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An Integrative Theory for Managing the Marketing Executives in Nigerian Banks

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Abstract

Encouraging creativity among the marketing executives is such a pressing organizational concern that many banks in Nigeria are hiring outside experts to help them develop programs to train their managers and executives in the art of creative thinking and problem solving. The systems approach to management is an integrative theory that attempts to present and operate an organization as a unified, purposeful system composed of inter-related parts. The study was guided by the work of the learning theorist Peter Senger that offers a powerful conceptual framework for harnessing the knowledge and skills of employees, for developing those skills further, and for creating networks of ideas and concepts that can lead to innovation and success. A sample of 303 marketing executives in selected banks in Nigeria was determined using the finite multiplier. From the analysis of the study, Kendall's W coefficient of 0.483 was obtained, which indicates an average concordance among the respondents and shows the level of agreement among the respondents. Also the result presented gives a chi-square value of 292.534. This value is greater than the critical chi-square value of 5.991 (X^2 cal = 292.534 > X^2 critical = 5.991). This result is significant as $P < 0.05$. Hence, the null hypothesis is rejected, indicating that a bank in which managers try to maximize the ability of marketing executives and groups to think and behave creatively will perform exceptionally. This reveals that without new ideas, marketing executives in Nigerian banks are unlikely to achieve the breakthrough that generates real success. Creative thinking is a team responsibility in which all marketing executives and managers should participate. Any systematic approach to improving performance needs to challenge existing ways of working. Marketing executives looking to improve must learn to generate their own tasks, tackle problems, agree on solutions, and implement their decisions with confidence. It is therefore recommended that top managers must allow every marketing executive in the bank to develop a sense of personal mastery. Managers should empower marketing executives and allow them to experiment and create and explore what they want. As part of attaining personal mastery, banks need to encourage marketing executives to develop and use complex mental models-sophisticated ways of thinking that challenge them to find new or better ways of performing a task-to deepen their understanding of what is involved in a particular marketing activity in order to develop a taste for experimenting and risking. Managers should do everything they can to promote marketing executives team creativity. Managers should emphasize the importance of building a shared vision- a common mental model that all marketing executives should use to frame problems or opportunities. Managers should encourage systems thinking (a concept drawn from integrative theory). Managers must recognize the effects of one level of learning on another, since there is little or no point in creating teams of marketing executives to facilitate learning when they do not also take steps to give the marketing executives the freedom to develop a sense of personal mastery.

Keywords: Integrative Theory, Marketing Executives, Nigerian Banks, Learning Organization, System Thinking, Brainstorming, Delphi Technique, Nominal Group Technique, Production Blocking.

Introduction

Any systematic approach to improving performance may need to challenge the existing ways of working. Marketing executives looking to improve performance may need to learn how to generate their own tasks, tackle problems, agree on solutions, and implement their decisions with confidence. One hallmark of a good manager may be his ability to motivate subordinates to give their best efforts each day. This may not be an easy task for managers of marketing executives in Nigerian banks. The work can be boring and distractions abound, but a bank bereft of good managers may accomplish little. The management of marketing executives in Nigerian banks is undergoing dramatic changes. These changes are being driven by several behavioral, technological, and managerial forces that are dramatically and irrevocably altering the way marketing executives understand, prepare for, and accomplish their jobs. Among the behavioral forces are rising customer expectations, globalization of markets, and demassification of domestic markets; technological forces which include marketing team automation, virtual marketing offices, and electronic marketing channels; and managerial forces which consist of a shift to direct marketing alternatives, out-sourcing of marketing functions, and a blending of the bank operations and marketing functions (Uduji, 2013). The bank consolidation exercises in Nigeria requires that the marketing executives and those who manage them are realizing that these changes affect every aspect of marketing management in the bank, from the way the marketing department is structured to the selection, training, motivation, and compensation of individual marketing executives. Banks in Nigeria are being "reinvented" to better address the needs of the changing market place. A number of critical issues have been identified in reinventing the management of marketing executives in Nigerian banks, including the following: (1) building long-term relations with the bank customers, including assessing customer value and prioritizing bank customers;)2) creating bank marketing structures that are move nimble and adoptable to the needs of different customer groups; (3) gaining greater job ownership and commitment from marketing executives by removing functional barriers within the bank and leveraging the team experience; (4) shifting style of managing the marketing executives from commanding to coaching; (5) leveraging available technology for marketing success; and (6) better- integrating marketing executive performance evaluation to incorporate the full range of activities and outcomes relevant within the job of bank marketing in Nigeria today (Uduji, 2013). In the broadest perspective, the bank consolidation exercise issues in managing the marketing executives can represent three key themes: (1) innovation-willingness to think "outside the box", do things differently, and embrace change; (2) technology-the broad spectrum of technological tools now available to bank managers and bank marketing; and (3) leadership- the capability to make things happen for the benefit of the bank and its customers (Uduji, 2013).

With less product differentiation and greater customer and competitive pressures, the bank marketing tasks are becoming increasingly difficult and complex. Large customer accounts are requiring more sophisticated marketing strategies. The marketing executives are managed to be able to identify and develop relationship with the high profit potential customers. Banks are distinguishing themselves by the relationships they are developing with their main account customers. Managing the marketing executives is becoming more important and strategic to the ultimate success of most banks in Nigeria. Along with the changes in their approaches to customers, marketing executives are steadily changing themselves and the way they think; they are becoming more in-depth customer knowledge and more sophisticated in marketing and service skills. The success that Nigeria banks will enjoy may depend largely on their ability to enable, support, and assist marketing executives in developing profitable relationships with their major account holders. As the roles of the marketing executives are changing, so is the role of the bank managers, as they are likely to provide support and resources more frequently than one-on-one coaching. Managers may focus on internal coordination of the marketing efforts so that their marketing executives can spend more time with the main account holders. Increasingly, bank managers may be asked to manage multiple marketing channels-marketing executives, as well as telemarketing and electronic marketing. The demanding, controlling, volume-oriented manager is becoming a dying breed, as the most successful managers are seen as team leaders rather than bosses, who still direct and advise the marketing executives, but through collaboration and empowerment, instead of control and domination. The systems approach to management is an integrative theory that attempts to present and operate an organization as a unified, purposeful system composed of interrelated parts. Rather than deal separately with the various parts of an organization, for example, planning separately for each of the production, marketing and finance departments, the system approach tries to give managers a whole. In so doing, the systems theory tells us that the activity of any part of an organization affects the activity of every other part.

According to (Uduji, 2013), a system is an assemblage of objects or functions united by some interactions or interdependence to form a complex unity. It is then, two or more factors which stand in some definite relationship to each other and among which an action in one causes a reaction in another. For example, an enterprise is an assemblage of organizational functions, production, marketing and finance. None is the enterprise by itself. It is the interaction between them that forms the enterprise system. An action in say, production planning, should recognize that any change in production will affect marketing, manpower and finance, so that the production planning exercise needs to be done to accommodate the reactions in the various departments. The systems approach (integrative theory) for managing the marketing executives in Nigerian banks will be looking at the bank management as a system, and each of operation, marketing, personnel as a sub-system. The sub-system approach could be significant in the pursuit of the management functions of planning and controlling the marketing executives in Nigerian banks. In connection with organizing, Senge (1990) stated that the systems approach stresses interrelatedness of activities in organization as opposed to the isolated departmentation attribute to the traditional organizational theory. The parts that make up the whole of a system are called "sub-systems" and each system in turn may be a sub-system of a still larger whole. Thus a marketing department is a sub-system of a bank branch, which may be a sub-system of a particular registered bank in Nigeria, which may be a sub-system of a conglomerate or industry, which is a sub-system of the Nigeria economy as a whole. From such a perspective, the bank manager may be able to see the needs and operations of various departments as parts of a large whole, which is his particular bank. The integrative theory for managing the marketing executives in Nigerian banks could be involving the concept of synergy, attempting to show that the whole is greater than the sum of its parts. The study would concentrate on how the involvement, cooperation and interaction of the marketing executives in sharing and solving the management vision, can make them more productive than if they had been isolated. It is expected that the findings of this study would enhance the performance of the consolidated banks in Nigeria.

Theoretical Framework

This study was guided by the works of the learning theorist Peter Senge, who became one of the most widely, read and discussed management thinkers of the 1990s. His major work (1990), *The fifth Discipline*, articulated the concepts of systems thinking and the learning organization, terms which are now part of the standard management vocabulary. Systems thinking, 'the fifth discipline' of the title (the others are pernal mastery, shared vision, team learning and mental models) can help organizations to view themselves as totalities and understand the interconnected natures of organizations themselves and their relationship with their environment. Senge's (1990) view of management is highly humanistic, and he contrasts his 'learning organization' which enables and grows people, with 'controlling organizations' which confine and limit them. According to Woodman, Sawyer and Graffin (1994), Senge has a strong philosophy of management which reaches out to encompass many disciplines besides organization studies. Unlike other management gurus, he seeks not so much to revolutionize the organization as to revolutionize the thinking that goes into the organization. It is almost impossible to overemphasize the importance and value of thinking and learning in his philosophy. In *The Fifth Discipline,* Senge calls for a complete shift not only in thought but in approaches to thought (Nonaka, 1991). Principal to this change is the view that people and organizations must be proactive rather than reactive, and seek to create their own reality rather than waiting for events to happen. To do this, they need certain skills, the five disciplines, of which systems thinking is foremost. Senge (1990) approach is very humanist and human-centered. He sees the organization as having a responsibility to awaken and draw upon the human potential of its members. Only by harnessing the learning and thinking potential of everyone in the organization, from top to bottom, and combing all of this learning into an interconnected and systemic whole can the organization be sure of success. He identified five principles for creating a learning organization, as shown in figure I, below.

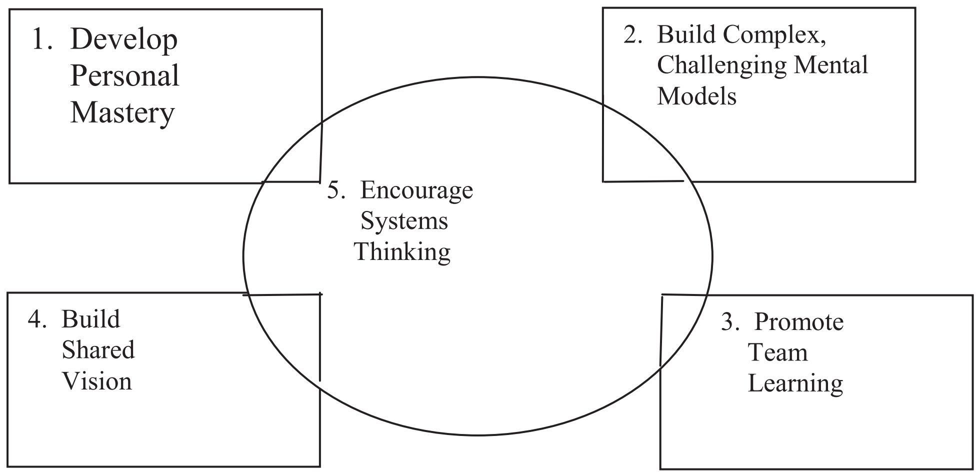

Figure 1: Senge's Principles for Creating a Learning Organization
Source: Jones, G.R and George, J.M. (2003) *Contemporary Management,* New York: McGraw-Hill *Education*.

The concept of the learning organization emerged in the late 1980s, from work done at MIT and also at Royal Dutch/Shell, whose then Director of Planning Arie de Geus wrote a seminar article on this subject for *Harvard Business Review* in 1988 (Geus, 1988). Senge's definition of the learning organization is deliberately fuzzy: Learning organizations are organizations where people continually expand their capacity to create the results they truly desire, where new and expansive patterns of thinking are nurtured, where collective aspirations is set free, and where people are continually learning how to learn together (Senge, 1990; Senge, Roberts, Rose, Smith and Kleiner, 1994). Learning organizations happen when business strategy requires that you harness the collective intelligence and commitment of your workforce; when 'top management can no longer supply the thinking for everyone in the company' then organizational learning becomes essential (Bryner, Markora and Senge, 1996). This inspirational model of the organization is contrasted with the controlling organization; which essentially functions by containing people, rather than growing them. Kofman and Senge (1993) compared the learning organization concept with other managerial concepts such as TQM, empowerment, innovation and finding core competencies, and claims that they are all in part of the same fundamental purpose: to marry the individual development of every person in the organization with superior economic performance. According to Argyris (1992), the benefits of the learning organization are numerous, and not all have directly to do with business success. Reasons for developing a learning organization include improving quality, to improve customer service, to gain competitive advantage, to increase employee commitment, to improve the management of change (Bouchard, Barsalox and Drauden, 1994). If there is one single thing learning organization does well, it is helping people embrace change. Although, change and learning may not exactly be synonymous, but they can be intricably linked, to encourage truth in the organization, because the times demand it, and to help management better recognize interdependence (Diehl and Stroebe, 1987). This last reason taps directly into the philosophical level of Senge's work, which sees organizations not just as money-making entities but as forms of human organization, through which individual human beings develop and reach for their own aspirations. As noted in Dalkey (1989), this is not a separate aspect of the organization, rather by encouraging human development and harnessing that development to its own goals, the organization will prosper. By 'interdependence' Senge (1990) means not just the interdependence of employees and organization, but the fact that human beings are essentially social animals and that learning is a group rather than solitary activity.

According to Gustafson, Shulka, Delbecq, and Walster (1973) learning new skills and capabilities changes the way of seeing the world; new learning might cause organization to view a customer in a different way, or question assumptions that underlie the firm's definition of its market. These new awareness and sensibilities in time evolve into new attitudes and beliefs, new ways of seeing the world. In organizational terms, these can result in the development of new cultures. The confidence acquired from learning new things can enhance world view and lead organization towards new horizons and new learning (Argyris, 1964). In *the Fift Discipline*, Senge (1990) begins by identifying five key 'component technologies' which, when brought together, will create the learning organization. These are personal mastery, mental models, building shared vision, team learning and systems thinking. It is systems thinking, the 'fifth discipline', to which he assigns primacy of place (Argyris, 1993; Nonaka and Takeuchi, 1995). *Personal Mastery* in Senge's view, represents not dominance over others but mastery of one self, as in mastering a skill or craft: 'Personal mastery' is the discipline of continually clarifying and deepening our personal vision, of focusing our energies, of developing patience, and of seeing reality objectively (Argyris, 1957). As such, it is an essential cornerstone of learning organization-the learning organization's spiritual foundation (Liket, 1967). The building blocks of personal mastery are many and varied, ranging from a Western, quasi-platonic commitment to truth to a daoist-inspired acceptance of the 'power of powerlessness' (Argyris, 1970). Critical to personal mastery are an understanding of the use of the subconscious and the ability to see things in their interconnected states as parts of large wholes (Senge, 1990). *Mental Models* represent the fundamental assumptions or generations that we make about organizations, our work and ourselves (Argyris, 1978). Everyone has these, Senge (1990) noted that the important thing is to make sure that the mental models in place are helping, not hindering, the organization. Preconceptions or misconceptions about the organization are often responsible for holding it back. Part of the learning process must be an examination of these models, looking at ourselves in the mirror and scrutinizing our own views (Nonaka and Yamanouchi, 1989). *Building shared vision* follows on from the above. According to Senge (1990), it requires the deliberate creation and dissemination of a mental model that accurately represents the organization's goals and values. Creating and disseminating this vision is one of the tasks of leadership (Nonaka, 1994). *Team learning* presents difficulties. Learning is a social activity, yet groups learn more slowly than individual (Argyris and Schon, 1978). The key to team learning is dialogue, which is the capacity of members of a team to suspend assumptions and enter into a genuine 'thinking together' (Senge, 1990). *Systems thinking* are 'a discipline for seeing wholes', for seeing interrelationships rather than cause and effect, and for seeing cycles (what Senge calls circles of causality) rather than snapshots. Systems thinking can help to overcome cognitive limitations. Adopting systems thinking involves a complete mental shift to the new way of thinking (Senge, 1990; Nonaka, 1988; Argyris, 1990).

According to Argyris (1970), effective interventions depend upon three centrally important processes: helping to generate valid information in order that situations and problems may be understood accurately; creating opportunities for free choice in the search for solutions; and creating conditions for internal commitment to choices and continual monitoring of actions taken. The processes require that persons, groups and organizations focus not on change but on learning (Argyris, 1992). Under such conditions, attention may shift from feedback that alters action (Single-loop learning) to questioning the values that govern conventional problem-solving routines (double-loop learning). This shift could be very difficult to make because organizations and many people who work within them often develop certain deeply ingrained habits (McGregor, 1960). For example, they may have a tendency to attribute blame or disguise inconsistencies in the performance. Senge (1990) noted that when questioned about such habits, employees often feel embarrassed or threatened and adopted defensive behavior which prohibits double-loop leaning. Both persons and organizations have theories about how to act effectively, which blind them to opportunities for real learning (Nonaka, 1994). If double-loop learning leads to the competence which leads, in turn, to health, effectiveness and renewal, but defensive routines block such learning, then explaining why defensive routines persist becomes critical if one is to understand and improve management education, organizational development, social inquiry and much else. Argyris (1980) explains the persistence of defensive routines at two levels. What is easy to observe is the collusion of persons in accepting but not confronting the differences between how they justify their behavior (their espoused theories) and how they actually behave (their theories in use). This collusion, says Argyris (1990), is supported by culturally sanctioned, widely held positive social virtues, or values, such as caring and support, respect for others, honesty, strength, integrity and so on. Implicit in such virtues, however, are rules that actually say things like: be rational and minimize emotionality; refrain from being honest with somebody if your honesty is likely to hurt his or her feelings; don't challenge the reasoning or actions of others when you disagree with them; stick to your principle at all costs; feeling vulnerable is a sign of weakness; and achieve your goals in whatever way you see fit. Argyris and Schon (1978) noted that overlaying these virtues is a double-blind logic, which again is widespread and culturally sanctioned and which says, in effect: act as if there are no ambiguous or inconsistent messages and act as if these are not open to discussion.

According to Senge (1990), given the existence of defensive routines, measures intended to enhance competence place considerable demands upon persons and organizations. The task of introducing into the workplace a new organizational culture which involves learning-oriented norms, bilateral protection of others, minimal personal defensiveness, clear acceptance of responsibility for individual action and trust in processes that cannot be confirmed- is fraught with difficulties. However, such an exercise is more likely to succeed when it is based on the values which govern effective intervention, that is, valid information, free and informal choice, internal commitment to choice and constant monitoring of the effects of initiatives (Argyris, 1993). The value-based, doubted-loop learning cycle outlined above constitutes action science (Argyris, 1982), a programmed of research and intervention that is designed to understand and alter the reasoning and learning processes of individuals and organizations by exposing and examining the inner contradiction of action. Nonaka (1991) noted that action science places considerable demands upon the intervener/research, which must have the necessary determination and interpersonal skill to deal with organizational and individual defensive routines (the response of self-sealing value systems are to reject that which threatens). In contrast to other theories of organizational behavior and managerial thinking, perhaps the most distinctive feature of action science is that it has the potential to uncover its own contradictions and alter its own learning processes accordingly. Summing up, it can be seen that the works of the learning theorists Senge (1990), Nonaka (1991) and Argyris (1990) would guide this study to re-think thinking, and to re-evaluate mental concepts of work organizations. The learning organization theories can offer a powerful conceptual framework for harnessing the knowledge and skills of marketing executives, for developing those skills still further, and for creating networks of ideas and concepts that can lead to innovation and success. Therefore, systems thinking would offer the conceptual toolkit for the analysis of this study.

Research Methodology

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

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

Hence:

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

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

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

$$= \frac{9600}{25}$$

Now, applying the finite multiplier

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

$$N - 1$$

$$= 384 \times \sqrt{\frac{1000-384}{1000-1}}$$

$$= 384 \times \sqrt{\frac{616}{999}}$$

$$= 384 \times .79$$

$$= 303$$

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: Impact of Ability Maximization and Creativity on Performance

Question	**DD (%)**	**GD (%)**	**SA (%)**	**GA (%)**	**DA (%)**	**Mean**	**Std. Dev.**
For banks to perform exceptionally, managers must allow every marketing executive to develop a sense of personal mastery, by empowering them to experiment, create and explore what they want.	21 (6.9)	46 (15.2)	32 (10.6)	116 (38.3)	88 (29.0)	3.67	1.24
As part of attaining personal mastery, banks should encourage the marketing executives to develop and use complex mental models-sophisticated ways of thinking that challenge them to find new and better ways of achieving a market target – to deepen their understanding of what is involved in a particular marketing goal.	67 (22.1)	40 (13.2)	34 (11.2)	114 (37.6)	48 (15.8)	3.12	1.42
For exceptional performance, managers must promote group creativity, emphasize the importance of building a shared vision, and encourage systems thinking.	18 (5.9)	35 (11.6)	43 (14.2)	128 (42.2)	79 (26.1)	3.71	1.15
Overall Mean						***3.50***	

Source: Field Survey, 2014

As presented in table 1, the respondents agree that for banks to perform exceptionally, managers must allow every marketing executive to develop a sense of personal mastery, by empowering them to experiment, create and explore what they want. This opinion is reflected in their responses to question one in which 21 (6.9%) respondents definitely disagreed, 46 (15.2%) respondents generally disagreed, 32 (10.6%) respondents somewhat agreed, 116 (38.3%) respondents generally agreed and 88 (29%) respondents definitely agreed as well as the mean response score of 3.67.

It is the view of the sampled respondents that as part of attaining personal mastery, banks should encourage the marketing executives to develop and use complex mental models-sophisticated ways of thinking that challenge them to find new and better ways of achieving a market target – to deepen their understanding of what is involved in a particular marketing goal. This is reflected in the responses of the respondents where 67 (22.1%) respondents definitely disagreed,40 (13.2%) respondents generally disagreed, 34 (11.2%) respondents somewhat agreed, 114 (37.6%) respondents generally agreed and 48 (15.8%) respondents definitely agreed as well as the mean response score of 3.12.

From the responses of the respondents, it is gathered that for exceptional performance, managers must promote group creativity, emphasize the importance of building a shared vision, and encourage systems thinking. This opinion is obtained from the sampled respondents' responses where 18 (5.9%) respondents definitely disagreed, 35 (11.6%) respondents generally disagreed, 43 (14.2%) respondents somewhat agreed, 128 (42.2%) respondents generally agreed and79 (26.1%) respondents definitely agreed as well as the mean response of 3.71.

Having an overall mean response score of 3.5, the sampled respondents are of the view that the maximization of marketing executives' ability to think and become creative in the job impacts on performance.

Test of Hypothesis

The research hypothesis states that ***a bank in which managers try to maximise the ability of marketing executives and groups to think and behave creatively will not perform exceptionally***.

Using the data presented in table 1 above, the Kendall's W Test of Concordance was used in testing this hypothesis. The results are presented below.

Table 2: Descriptive Statistics

						Percentiles		
	N	Mean	Std. Deviation	Minimum	Maximum	25th	50th (Median)	75th
Q1	303	3.6733	1.23505	1.00	5.00	3.0000	4.0000	5.0000
Q2	303	3.1188	1.42090	1.00	5.00	2.0000	4.0000	4.0000
Q3	303	3.7096	1.14863	1.00	5.00	3.0000	4.0000	5.0000

Source: Field Survey, 2014

Table 3: Kendall's W Test Rank

	Mean Rank
Q1	2.25
Q2	1.48
Q3	2.27

Source: Field Survey, 2014

Table 4: Kendall's W Test Statistics

N	303
Kendall's W[a]	.483
Chi-Square	292.534
df	2
Asymp. Sig.	.000

a. Kendall's Coefficient of Concordance

The result presented in table 3 ranks the respondents' responses to questions 1 to 3 in the order of question 3 (mean rank = 2.27), question 1 (mean rank = 2.25) and question 2 (mean rank = 1.48).

From the table 4, Kendall's W coefficient of 0.483 was obtained. This indicates an average concordance among the respondents' responses to the three study questions, indicating the level of agreement among the respondents to the their responses to the various questions.

Also, the result presented in table 4 gives a chi-square value of 292.534. This value is greater than the critical chi-square value of 5.991 (i.e. $X^2_{cal} = 292.534 > X^2_{critical} = 5.991$). This result is significant as $p < 0.05$. Hence, the null hypothesis is rejected. Hence, a bank in which managers try to maximize the ability of marketing executives and groups to think and behave creatively will perform exceptionally.

Discussion of Research Findings

It is important to begin this discussion by repeating that the systems approach to managing the marketing executives in Nigerian banks is an integrative theory that would attempt to present and operate the bank as unified, purposeful system composed of inter-related parts. Any systematic approach to improving performance needs to challenge existing ways of working. Marketing executives looking to improve must learn to generate their own tasks, tackle problems, agree on solutions, and implement their decisions with confidence. The analysis of table 1 indicates that without new ideas, marketing executives in Nigerian banks are unlikely to achieve the breakthrough that generates real success in the banks. The finding suggests that creative thinking is a team responsibility in which all marketing executives should participate, which can be developed through plenty of training and practice. This finding implies that managers at any level can use the systems theory to keep their separate functions more closely in line with the over all goals of the organization, and integrate their activities with those of other departments. But the systems theory may be especially useful to the general manager of the bank (Managing Director/Chairman), whose responsibility is to maintain a balance between the needs of the various parts of the enterprise and the needs and goals of the firm as a whole. However, a common pitfall of managers could be to stress one aspect of the organization at the expense of others, to concentrate on building a strong operation department, or works department and ignore other integrally related departments such as electrical and mechanical engineering departments (Uduji, 2013). The systems approach would help bank managers to avoid this pitfall. What the systems theory would attempt to correct is the emphasis by the traditional theory on parts and segments of the structure and is concerned with the identification of activities into tasks or operational units (specialization). The systems theory would also attempt to correct the insufficient attention given to inter-relationship and integration of activities. Although the systems approach places emphasis upon integration of all activities, including the specialized units toward the accomplishment of overall objectives, it also recognizes the importance of efficient sub-system performance.

The result of this study suggests that when certain conditions are met, bank managers are more likely to be creative in managing the marketing executives. First, marketing executives must be given the opportunity and freedom to generate new ideas for their work. Creativity declines when bank managers look over the shoulders of talented marketing executives and try to ‘hurry up’ a creative solution. How would a marketing executive feel, if the manager told him that he had but one week to come up with a new marketing idea to beat the up coming bank challenges? Creativity results when managers and marketing executives have an opportunity to experiment, to take risks, and to make mistakes and learn from them. Highly innovative banks in Nigeria can be well known for the wide degree of freedom they give their managers and their marketing executives (Uduji, 2013). An informal norm at each of these banks is the expectation that managers and their marketing executives will spend at least 10 percent of their time on marketing philosophies of their own choosing, a policy that can foster creativity in Nigerian banks (Uduji, 2013). Once managers have generated alternatives, creativity can be fostered by providing them with constructive feed backs so that they can know how well they are doing. Ideas that seem to be going nowhere can be eliminated and creative energies refocused in other directions. Ideas that seem promising can be promoted, and help from the marketing executives can be obtained as well. Top managers must also stress the importance of looking for alternative solutions and visibly reward marketing executives who come up with creative ideas. Being creative can be demanding and stressful. Marketing executives who believe that they are working on important, vital issues are motivated to put forth the high levels of effort that creativity demands. Creative marketing executives would like to receive the ideas of others, and innovative banks should have many kinds of ceremonies and rewards to recognize creative marketing executives.

To encourage creativity of the marketing executives at the group level, banks can make use of group problem-solving techniques that promote creative ideas and innovative solutions. These techniques can also be used to prevent groupthink and to help managers uncover biases. Here, three group decision-making techniques can be looked into: brainstorming, the normal group technique, and the Delphi technique. Brainstorming is a group problem solving techniques in which the manager and the marketing executives meet face-to-face to generate and debate a wide variety of alternatives from which to make a decision. Generally, from 5 to 15 managers and marketing executives could meet in a closed door session and proceed in the following steps:

1. One manager or marketing executive describe in broad outline the problem/challenge the group is to address.
2. Then, the group members should share their experience, ideas, and generate alternative courses of action.
3. As each alternative is being described, the group members should not be allowed to criticize it, and everyone should withhold judgment until all alternatives have been heard. One member of the group would record all the alternatives on a flip chart.
4. The group members should be encouraged to be as innovative and radical as possible. Anything goes; and the greater the number of ideas put forth, the better. Moreover, group members should be encouraged to piggy back or build on each other’s suggestion s.
5. When all the alternatives have been generated, group members would then debate on the pros and cons of each and develop a short list of the best alternatives.

Brainstorming would be very useful in some problem-solving situations; for example when the managers and marketing executives are trying to find a new approach to recover lost and domant accounts of the bank. But sometimes individuals working alone can generate more alternatives (Uduji, 2013). The main reason for this loss of productivity could appear to be production blocking that occurs when group members would not simultaneously make sense of all the alternatives being generated, think up additional alternatives, and remember what they were thinking (Diehl and Stroebe, 1987). However, to avoid production blocking, the nominal group technique can be used as it would provide a more structured way of generating alternatives in writing and give each manager and marketing executive more time and opportunity to generate alternative solutions. The nominal group technique would be especially useful when an issue is controversial and when different managers and marketing executive might be expected to champion different courses of action. Generally, a small group of marketing executives and managers would meet in a closet-door season and adopt the following procedures:

1. One manager or marketing executive would outline the problem to be addressed, and for each group member to write down the ideas and solutions. The group members should be encouraged to be innovative.
2. The managers and marketing executives would take turns reading their suggestions to the group. One manager or a marketing executive should be appointed to be writing the alternatives on a flip chart. No criticism or evaluation of alternatives have been read and understood.
3. The alternatives should then be discussed, one by one, in the sequence in which they were first proposed. Group members would be allowed to ask for clarification of information and critique each of the alterative in order to identify its pros and cons.
4. When all the alternatives have been discussed, each group member would rank all the alternatives from most preferred to least preferred, and the alternative that receives the highest ranking would be chosen.

Infact, both the nominal group technique and brainstorming would require managers and marketing executives to meet together to generate creative ideas and engage in joint problem solving. But, what would happen if the managers and the marketing executives are in different cities of Nigeria and would not be able to meet face-to-face? Video conferencing could be one way to bring distant managers and marketing executives together to brainstorm. However, another way would be to use the Delphi technique, which is a written approach to a creative problem solving. The Delphi can work in the following steps for managing the marketing executives in Nigerian banks:

1. The manager writes a statement of the problem and a series of questions to which participating marketing executives are to respond.
2. The questionnaire is sent to the marketing executives and managers who are most knowledgeable about the management of the marketing executives in Nigerian banks; they would be asked to generate solutions and mail the questionnaire back to the coordinating marketing manager.
3. Then, a team of top managers would be required to record and summarize the responses. The results would be sent back to the participants, with additional questions to be answered before a decision would be taken.
4. The process would be repeated until a consensus is reached and the most suitable course of action is apparent.

Additionally, in managing the marketing executives in Nigerian banks, the Delphi technique can be particularly useful when managers and marketing executives are separated by the barriers of time and distance, a situation that is common in the global environment. Today, banks are under increasing pressure to reduce costs and develop global products. To do so, they can typically centralize their research and development (R & D) expertise by bringing R & D managers and marketing executives together at one location. Encouraging creativity among marketing executives teams of R&D from different branches of the bank can pose special problems, however. Bank managers must take special steps to encourage creativity among the marketing executives that are supposed to be working together. They must develop training programs that can promote awareness and understanding so that diverse marketing executives can cooperate and brainstorm new ideas and approaches to problems, opportunities, and threats in Nigerian banks.

Conclusion and Recommendations

A bank in which managers try to maximize the ability of marketing executives and groups to think and behave creatively will perform exceptionally. A way to improve group decision making is to promote diversity in decision-making groups. Bringing together managers and marketing executives of both genders from different bank branches and functional backgrounds broadens the range of life experiences and opinions that marketing executive group members can draw from as they generate, assess, and choose among alternatives. Moreover, diverse marketing executives are sometimes less prone to group think because group members already differ from each other and thus are less subject to pressures for uniformity. Hence, the quality of managerial decision making ultimately depends on the innovative responses to opportunity and threats. How can bank managers increase their ability to make non programmed decisions, decisions that will allow them to adapt to, modify, and even drastically alter their task environments so that they can continually improve in managing the marketing executives and as well increase organizational performance? The answer from this study suggests that it is by encouraging organizational learning. Organizational learning in Nigerian banks is the process through which managers seek to improve the marketing executive's desire and ability to understand and manage the bank and its task environment so that marketing executives can make decisions that continuously raise the bank effectiveness. A learning bank is one in which managers do everything possible to maximize the ability of marketing executives and groups to think and behave creatively and thus maximize the potential for organizational learning to take place. At the heart of organizational learning is creativity, the ability of a decision maker to discover original and novel ideas that lead to feasible alternative courses of action for managing the marketing executives in Nigerian banks. Encouraging creativity among managers and marketing executives should be a pressing management concern that banks should begin to develop programs to train their managers and marketing executives in the art of creative thinking and problem solving. It is recommended from the findings of this study that:

1. For organizational learning to occur in Nigerian banks, top managers must allow every marketing executive in the bank to develop a sense of personal mastery. Bank managers should empower marketing executives and allow them to experiment and create and explore what they want to achieve their targets.

2. As part of attaining personal mastery, banks in Nigeria need to encourage marketing executives to develop and use complex mental models- sophisticated ways of thinking that can challenge them to find new and better ways of performing a task-to deepen their understanding of what is involved in a particular marketing strategy. This means that for managing the marketing executives in Nigerian banks, managers must encourage the marketing executives to develop a taste for experimenting and risk taking.

3. Managers in Nigerian banks should develop everything they can to promote group creativity among the marketing executives, as it is shown that team learning (learning that takes place in a group or team) is more important than individual learning in increasing organizational learning. This suggests that in managing the marketing executives in Nigerian banks, the most important decisions should be made in sub units such as groups, functions and divisions.

4. Managers in Nigerian banks should emphasize the importance of building a shared vision-a common mental model that all marketing executives can use to frame problems or opportunities.

5. Managers in Nigerian banks should encourage systems thinking (a concept drawn from integrative theory). Which emphasize that to create a learning organization, managers should recognize the effects of one level of learning on another. However, there would be little point in creating teams of marketing executives to facilitate team learning if bank managers do not also take steps to give marketing executives the freedom to develop a sense of personal mastery. Building a learning organization requires managers to change their management assumptions radically. Developing a learning organization for managing banks is neither a quick nor an easy process, but an achievable one.

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