and survival of the industry. Marketing executives are demonstrating aggressive effort to push the bank services to the market and win more customers. However, the majority of these marketing executives could require encouragement and special incentives to keep working. This is especially true of the banking industry in Nigeria, where the marketing executives often work alone, their hours are usually irregular, and they are often away from office. They confront aggressive, competing marketing executive from other banks. They often have an inferior status relative to the large account holders. They often do not have the authority to do what is necessary to win an account, and they sometimes lose large account they have worked hard to attract. Most of the marketing executive could believe that the higher their motivation, the greater the effort and resulting performance, reward and satisfaction. The course of managing these marketing executives seldom runs smooth, and emotions often run high on both sides of the process. Hence, this study was undertaken to analyze how job enrichment could be used to solve the problem of the demotivated marketing executives in the banking industry in Nigeria. The findings will contribute immensely to understanding why marketing executives are sometimes demotivated, and also proffer means of remedies in the banking industry in Nigeria (Nwude and Uduji, 2013).

#### **Theoretical Framework**

This study is guided by Hackman-Oldham Model of job enrichment. Herzberg's theory served as an impetus for more sophisticated explanations of how manager can design jobs to make them intrinsically interesting for employees (Herzberg, Mansner and Snyderman (1959). For example, the Hackman-Oldham approach, summarized in figure 1, proposed a more complete model of job design. According to this model, the way jobs are designed (for instance, variety of skills required, autonomy and feedback) produces critical psychological states (such as experienced meaningfulness of the work), which in turn affect key personal and work-related outcomes (Hackman, Oldham, Janson and Purdy, 1975; McGregor, 1960; Vroom, 1964; Arnold, 1981; Adams 1965; Ronens, 1986).

The outcomes include high internal drive to succeed, attention to quality, satisfaction with the work itself, and low rates of absenteeism and turnover. For these outcomes to occur, employees must feel that their jobs are meaningful, that they can accept personal responsibility for a job well done, and that they receive accurate feedback that tells them how well they do their jobs.



#### Figure 1: Hack man-Oldham Model of Job Enrichment

Source: Hack man, J. R; Oldham, G; Janson, R; and Purdy, K. (1975) "A New Strategy for Job Enrichment" *California Management Review*, 16: 57-71.

Hackman, Oldham, Janson and Purdi (1975) refer to these conditions as *Psychological States* and indicate that these states are more likely to be present when jobs are designed so that employees utilize a greater variety of skills; are responsible for completion of a whole, identifiable piece of work; have an opportunity to perform tasks that have a positive effect on the lives of others; enjoy autonomy and discretion in decision making; and can learn where they stand by receiving accurate information about job performance. Providing all five of these core dimensions in a single job results in *job enrichment*, which allows a person to grow and develop. A supportive leadership style is necessary for job enrichment to work. The leadership notion of *empowerment* can be consistent with the idea that enriched jobs create conditions most likely to motivate employees (such as demotivated marketing executives to achieve favourable result). Uduji (2008) remarked that managers w2ho empower marketing executives give them greater responsibility, freedom and influence to set performance standards, reducing the need to monitor and control their behavior through close supervision.

According to McGregor (1960) important aspects of motivation are how people perceive that certain work behavior will be rewarded and how fair or equitable the rewards are. Following herzberg's work (1959), Hack

Man and Oldham purposed this model of job design as shown in figure I. the Hack Man and Oldham model of job design illustrates that a well designed jobs lead to high motivation, high quality performance, high satisfaction and low absenteeism and turnover. Gomez-Mejia and Balkin (2002) noted that these outcomes occurs when people experience three critical psychological states:

- When they believe they are doing something meaningful because their work is important to other people;
- When they feel personally responsible for how the work turns out;
- When they learn how well they performed their jobs.

According to Bateman and Snell (2002), these psychological states occur when people are working on enriched jobs, that is jobs that offer the following five core job dimensions:

- *Skill Variety-* different job activities involving several skills and talents. For example, where employees decide what skills they need and grade themselves on their performance. Rewards are also based on ability to teach others new skill.
- *Task Identity* the completion of a whole, identifiable piece of work.
- *Task Significance-* an important, positive impact on the lives of others.
- Autonomy- independence and discretion in making decision.
- *Feedback* information about job performance.

Boone and Kurtz (2004) remarked that the most effective job enrichment increases all the five core dimension shown above. While Lamb, Hair and McDaniel (2004) emphasized that a person's growth need strength will help determine just how effective a job enrichment program might be. *Growth need strength* shown in the model of figure I can be the degree to which individuals want personal and psychological development. The review shows that job enrichment can be more successful for people with high growth need strength, but very few people can respond negatively. This is what prompted this study to be examined in the light of Hackman and Oldham Model of job design.

#### **Research Methodology**

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

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

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

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

Where:

n = the sample size

- Z = standard error associated with chosen level of significance
- P = estimated variability in the population

Q = (100 - P)

e = acceptance error

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

assistants for the main inquiry. It also provided the researcher with the opportunity to come out with the final version of the research instruments. The pilot survey enabled the investigator to estimate the cost component of the main study. And because of the small sample size of the main inquiry, the use of a t-test was preferred for the hypothesis testing.

Data Analysis and PresentationScale:Definitely Disagree (DD)Generally Disagree (GD)Somewhat Disagree (SA)Generally Agree (GA)-Definitely Agree (DA)

1

2

3

4

5

# Table 1:Perception about greater responsibility, authority, control and variety in job related tasks<br/>as a stimulus for motivating marketing executives in the Nigerian banking industry

Questions	DD	GD	SA	GA	DA	Mean	Std.
	(%)	(%)	(%)	(%)	(%)		Dev
Marketing executives thrive on challenge like	3	20	41	59	57	3.82	1.05
greater responsibility, authority and control over their job	(1.7)	(11.1)	(22.8)	(32.8)	(31.7)		
Variety in a job-related task can provide a	13	15	38	66	48	3.67	1.17
stimulus for a de-motivated marketing executive	(7.2)	(8.3)	(21.1)	(36.7)	(26.7)		
Every marketing executive want to feel that	0	0 (0.0)	0 (0.0)	72	108	4.60	0.49
they are performing a meaningful task that	(0.0)	, í		(40.0)	(60.0)		
will make a significant contribution to their					. ,		
banks and/or to those around them							

Source: Field Survey, 2013

As presented in table 1, 3 respondents (1.7%) and 20 respondents (11.1%) definitely disagreed and generally disagreed respectively that marketing executives thrive on challenge like greater responsibility, authority and control over their job. 59 respondents (32.8%) and 57 respondents (31.7%) definitely agreed and generally agreed respectively to it while 41 respondents (22.8%) somewhat agreed to this. Having a mean response of 3.82, it is the general view of the respondents that marketing executives thrive on challenge like greater responsibility, authority and control over their job.

13 respondents (7.2%) and 15 respondents (8.3%) respectively definitely disagreed and generally disagreed that variety in a job-related task can provide a stimulus for a de-motivated marketing executive. However, this is not the opinion of 38 respondents (21.1%), 66 respondents (36.7%) and 48 respondents (26.7%) who somewhat agreed, generally agreed and definitely agreed respectively that variety in a job-related task can provide a stimulus for a de-motivated marketing executive. This is taken to be the general opinion of the respondents as the mean response score is 3.67.

72 respondents (40%) and 108 respondents (60%) generally agreed and definitely agreed respectively that every marketing executive want to feel that they are performing a meaningful task that will make a significant contribution to their banks and/or to those around them. With a mean response score of 4.6 this shows that the sampled respondents definitely agreed that every marketing executive want to feel that they are performing a meaningful task that will make a significant contribution to their banks and/or to those around them.

#### Test of Hypothesis

Greater responsibility, authority, control and variety in job related tasks do not provide a stimulus for a de-motivated marketing executive in the banking industry in Nigeria.

To test this hypothesis, the mean response score presented in table 1 were tested using the t-test.

## Table 2: One-Sample T-Test Descriptive Statistics

	Ν	Mean	Std. Deviation	Std. Error Mean
mean perception about greater responsibility, authority, control and variety in job related tasks as a stimulus for motivating marketing executives in the Nigerian banking industry		4.0300	.49930	.28827

Source: Field Survey, 2013

#### Table 3: One-Sample Test

	Test Value $= 0$							
			Sig.	Mean	95% Confider the Dif			
	t	df	(2-tailed)	Difference	Lower	Upper		
mean perception about greater responsibility, authority, control and variety in job related tasks as a stimulus for motivating marketing executives in the Nigerian banking industry		2	.005	4.03000	2.7897	5.2703		

Source: Field Survey, 2013

Table 2 shows that the mean perception of the respondents on whether greater responsibility, authority, control and variety in job related tasks acts as a stimulus motivating marketing executives in the Nigerian banking industry. With a mean response score of 4.03, the respondents generally agree that it does.

Table 3 presents the t-value with which it is being determined whether the mean perception score is significant. Having a calculated t-value of 13.980, which is greater than the critical t-value of 2.92 and a p-value of 0.005 < 0.05, this mean perception score is significant. Therefore, the null hypothesis is rejected. Hence, greater responsibility, authority, control and variety in job related tasks provide a stimulus for a de-motivated marketing executive in the banking industry in Nigeria.

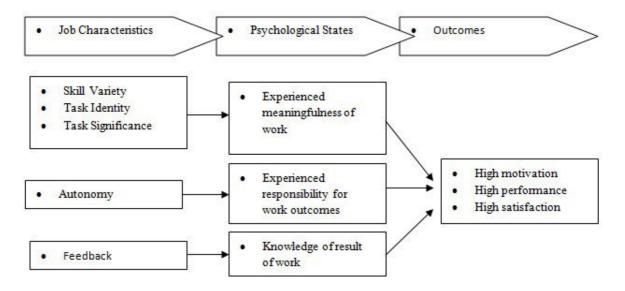
#### **Discussion of Research Finding**

The major findings of this study suggest that marketing executives in the banking industry in Nigeria thrive on challenge. And one way marketing managers can challenge marketing executives in this industry is by giving them greater responsibility, authority, and control over their jobs. Also, the finding shows that most marketing executives like to have variety in their job-related tasks. Doing the same thing over and over again quickly becomes boring to a marketing executive who is seeking challenge. Therefore, if marketing managers in the banking industry in Nigeria can vary some aspects of the marketing job, this can provide a stimulus for increased levels of motivation to the marketing executives. Again, the finding indicates that like everyone else, marketing executives want to feel that they are performing a meaningful task that will make a significant contribution to their banks and to those around them. Marketing managers in the banks should make sure that each marketing executives understands the importance of his or her contributions to the bank performance in Nigeria.

In order to create a division of labour and design individual jobs to encourage demotivated marketing executives in the banking industry in Nigeria, this study proposes ways other than job simplification to group tasks into jobs: job enlargement and job enrichment. By job enlargement, the study suggests increasing the number of different tasks in the job of a marketing executive by changing the division of labour. The idea behind job enlargement in the banking industry is that increasing the range of tasks performed by a marketing executive will reduce boredom and fatigue and may increase motivation to perform at a high level to achieving a given target for the months. On the other hand, by job enrichment, the study suggests increasing the degree of responsibility a marketing executive has over a job in the bank by, for example, (1) empowering the market executives to experiment to find new or better ways of meeting their customers, (2) encouraging the marketing executives to develop new marketing skills, (3) allowing the marketing executives to decide how to do the work and giving them the responsibility for deciding how to respond to unexpected situations and (4) allowing the marketing executives to monitor and measure their own performance. The idea behind job enrichment in the bank industry

for the marketing executives is that increasing the marketing executive responsibility increases their involvement in their job and thus increases their interest to achieve their target as shown in table 2 of the Friedman Non-parametric tests descriptive statistics of the study.

In general, marketing managers in the banks who make design choices that increase the job enrichment and job involvement should increase the degree to which marketing executives behave flexibly rather than rigidly or mechanically. Specifically, specialized jobs for demotivated marketing executives should lead them to behave in predictable ways; marketing executives who perform a variety of tasks and who are allowed and encouraged to discover new and better ways to perform their jobs are likely to act flexibly and creatively. Thus, Marketing Managers in the banking industry in Nigeria whom enlarge and enrich jobs create a flexible organizational structure, and those who simplify jobs create a more formal structure. If marketing executives are also grouped into self-managed work teams, the bank is likely to be flexible because the marketing team members provide support for each other and can learn from one another thereby avoiding demotivation (Boone and Kurtz, 2004). Therefore, Hackman and Oldham's job characteristics model is an influential model of job design that can explain in detail how marketing managers can make jobs more interesting and motivating for marketing executives in the banking industry in Nigeria. Just as it is shown in figure 2, Hackman an Oldham's model can be used to describe for the marketing managers the likely personal and organizational outcomes that will result from an enriched and enlarged job for marketing executives in the banking industry.



#### Figure 2: The Job Characteristics Model

Source: Hack man, J.R and Oldham, G.R (1980) Work Redesign, Reading, MA: Addison-Wesley.

In the light of Hackman-Oldham Model, the job of a marketing executive can have five characteristics to determine how motivating the assignments are. These characteristics can determine how the marketing executives reacts to their works in the bank, and hence lead to outcomes such as high performance and satisfaction and how absenteeism and turnover. The T-test value of table 3 agreed with Hackman and Oldham that these five job characteristics shown in figure 2 can affect a marketing executive's motivation because they affect three critical psychological states. This indicates that the more the marketing executives in this job feel that the marketing work is meaningful and that they are responsible for work outcomes and responsible for knowing how these outcomes affect others, the more motivating the job becomes, and the more likely the marketing executives are to be satisfied, and to perform at a high level. In addition, marketing executives who have jobs that are highly motivating are called on to use their skills more and to perform more tasks, and they should be given more responsibility for doing the job. All of the foregoing should be characteristics of jobs and marketing executives in flexible structures where authority is decentralized and where they commonly work with others and must learn new skills to complete the range of tasks for which their group is responsible.

#### **Conclusion and Recommendations**

One way to solve the problem of the de motivated marketing executives in the banking industry in Nigeria is to

enrich jobs. The 'Scientific' Management school divided work into component parts, at which each worker, by repletion, become proficient and bored. Aim for variety, multi skilling, and high interest levels can be a panacea to the problem of the demoted marketing executives in Nigerian banks. The interest in the job of a marketing executive depends on the content of the work, its complexity, and the sense of achievement generated by successful meeting the assigned targets. The job satisfaction of marketing executives in the banks refer to all the characteristics of the job itself that the de motivated marketing executive find rewarding, fulfilling, and satisfying, or frustrating and unsatisfying. Seven different dimensions are indicated to the marketing executives' job satisfaction:

- 1. The enlargement and enrichment of job itself in the bank
- 2. Fellow marketing executives in the bank
- 3. Supervision of the marketing executive in the bank
- 4. The bank policies and support for the marketing executives
- 5. Pay package for the marketing executives in the bank
- 6. Promotion and advancement opportunities for the marketing executives in the bank
- 7. The customers of the marketing executives in the bank.

The marketing executive's total satisfaction with their job is a composite of their satisfaction with each of these elements. The rewards received by a marketing executive have a major impact on the individual's satisfaction with the job and the total work environment. The seven dimensions of satisfaction can be grouped, like reward, into two major components- intrinsic and extrinsic. Intrinsic satisfaction is related to the intrinsic rewards the marketing executive obtains from the job, such as satisfaction with the job enrichment and with the opportunities for personal growth and accomplishment which the job provides. Extrinsic satisfaction is associated with the pay, bank policies and support, supervision, fellow marketing executives, chances for promotion and the bank customers.

The amount of satisfaction marketing executives obtain from their jobs is also influenced by their role perceptions. The marketing executives who perceive large amounts of conflict in the demands placed on them tend to be less satisfied than those who do not. So are those who experience great uncertainty in what is expected from them on the job. A marketing executives job satisfaction is likely to have an impact on the individual's motivation to perform. The more varied the job content, the greater the need for new skills. Marketing managers are recommended to try to apply multi disciplinary, cross-functional working in teams. This would help to develop new skills, which may need formal training. Although training may take marketing executives away from their workloads, it is beneficial in adding to variety and is essentially motivational. Marketing Manager should encourage every marketing executive to think of portable skills as their personal capital; and also should consider making the acquisition of new skills an element in bonuses and pay rises for the marketing executives in the Nigerian banks. With good management, the acquired skills of each marketing executive will more than justify the extra rewards. Again, if a marketing manager give a whole task to one marketing executive, instead of splitting it between several, it will add more variety and responsibility to their job. And it is also a good way of increasing staff involvement and commitment level as well as developing otherwise skills of the executive. It is recommended that marketing mangers in the banks should provide the de motivated marketing executives with variety by giving them new tasks, making them members of quality and other project teams, sending them on special customer visits, and so on. The guiding principle is to stimulate enthusiasm in the de motivated marketing executive. Encouraging the de motivated marketing executives to use their initiative to improve efficiency enriches jobs and increase variety. Marketing manager should ask them for suggestions and if possible, act on the answer they give. This is because, feeling comfortable making suggestions is enriching in itself; and constantly looking to see how a task can be improved adds to the variety of the job. But marketing managers must be aware that, though that an atmosphere that has been unresponsive in the past may restrain the demotivated from volunteering his or her ideas.

Finally, de motivation must first be analyzed before a manager can do anything about it. It may be caused by stressed, emotional problems, or physical illness. Alternatively, there may be something wrong with the job itself, or with the marketing executive approach to it. Therefore, managers should talk to the demotivated marketing executive in order to identify where the problem lies, and tailor the remedy to the cause, for example by arranging secretarial help for the demotivated who is over worked. And when two marketing executives seem to be constantly at logger heads, masterly tact is usually required to replace the element of confrontation with collaboration. One course of action is to move the two into a large marketing team, insisting that they co-operate with and not ignore each other; or to have the two executive swap roles for a while, so that they can gain an understanding of each other's work load. Real job enrichment can produce cost savings as well as increasing motivation. Training for a marketing executive can be both a means to and a form of job enrichment. Marketing

executives in the banking industry often prefer a difficult job to a boring one. Most marketing executives would prefer to be considered as experts in their jobs, and to be treated accordingly. The demotivated marketing executives in the banks who have kept valuable suggestions quiet for years should be helped to open up.

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