# Job Skills and Marketing Executives Performance in Deposit Money Banks in South East, Nigeria

**Dr. Nebo, Gerald Nwora**

Department of Marketing, Enugu State University of Science and Technology, Enugu
E-mail: geraldnebo@yahoo.com

*Abstract: This study examined job skills and marketing executives' performance in Deposit Money Banks in South East Nigeria. The specific objectives include: (i) to identify the relationship between job skills and marketing executives' performance in deposit money banks in South-East Nigeria and (ii) to assess the influence of job skills on marketing executives' performance in deposit money banks in South-East Nigeria. Quantitative survey research design methodology was adopted for the study. Primary data was gathered from 334 bank marketing executives and 219 bank branch managers using structured questionnaire. Secondary data was gathered from already existing sales records supplied by 219 bank branch managers. Pearson's product moment correlation and regression analysis tools were used for testing the hypotheses. After data analysis findings revealed that: there was no significant positive relationship between job skills and marketing executives' qualitative performance in deposit money banks in South East, Nigeria and (ii) Job skills have no significant positive influence on marketing executives' quantitative performance in deposit money banks in South East, Nigeria. It was recommended that bank managers should pay adequate attention to those specific skills that are likely to influence both quantitative and qualitative performance of marketing executives by offering effective training, re-training and excellent supervision to marketing executives*

**Keywords**: Job Skills, Marketing Executives, Performance, Deposit Money Banks, Nigeria.

## 1. INTRODUCTION
The deposit money banks in Nigeria are facing hard times in attracting deposits from customers. This may be due the nature of the erratic environment and economic crisis which is now worsened by Covid-19 pandemic. Currently, the interest rates on all sorts of deposits have crashed, thus discouraging savings and deposits from customers. Originally, before the Covid-19 pandemic, the interest rates were between 7-10 percent and 5-7 percent on time and savings deposits investments respectively. However, exploratory study show that the interest rate on time deposit investment is now between 1-2 percent and that of savings is between 1-1.75 percent depending on the amount invested. The implication is that customers are now averse to keeping idle money in the bank. At present, the naira is very weak such that keeping it in the bank to attract interest is no longer attractive..

Marketing executives play significant roles in attracting bank deposits, however, the current economic down turn may be an uphill task in achieving this goal. In addition to this, previous studies show that marketing executives in Nigeria have not been performing as expected. An exploratory study by Nebo (2017) shows that a total of #69,581,000 was budgeted as targets for marketing executives on savings, current accounts, time ,domiciliary and point-of-sales (POS) deposits by six deposit money banks (First Bank, United Bank for Africa, Fidelity Bank, Polaris Bank, Key Stone and Union Bank) in Enugu Metropolis in Enugu State of Nigeria, within the first quarter (Jan- March, 2014), only #18,802,000 was achieved which represents a 72.98% performance gap (Nebo, 2017).

The crash in interest rates on demand deposit and the disappointing performance of the marketing executives in deposit money banks in Nigeria call for a dramatic change in the marketing skills required in attracting enough deposits to keep the bank going.

Accordingly, this paper seeks to make theoretical contributions to the already existing knowledge on job skill literatures by first ascertaining the relationship between job skills and marketing executives' qualitative performance. Second by determining the influence of job skills on marketing executives' quantitative performance.

### 1.1 Statement of the Problem
One of the major current challenges in the Nigerian deposit money banks is how to improve the performance of marketing employees towards realization of sales targets and cash deposits from customers. The economic crisis triggered by Covid-19 pandemic has left many indigenous and foreign business organizations in Nigeria stifled as they battle to break-even. Workers are laid off, some are placed on half salaries and others are owed arrears of salaries such that earnings for savings are now much difficult. Worst still, the current insignificant interest rates in investments on fixed deposits and savings accounts are quite discouraging to attract enough bank deposits from customers. There is a general business down turn arising from Covid-19 issues.

Given the above situations, there is the need for a shift in marketing skills required to drive demand deposits in banking industry. In addition, studies have shown that skills relevant in one situation may be completely irrelevant in another situation (Churchill et al, 2007). Unfortunately, a cursory look at previous literatures show that studies on job skills required to improve the performance of marketing executives in this kind of adverse economic situation is overwhelmingly sparse particularly in the Southeastern parts of Nigeria. There is little or no published research to guide bank managers in deciding which of the skills to develop during supervision and training of marketing executives. Therefore to fill this apparent gap in knowledge, this study seeks to examine the relationship between job skills and marketing executives' performance in deposit money banks in South East, Nigeria..

## 1.2 Objectives of the study
The aim of the study was to ascertain the relationship between Job Skills and Marketing Executives' Performance in Deposit Money Banks in South East**,** Nigeria.  The specific objectives were to:
   i.    Identify the relationships between job skills and marketing executives' qualitative performance in deposit money banks in South East Nigeria..
   ii.   Assess the influence of job skills on marketing executives' quantitative (sales target) performance in deposit money banks in South East Nigeria

## 1.3 Research Questions
   i.    What is the extent of the relationship between job skills and marketing executives' qualitative performance in deposit money banks in South East Nigeria?
   ii.   To what degree does job skill influence marketing executives' quantitative (sales target) performance in deposit money banks in South East Nigeria?

## 1.4 Research Hypotheses
   i.    There is no significant positive relationship between job skills and marketing executives' qualitative performance in deposit money banks in South East Nigeria
   ii.   Job skills have no significant positive influence on marketing executives' quantitative (sales target) performance in deposit money banks in South East Nigeria

## 2. REVIEW OF RELATED LITERATURE
### 2.1 Conceptualizations and Contextualization of Basic Concepts
In this sections basic concepts relating to the study are conceptualized. The concepts are: bank marketing executives, job skills, marketing executives' skills, and marketing executives' performance

### 2.1.1. Bank Marketing Executives
Bank marketing executives are staff employed by deposit money banks, formerly known as commercial banks, to promote bank products such as demand deposits, savings deposits, domiciliary accounts, point-of-sales (POS) accounts, credit and debit cards etc to industrial and retail customers. Marketing executives are called different names depending on the bank. They are variously called relationship officers, sales agents, direct sales agents, sales associates, service trainees, graduate trainees and marketers.

### 2.1.2 Job Skills
Skills refers to an individual's earned proficiency and attitude necessary for performing a certain task (Churchill et al, 2007, Yeboah, 2014). Job skills are usually acquired by training and length of service or job experience. This implies that job skill changes with time as the employee acquires more training and experience (Ahmad et al, 2010). Studies have shown that the skills required to do a job are polarized into two: technical/vocational skills and organizational skills. Whereas technical skills also known as hard skills (Sarfilianty, 2017) are job-specific, organizational skills are related to the ability of an employee to work with others. Examples of organizational skills include: communication skills, general management skills, ability to work in teams, project management skills, working with end-users and customer service skills (Michael and Michael, 2012).
As earlier noted, technical skills are job related. For instance, technical skills related to Webmaster include: general technical skills, HTML, JavaScript, window environment, active server pages, java, Unix environment, visual environment, visual basic and network protocols (Michael and Michael, 2012). Technical skills necessary to perform managerial functions include: communication skills. managerial skills and job knowledge skills. Core dimensions of technical skills relating to accounting auditing profession include; communication skills, inter-personal skills, problem-solving  skills, general business knowledge, accounting knowledge, information technology skills, personal attitudes and capabilities and computer skills (Hisham and Saddig, 2018). Generic technical skills that cut across different industries include: literacy, reliability, problem-solving, instructing, training or teaching people, planning and work organization, customer communication, teamwork, dexterity, job autonomy and numeracy (Giovanni, 2011).Previous studies link job skills to employee performance (Hisham and Saddig, 2018, Akpotu and Ogbonna, 2011,

Sarfilianty, 2017) while others show that skill has no influence on performance of employees ( Salleh et al, 2011 and Ahmad et al, 2010)

### 2.1.3 Skills of Marketing Executives

In addition to good compensation plans, motivation programmes, right sales aptitude, clear role perceptions, job satisfaction index and ambient work environment, marketing executives must have the right skills necessary to carry out the required tasks effectively and efficiently. For instance, a marketing executive must have a thorough knowledge of the product to be sold and how it works, competitors and the industry, company policies on products, knowledge of the consumers' problems, information and communication technology, how to deal with role partners' conflicts (that is management, customers and family's conflicting interests), how to make an effective sales presentation, and other sales skills. Thus vocational, sales presentation, interpersonal and general management skills are all important in determining marketing executives' performance. The skills can change and improve over time as the marketing executive gains knowledge and experience (Ahmad et al, 2010). Thus, skill variables can be influenced by management through the provision of effective training programs and supervision.

Skills known to influence sales performance are listed and described in table 1 below:

Table 1: Category of Skills Determining Performance of Marketing Executives

| Sales Skill Variables | Description of the Components |
|---|---|
| Verbal communication | Skills related to effective speaking; the sharing of information between individuals by using speech, using readily understood spoken words, tune of voice to communicate |
| Listening | Skills related to accurately receiving and interpreting messages in the communication process; Letting the speaker finish before you begin to talk; giving full attention on the person who is speaking; |
| Sales presentation | Skills related to evaluating customer needs, presentation style, and ability to handle objections and close the sale. |
| Follow-up | Ability to maintain contact with a customer; to complete a process; to keep promises |
| Closing sales | The ability to achieve the desired result or outcome which may be an exchange of money or obtaining an order; closing sales is the final step of a transaction. |
| Interpersonal relationship | Skills related to understanding, persuading and getting along with other people. |
| Tenacity | Keep trying until a goal is reached; the determination to continue what you are doing; relentless efforts |
| Self-management | Skills related to organizing, directing and leading other people, management of time and sales territory |
| Technical/vocational skills | Job and company-specific skills; technical knowledge and vocabulary related to the firm's product line, knowledge of the company and its policies. |

Source: Adapted from Neil et al (2008)

The relative importance of each of these skills and the necessity of having other skills depends on types of products and services sold, types of sales jobs and the selling situations. Different kinds of skills are needed for different kinds of selling tasks (Churchill et al, 2007). Previous studies indicate that the strength of the relationship between these skills in table 1 above and marketing executives' performance varied widely across job contexts. In a study conducted by Neil et al, (2008) to determine the skills needed for selling different types of products, sales presentation skills and interpersonal skills were found to be strong among marketing executives selling industrial goods while they were weak among those dealing on consumer (end-user) goods. Similarly, the two skills were weak for marketers of services such as brokerage, banking and insurance.

In a survey conducted by Newton (2009) to determine skills required in different types of sales jobs ( e.g trade selling, missionary selling, technical selling and new business selling) results show that knowledge of customer and business methods skills were very important in trade selling while technical skills were relatively less important. Verbal skills was very important in missionary selling tasks while knowledge of the customer and previous selling experience were relatively less important. Education, product and customer knowledge usually gained through training were very important in technical selling while general management skills were relatively less important. Selling experience was very important in new business selling while customer knowledge, product knowledge and education were relatively less important.

Studies conducted across industries show that sales presentation skills, verbal communication skills, sales presentation skills and general management skills were strong positive correlates of marketing executives' performance while interpersonal, vocational esteem, listening skills, follow-up skills and tenacity skills were weak positive correlates (Neil et al, 2008).

### 2.1.4 Marketing Executives Performance

The term "performance" refers to the extent to which a piece of machine, device, product or person does a piece of work relative to an established standard. A product, person or machine is said to have performed well if the output matches with the established standard (Nebo, 2017)

From the above definition, we can say that marketing executives' performance is a measure of the extent to which marketing executives are able to meet sales targets and other assigned duties

In sales management literatures, marketing executives' performance are measured in two broad dimensions which are: qualitative (subjective/soft) and quantitative (objective/hard} measures.

**Qualitative Measures of Marketing Executives' Performance**: Qualitative measures focus on subjective behavioural yardstick against which a marketing executive' efforts may be evaluated. They are strictly determined by the efforts and job behaviours of the marketing executive in question. Qualitative performance variables are strictly under the control of the marketing executive and they do not lend themselves to exact measurements. Because they are highly subjective, the performance evaluation of the salespersons on these measures or yardsticks depends largely on the judgment of the sales managers or salesperson's immediate superior. Consequently, there is substantial room for bias. Typically, the judgments of the sales manager are secured by rating the salespersons on a number of these attributes using some kind of rating scales (Churchill et al, 2007, Anderson and Oliver, 2007). Examples of subjective or behavioral measures of performance are: salesperson's job knowledge such as company's policies, prices and products; customer relations; management of territory; personal characteristics such as salespersons' initiatives, personal appearance, resourcefulness; oral and written communications abilities and leadership qualities (Futrel, 2003; Austin, 2006).

For the purpose of this study we shall adopt Campbell's (1990) qualitative job performance measures because it seems to appear in many different job context including marketing (Kumar, kaur and kalra, 2013; Amyx et al, 2014). Campbell's (1990) five qualitative performance measures include:

- Task specific behavior. This refers to the tasks especially the goal marketing executives are precisely meant to achieve for the bank. This is usually mentioned as 'targets' in form of  volume of accounts such as savings, current, fixed deposits, and corporate accounts.
- The adeptness of the marketing executives in both written and oral communication. This of course constitutes the fundamental aspect of marketing executives' sales presentation.
- The effort demonstrated by the marketing executives in terms of number of sales calls made, number of sales training programs attended, efforts made to provide solutions to customers' problems and complaints.
- Personal discipline.
- Peer and teamwork performance (Campbell, 1990)

**Quantitative Measures of Marketing Executives' Performance**

Quantitative (Objective) performance are the quantitative yardstick for measuring the performance of marketing executives in the banking industry. Quantitative variables can be measured precisely or exactly.  They are regarded as the quantity of sales and profit targets achieved by marketing executives from the sales of various products in a given period say 6 months or one year. In deposit money banks, different parameters are used for measuring the performance of marketing executives but the most common ones are listed below:

i.     Demand Deposits [also known as Current Account Deposits]
ii.    Savings Deposits
iii.   Domiciliary Accounts [Foreign Currency Deposits]
iv.    Time Deposits [also known as Fixed Deposits]
v.     Loans.
vi.    Number of New Accounts Opened.
vii.   Number of Accounts Reactivated.
viii.  Cards [Debit & Credit ATM) sold.
ix.    Internet Banking.
x.     Point –of-Sales (POS) Transactions.(Nebo, 2017)

**2.2 Theoretical Framework**
Two theories related to the study were examined here. These include: Campbell's theory and Hackman and Oldham's theory

**2.2.1 Campbell's Theory**
Campbell's theory was developed by Campbell J. P (1990) and this theory has become very influential in most organizational psychology. Campbell postulates that an employee's job performance is influenced by three major constructs which are: declarative knowledge, procedural knowledge/skills and motivation.

Declarative knowledge refers to the knowledge about facts, principles, goals, and the self. It is assumed to be a function of a person's abilities, personality, interests, education, training, experience, and aptitude-treatment interactions.

Procedural knowledge and skills include cognitive and psychomotor skills, physical skills, self-management skills, and interpersonal skills. Predictors of procedural knowledge and skills are also abilities, personality, interests, education, training, experience, and aptitude-treatment interactions as well as constant practices.

Motivation comprises employee's choice to perform, level of effort exerted, and persistence of effort. Campbell (1990) did not make specific assumption about the predictors of motivation instead, he assumed that there are interactions among the three performance determinants, and did not specify them in detail (Sonnentag and Frese, 2012).

### 2.2.1 Hackman and Oldham's Theory

The study of the determinants of the performance of marketing executives in Nigerian Banking Industry can also be guided by Hackman and Oldham's Model of job enrichment. In this model, Hackman and Oldham argue that job characteristics or how jobs are designed (in terms of skill variety, task identity, task significance, work autonomy, and feedback) can have effect on certain critical psychological states (such as experienced meaningfulness of the work, experienced responsibility for work outcomes, and knowledge of the actual results of the work activities) which in turn can also have effect on personal and work outcomes, including job performance (Hackman and Oldham, 1976) [See figure 1 below].
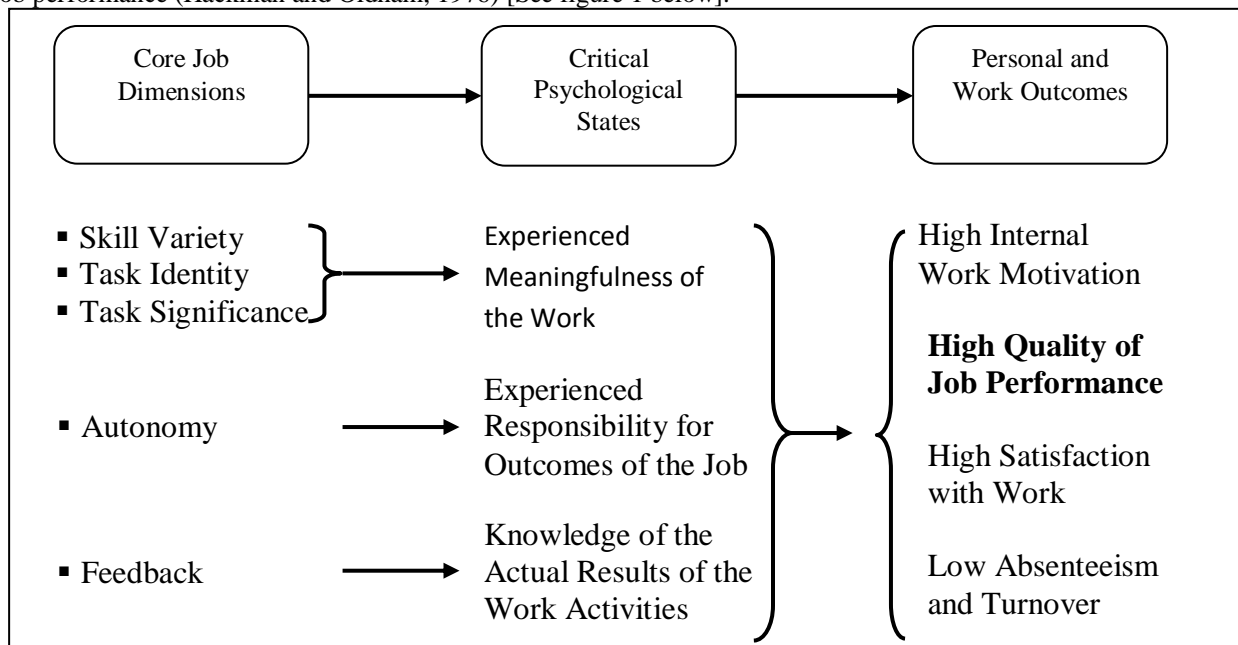


**Figure 1: Hackman and Oldham's Job Characteristics Model**
*Source*:  Hackman, J. and Oldham, G. (1976). Motivation through the Design of Work: Test of a Theory. *Organizational Behavior and Human Performance*, 16(2):250-279. ISSN 0030-5073

The *Skill Variety* characteristic in the model above specifies the degree to which a job requires various activities, requiring the worker to develop a variety of skills and talents. The question to be addressed is: How many different skills and talents does a job require of an employee? Are the employees asked to do a lot of different things, or is it just a monotonous, repetitive job? Essentially, a jobholder can experience more job meaningfulness (i.e feels that his/her job is meaningful) if the job he/she is assigned to do  requires variety of task that require several different skills and abilities than when the job is just routine-based.

In the Nigerian deposit money bank for instance, sales targets, customer relationship, customer services, financial counselling, and complaint handling duties are assigned to marketing executives It is then left to each marketing executives to apply variety of skills to do these jobs (Ogechukwu, 2013).

The *Task Identity* characteristic refers to the degree to which a job requires employees or workers to begin and complete a piece of work with a visible outcome. The question here also is: Is there a clearly defined beginning, middle and end to a given task? If yes, does a worker know what he or she is supposed to do, and when he or she has successfully completed the task? Generally, workers experience more meaningfulness in a job when they are involved in the *entire process* rather than just being responsible for a part

of the work. For instance in the in deposit money bank, management often decides sales targets without getting the marketing executives involved.

*Task Significance* in the model refers to the degree to which the job impacts other people's lives. The influence can be either in the immediate organization or in the external environment and the question is: Is the job/task considered meaningful? Employees would feel more meaningfulness in a job that substantially improves either psychological or physical well-being of others than a job that has limited impact on anyone else. For instance, in Nigerian deposit money banks, marketing executives play significant roles in generating sales revenue and new customers that sustain the entire organization including payment of salaries to other category of workers.

The *Autonomy* characteristic in the model refers to the degree to which a job provides an employee with a reasonable amount of freedom without supervision. Independence and employees' personal discretion to plan out the work and determine the procedures in the job leaves them with a high level of autonomy. The outcomes of the work depend on the workers' own efforts, initiatives, and decisions; rather than on the instructions from a manager or a manual of job procedures. In such cases, the jobholders experience greater personal responsibility for their own successes and failures at work. For instance, in Nigerian deposit money banks, marketing executives are sales targets but how to achieve them is not strictly regimented. Marketing executives can even work on Saturdays, Sundays and other public holidays just to meet targets.

Finally, *Feedback* in the model refers to the degree to which the worker is provided with clear, specific, detailed, actionable information about the effectiveness of his or her job performance. This is sometimes referred to as appraisal report. Sometimes employees may be kept in the dark about their performance. The question then is: How often are they being told when they are doing well and when they are not? When workers receive clear, actionable information about their work performance, they have better overall knowledge of the impact of their work activities, and what specific actions they need to take (if any) to improve their performance.

In view of these descriptions, job characteristics model can hence be tersely considered to be based on the idea that every task is a key to employee motivation. A boring and monotonous job stifles motivation to perform well, whereas a challenging job enhances his motivation and morale (Sjoberg, 2014). Variety, autonomy and decision authority are three essential ways of adding challenge to a job while job enrichment and job rotation can add variety and challenges to work (Garland, 2014). In summary, this model postulates that job characteristics can be a source of employee motivation to good performance. If an employee's job is meaningful and he/she can accept personal responsibilities for a job well done or not and can get frequent feedback on how he/she has performed, according to Hackman and Oldham, this can be a source of motivation for good performance. In deposit money banks, marketing executives are given daily, weekly, monthly and quarterly updates about their sales target performance.

## 2.3 Empirical Review

Hisham and Saddig (2017) studied the Impact of Employee Skills on Service Performance and discovered that skill and competence influence employees' performance Similarly, Sarfilianty (2017) studied Skill Influence on Employee Performance (Empirical Study of Frontlines Three Star Hotels in Jakarta). Findings revealed that skill has a positive influence on employees' performance..

Some authors too have focused on the influence of *skills* on the salespeople's performance. Asiegbu, Awa, Akpotu and Ogbonna (2011) for instance, did a study titled *Sales Force Competency Development and Marketing Performance of Industrial and Domestic Products Firms in Nigeria*. By using survey descriptive research design methodology, findings from the study revealed that there is a significant interaction between sales force competency development [SFCD] variables and marketing performance metrics. Impliedly, it shows that sales force competency significantly affects sales growth, sales volume and profitability but mentoring exhibits the most significant effects.

Salleh *et al.* (2011) is another important extant study carried on skill level and salespeople's performance. The study was titled *The Influence of Skill Levels on Job Performance of Public Service Employees in Malaysia* using survey research design methodology. Findings from the study showed that, none of the predictor variables was found to have positive relationships with the job performance. Hence, the situation explains that skill levels of the employee have no effect on their performance.

Disparately, Ahmad *et al.*'s (2010) study titled *The Relationship between Sales Skills and Salespeople Performance, and the Impact of Organizational Commitments as a Moderator: An Empirical Study in a Malaysian Telecommunications Company* showed otherwise. By using survey research design methodology, findings from the study revealed that, only interpersonal skills positively influence salespeople's performance whereas, salesmanship, technical and marketing skills do not. As for the other objective, findings revealed that organizational commitment does not necessarily moderate the relationship between sales skills dimensions and salespeople's performance.

Rentz, Shephered, Tashchian and Dabholkar (2012) argue that the considerable amount of research focus on selling skills since Churchill *et al.*'s (2007) meta-analysis can be classified into two primary areas: (1) A micro-skill stream which distinguishes among three types of skills or capabilities—"interpersonal skills," such as knowing how to cope with and resolve conflicts; "salesmanship skills," such as knowing how to make a presentation; and "technical skills," such as knowledge of product features and benefits. (2) macro-skill stream which concentrates on knowledge and knowledge-related capacities of salespeople (such as, quantity and information richness of memorized customer categories). In this current study, the skills category of sales force performance determinant is based on the Rentz, Shephered, Tashchian and Dabholkar (2012) conceptualization limiting the skills factors only to interpersonal skills, salesmanship skills, technical skills (micro-skills).

## 3.0 METHODOLOGY
### 3.1 Sample

Quantitative survey research design methodology was adopted for this study. This is consistent with hypothesis testing and generalization of results (Hair et al 2011). The unit of analysis for this study were the bank marketing executives and bank branch managers drawn from all the seventeen (17) deposit money banks operating in the Southeast, Nigeria. A sample size of 334 bank marketing executives and 219 bank branch managers were statistically determined from a population of 2,520 marketing executives and 504 bank branch managers respectively. There are two reasons for focusing on the samples of marketing executives and bank branch managers. First, marketing executives were largely responsible for sales targets realization in the bank; other category of staff provide ancillary services. Second, bank branch managers provided the researcher with both quantitative (sales targets actually achieved) and qualitative performance data of marketing executives. Southeast Nigeria was also chosen for the study because a study of this nature has not been given sufficient attention in the area and most deposit money banks are established in this region.

### 3.1 Development of Survey Instrument and Administration

Both primary and secondary data were used for the study. Primary data were collected from two sets of questionnaires issued to marketing executives for collection of data on job skill variables and bank branch managers for collection of data on qualitative performance of marketing executives who report to them. Secondary data were also collected from the records of actual sales targets achieved by each marketing executive.

The questionnaire administered to marketing executives for collection of data on job skills was divided into part A and B. Part A contains questions on bio-data of marketing executives (Titco and Lace, 2012), while part B contains questions on nine job skills of marketing executives (verbal communications, listening, sales presentation, follow up, closing sales, interpersonal, tenacity, self-management skills) which were developed from extant literatures ( Churchill et al, 2007: Neil et al, 2009; Newton, 2009)

Questionnaires issued to bank branch managers for collection of data on qualitative performance of marketing executives was divided into five (A-E) sections. Section A contains nine question items on 'Task Specific Behavior' of bank .marketing executives. Section B contains six question items on 'Interpersonal Communication and Customer Relationship' abilities of bank .marketing executives. Section C contains nine question items on 'Efforts Demonstrated/Job Knowledge of marketing executives. Section D contains eight question items on "Personal Discipline" while Section E has questions on "Team Leadership" qualities of marketing executives. The constructs, variables and measurement items in sections A-E were developed from a synthesis of Campbell's (1990) and Churchill et al's (2007) criteria for qualitative or subjective employee performance.

All question items in both Marketing Executives' Questionnaire (MEQ) and Bank Branch Managers'' Questionnaire (BBMQ) were measured in a 5 –point Likert scale ranging from strongly agree (5) to strongly disagree (1).
Prior to distributing the questionnaire to the respondents, face validity was checked using two experienced senior academic marketing researchers. The content validity was also checked by ensuring that the questionnaire items were constructed in line with the research objectives and measurement scales developed from the literature and previous studies. Secondly, research instrument was also pre-tested using 30 potential bank marketers and bank branch managers. The pre-test was to detect potential errors relating to wordings, format and contents of the instrument as well as ensuring that the respondents understand the meanings of each construct's items before its actual distribution. The reliability of the instrument was also checked using Cronbatch alpha test. The results indicated alpha values of 0.81 and 0.84 for both Marketing Executives' Questionnaire (MEQ) and Bank Branch Managers'' Questionnaire (BBMQ) respectively. Thus the instrument were deemed reliable based on DeVellis's (1991) minimum benchmark of 0.65 alpha coefficient.
Copies of the questionnaire were self-administered in all the 17 deposit money banks branches selected for study in Southeast Nigeria. Convenience sampling techniques was adopted for selecting the bank branches and the respondents that completed

Marketing Executives' Questionnaire (MEQ) and Bank Branch Managers'' Questionnaire (BBMQ) The datasets gathered were analyzed descriptively using tables, frequencies, percentages and inferentially using Pearson's Product Moment Correlation and Multiple Linear Regression tools.

## 4. DATA ANALYSIS and RESULTS
### 4.1 Descriptive Data Analysis

A total of 334 copies of questionnaire were distributed to marketing executives, 277 (82.9%) were returned and used for analysis while out of the 334 copies of questionnaire issued to bank branch managers, 283 (84.7%) were returned and used for analysis. The percentage copies returned were considered sufficient enough to draw valid conclusion on relationship between job skills and marketing executives' performance in deposit money banks in South East, Nigeria..

**Table 2: Marketing Executives' Demographic Distribution**

| | Frequency | Percentage | | Frequency | Percentage |
|---|---|---|---|---|---|
| **Gender** | | | **Height** | | |
| Male | 154 | 55.6 | ≥ 7ft | 3 | 1.1 |
| Female | 123 | 44.4 | 6.1 - 6.9ft | 52 | 18.8 |
| Total | 277 | 100.0 | 5.1 - 6.0ft | 209 | 75.5 |
| | | | < 5ft | 9 | 3.2 |
| **Age** | | | Missing Case | 2 | .7 |
| ≥ 45yrs | 4 | 1.4 | Total | 277 | 100.0 |
| 35 - 44yrs | 37 | 13.4 | | | |
| 25 - 34yrs | 193 | 69.7 | **Body Size** | | |
| < 25yrs | 43 | 15.5 | Very Fat | 3 | 1.1 |
| Total | 277 | 100.0 | Not too Fat | 116 | 41.9 |
| | | | Slim | 112 | 40.4 |
| **Marital Status** | | | Not too Slim | 44 | 15.9 |
| Married | 122 | 44.0 | Missing Case | 2 | .7 |
| Single | 155 | 56.0 | Total | 277 | 100.0 |
| Total | 277 | 100.0 | | | |
| | | | **Length of Service** | | |
| **Highest Educational Qualification** | | | ≥ 10yrs | 26 | 9.4 |
| Ph.D | 2 | .7 | 5 - 9yrs | 88 | 31.8 |
| Master | 97 | 35.0 | 1 - 4yrs | 100 | 36.1 |
| BSc/HND | 168 | 60.6 | < 1yr | 54 | 19.5 |
| OND/NCE | 9 | 3.2 | Missing Case | 9 | 3.2 |
| Missing Case | 1 | 0.4 | Total | 277 | 100.0 |
| Total | 277 | 100.0 | | | |
| | | | **Total Income Status ( '000 – '999)** | | |
| **Discipline** | | | ≥ N150 | 99 | 35.7 |
| Management | 149 | 53.8 | N100 – N149 | 33 | 11.9 |
| Engineering | 34 | 12.3 | N75 – N99 | 17 | 6.1 |
| Health | 17 | 6.1 | N50 – N74 | 46 | 16.6 |
| Others | 77 | 27.8 | N25 – N49 | 82 | 29.6 |
| Total | 277 | 100.0 | Total | 277 | 100.0 |

*Source: Field Survey, 2020*

### 4.2 Test of Hypotheses
**Test of Hypothesis one**

$H_0$: There is no significant positive relationship between job skills and marketing executives' qualitative performance in deposit money banks in South East Nigeria

$H_1$: There is a significant positive relationship between job skills and marketing executives' qualitative performance in deposit money banks in South East Nigeria

Pearson's product moment correlation was used in testing the above hypothesis. The results is presented in table 3 below

Table 3: Inter Item Correlations [Skills*QPSRs]

| | VC | LS | DS | FuS | CSS | IS | TS | SmS | TcS | TaskB | I/Comm | ED | PD | TmL | QPSRs |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| VC | 1 | | | | | | | | | | | | | | |
| LS | .541** | 1 | | | | | | | | | | | | | |
| | .000 | | | | | | | | | | | | | | |
| DS | .617** | .419** | 1 | | | | | | | | | | | | |
| | .000 | .000 | | | | | | | | | | | | | |
| FuS | .475** | .406** | .617** | 1 | | | | | | | | | | | |
| | .000 | .000 | .000 | | | | | | | | | | | | |
| CSS | .428** | .440** | .385** | .607** | 1 | | | | | | | | | | |
| | .000 | .000 | .000 | .000 | | | | | | | | | | | |
| IS | .319** | .598** | .208** | .382** | .672** | 1 | | | | | | | | | |
| | .000 | .000 | .000 | .000 | .000 | | | | | | | | | | |
| TS | .118* | .342** | .036 | .078 | .248** | .404** | 1 | | | | | | | | |
| | .050 | .000 | .546 | .195 | .000 | .000 | | | | | | | | | |
| Sms | .291** | .238** | .161** | .141* | .197** | .320** | .669** | 1 | | | | | | | |
| | .000 | .000 | .007 | .019 | .001 | .000 | .000 | | | | | | | | |
| TcS | .135* | .065 | .118 | .023 | .082 | .120* | .628** | .738** | 1 | | | | | | |
| | .025 | .284 | .050 | .710 | .175 | .047 | .000 | .000 | | | | | | | |
| TaskB | .077 | .041 | .027 | .026 | .008 | .044 | .058 | .087 | .033 | 1 | | | | | |
| | .200 | .495 | .652 | .670 | .900 | .469 | .333 | .149 | .589 | | | | | | |
| I/Comm | .069 | .035 | .071 | .011 | .037 | .001 | .050 | .041 | .052 | .330** | 1 | | | | |
| | .249 | .561 | .237 | .858 | .544 | .993 | .410 | .497 | .392 | .000 | | | | | |
| ED | .040 | .067 | .009 | .018 | .026 | .074 | .023 | .033 | .036 | .348** | .662** | 1 | | | |
| | .510 | .266 | .878 | .772 | .670 | .222 | .708 | .583 | .555 | .000 | .000 | | | | |
| PD | .137* | .009 | .128* | .085 | .070 | .054 | .039 | .081 | .041 | .447** | .547** | .467** | 1 | | |
| | .022 | .883 | .033 | .157 | .243 | .368 | .523 | .178 | .495 | .000 | .000 | .000 | | | |
| TmL | .145* | .086 | .098 | .077 | .034 | .014 | .079 | .070 | .056 | .405** | .621** | .643** | .588** | 1 | |
| | .016 | .152 | .102 | .200 | .576 | .822 | .188 | .248 | .358 | .000 | .000 | .000 | .000 | | |
| QPSRs | .076 | .005 | .080 | .055 | .039 | .048 | .020 | .053 | .046 | .638** | .785** | .802** | .761** | .775** | 1 |
| | .210 | .929 | .183 | .359 | .517 | .422 | .746 | .377 | .448 | .000 | .000 | .000 | .000 | .000 | |

*Correlation is Significant at $p < 0.05$ \*\**

| **Job Skills (Predictor Variables)** | | **Qualitative Performance (Dependent Variables)** | |
|---|---|---|---|
| | | TaskB | Task Behaviour |
| VC Verbal Communication Skill | IS Interpersonal Skills | I/Comm | Interpersonal Communication |
| LS Listening Skill | TS Tenacity Skills | ED | Efforts Demonstrated |
| DS Diversified Skills | SmS Self-management Skills | PD | Personal Discipline |
| FuS Follow-up Skills | TcS Technical Skills | TmL | Team Leadership |
| CSS Closing Sales Skills | | QPSRs | Qualitative Performance Score Ratings |

The result of the inter-item correlations between bank marketing executives' skills and their performance score ratings is presented in table 3 above. The shaded region on table 3 shows the pair of items correlated. The unshaded regions are not required because the items correlated within these regions are not inter-items between skills and qualitative performance score Ratings (QPSR). Altogether, nine (9) items on marketing executives' skills (independent variables) were correlated with five (5) qualitative performance (dependent) variables and also with the qualitative performance total sum as QPSRs. A careful analysis of the correlated items paired together in the shaded region showed that there is no significant ($p > 0.05$) relationship between marketing executives' skills items and their qualitative performance score rating items even with the QPSR total sum except for some meaningless correlated items like Personal Discipline (PD) versus Verbal Communication (VC); Personal Discipline (PD) versus Diverse Skills Application (DS); and Verbal Communication (VC) versus Team Leadership (TmL). *With this result, we therefore accept the null hypothesis that there is no significant relationship between job skills and marketing executives' qualitative performance in deposit money banks in South East, Nigeria.*

**Test of Hypothesis Two**.

$H_{02}$: Job skills have no significant positive influence on marketing executives' quantitative (sales target) performance in deposit money banks in South East Nigeria

$H_2$: Job skills have significant positive influence on marketing executives' quantitative (sales target) performance in deposit money banks in South East Nigeria

Based on the nature of the above hypothesis, multiple linear regression was used for testing the hypothesis. To test this hypothesis, two groups of data sets were used. These include the data on the dependent variables (marketing executives performance measured

as the aggregate of the actual sales target achieved by all marketing executives surveyed in this study) and the data on the independent variables (i.e job skills).

## Model Specification

The regression model below was used for describing the interaction between the variables.

$$KPI = \text{\Cap} + \delta_1 VC + \delta_2 LS + \delta_3 DS + \delta_4 FuS + \delta_5 CSS + \delta_6 IS + \delta_7 TS + \delta_8 SmS + \delta_9 TcS + \varepsilon$$

Equation 1 above describes the regression model specifying the hypothesized dependence of bank marketing executives' quantitative (sales target) performance (using KPI) on the important attached skills level……………..eq. 1
Where    KPI     represents quantitative performance (dependent variable which is the actual aggregate sales targets achieved by marketing executives)

       $\text{\Cap}$         represents the y-intercept showing the constant term describing the marketing executives' level of performance where marketing executives' skill factors are zero (all things being equal)

       $\delta_1, \delta_2, \delta_3, \delta_4, \delta_5, \delta_6, \delta_7, \delta_8, \delta_9$   represent the slope of the co-efficient or marginal effects of each of the independent variables

       VC       represents Verbal Communication Skill
       LS       represents Listening Skill
       DS       represents Diversified Skill
       FUS     represents Follow-up Skill
       CSS      Closing Sales Skills
       IS        Interpersonal Skills
       TS        Tenacity Skill
       SMS     Self – Management Skills
       TCS      Technical Skills
       $\varepsilon$         Error term.

The data on the importance attached to skills level by the marketing executives were used as independent variables. The slope coefficients for each of these skill levels were represented by $\delta_i$ where $i$ is the number of independent variables (ranging from 1, 2, 3,.....n). $\text{\Cap}$ represents the intercept of the model while $\varepsilon$ represents the stochastic/error term.

The datasets specified above were fit into this regression model using SPSS v.20. The outcomes of the test were presented here below.

Table 4: Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .169[a] | .028 | -.005 | 7.79999 |

*a. Predictors: (Constant), Technical Skills, Follow-up Skills, Interpersonal Skills, Verbal Communication Skill, Listening Skill, Diversified Skills, Tenacity Skills, Closing Sales Skills, Self-management Skills*

Table 5: ANOVA

| Model | | Sum of Squares | Df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 4711.255 | 9 | 523.472 | 8.604 | .561[a] |
| | Residual | 16122.541 | 265 | 60.840 | | |
| | Total | 16593.796 | 274 | | | |

*a. Predictors: (Constant), Technical Skills, Follow-up Skills, Interpersonal Skills, Verbal Communication Skill, Listening Skill, Diversified Skills, Tenacity Skills, Closing Sales Skills, Self-management Skills*
*b. Dependent Variable: KPI*

Table 6: Coefficients showing Marginal Effects of each of the Skill Variable on
Quantitative Performance (KPI)

| Model | | Unstd Coeff. | | Std. Coeff. | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 7.135 | 4.353 | | 1.639 | .102 |
| | Verbal Communication Skill | .942 | 1.098 | .076 | .858 | .392 |
| | Listening Skill | 1.155 | .961 | .110 | 1.202 | .231 |
| | Diversified Skills | .453 | 1.008 | .041 | 4.450 | .653 |
| | Follow-up Skills | 1.230 | .846 | .134 | 1.454 | .147 |
| | Closing Sales Skills | 1.190 | 1.019 | .120 | .168 | .244 |
| | Interpersonal Skills | 1.459 | .870 | .170 | 1.677 | .095 |
| | Tenacity Skills | .304 | .817 | .036 | .372 | .710 |
| | Self-management Skills | .295 | .878 | .035 | .337 | .737 |
| | Technical Skills | .249 | .876 | .029 | .285 | .776 |

a. Dependent Variable: KPI

The results presented in tables 4, 5 and 6 above represent the result of the regression analysis The model is fit at $R^2 = 2.8\%$. This shows that 2.8% variation in the marketing executives' KPI (Quantitative Performance) is explained by the importance they (the marketing executives) attach to skills. This is obviously too poor and very insignificant. The result on the slope coefficients presented in table 6 also affirmed that none of the skills level had significant ($p > 0.05$) effect on the banks' marketing executives' performance. In the same vein, the overall combined effect of the skills level too as presented through table 5 also affirmed that there is no significant ($p > 0.05$) effect between the importance attached to skills level by bank marketing executives and their performance levels. This implies that the bank marketing executives do not attach much importance to job skills level as a determinant of their performance and this contributes to their poor quantitative performance ( i.e sales target realization). Therefore, based on this result, the null hypothesis ($H_{02}$) which states that job *skills have no significant influence on the marketing executives' quantitative performance* was accepted and the alternate hypothesis ($H_{02}$) was rejected.

## 5. SUMMARY OF FINDINGS
It was discovered that:
1. There was no significant positive relationship between job skills and marketing executives' qualitative performance in deposit money banks in South East, Nigeria

2. Job skills have no significant positive influence on marketing executives' quantitative (sales target) performance in deposit money banks in South East, Nigeria

## 6. DISCUSSION OF FINDINGS AND MANAGERIAL IMPLICATIONS
### 6.1. Job Skills and Qualitative Performance of Marketing Executives
The power of job skills to predict the Nigerian bank marketing executives' qualitative performance was not supported in this study. This result is inconsistent with Hisham and Saddig (2018), whose results indicate that a significant correlation exist between job skills and knowledge, attitude and employees' performance. However, the result is consistent with Salleh et al (2011) who discovered that none of the skill variable investigated had influence on employees' performance and Ahmad et al (2010) who discovered that only interpersonal skills positively influence salespeople performance while salesmanship, technical and marketing skills do not.

The implication of this result is that marketing executives do not attach much importance to skills (verbal communication, listening, sales presentation, follow-up, closing sales, interpersonal, tenacity, self-management and technical skills) that improve their qualitative performance. Therefore in order to improve the performance of marketing executives, efforts should be made by bank managers to improve on these skills by offering sound training, re-training and excellent supervision to marketing executives. Good performance on qualitative dimension is likely to produce positive significant influence on quantitative (sales target) dimension.

### 6.2 Job Skills and Quantitative (Sales Target) Performance of Marketing Executives
In this study, job skills does not have significant influence on quantitative (sales target) performance of the marketing executives in deposit money banks in Nigeria. This is not surprising because an exploratory study conducted by Nebo (2017) shows that virtually all the deposit money banks in Nigeria do not offer sufficient training to their newly recruited marketing executives especially their

sales agents, direct sales agents and sales associates. Again many of the marketing executives are fired within 2 or 3 years of employment before they gain sufficient wealth of marketing experience (Nebo, 2017). This is supported by Churchill et al (2007) who assert that insufficient training and experience would affect sales force skills which will in turn affect sales performance.

The inability of skill to positively influence performance of marketing employees is consistent with the findings of Salleh et al (2011) who studied the influence of skill on Job Performance of public service employees in Malaysia and discovered that none of the predictor (skills) variables was found to have positive relationship with performance. However, this finding is inconsistent with other research findings (for example Churchil, Ford, Hartley and Walker, 1985; Rentz et al 2012; Asiegbu et al 2011) who found that skill has significant influence on job performance.

The implication of this finding is that bank branch managers should engage in extensive training, re-training and good supervision to improve the nine skills relevant to improve quantitative performance (sales targets) of marketing executives.

## 7. CONCLUSION
Marketing executives perform below expectations due to poor job skills arising from insufficient training, re-training and high rate of job sacks which do not allow marketing executives to gain sufficient wealth of experience.

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