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Role Perception as a Predictor of Marketing Executives Performance in Deposit Money Banks In South East, Nigeria

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Abstract: *This study examined role perception as a predictor of marketing executives' performance in deposit money banks in South East Nigeria. The specific objectives include: (i) to determine the influence of role perception on marketing executives' sales target performance in deposit money banks in South-East Nigeria and (ii) to ascertain the influence of role perception on marketing executives' qualitative (behavioral) 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 target records supplied by 219 bank branch managers. Multiple Analysis of Covariance (MANCOVA) tool was used for testing the hypotheses. After data analysis, findings revealed that: role perceptions of the marketing executives in Nigerian deposit money banks have significant negative influence on their sales target performance (ii) role perceptions of the marketing executives in Nigerian deposit money banks have significant negative influence on their qualitative (behavioral) performance and (iii) perceived unrealistic, inflexible, unfair, unclear sales targets, perceived role conflict, role ambiguity and role inaccuracy contributed significantly to negative perceptions of marketing executives' roles and negative influence on both their sales targets volumes and qualitative (behavioral) performance. Adequate training, close supervision, participation of marketing executives in target setting process, realistic targets and marketing executives' job experience were recommended to management as measures to reduce role conflicts, role ambiguities, role inaccuracies and to change the negative perceptions marketing executives have about their roles in Nigerian deposit money banks*

Keywords: Role Perceptions, Marketing Executives, Performance, Deposit Money Banks, Nigeria.

1. INTRODUCTION

Every employee in most organizations occupies a position in which a role is attached. Roles represent the activities and behaviors that are expected to be performed by any person who occupies that position. Similarly, marketing executives are not an exception. They occupy a position in which they are expected to perform some roles. Because marketing executives occupy a boundary position in most organizations, they serve the interest of many stakeholders within and outside the organization. These stakeholders includes but not limited to: the company that employs them, their immediate superiors who are often sales managers and sales supervisors, other departments within the organization, the customers (industrial buyers, distributors and end-users) and the family of a marketing executive. Due to the fact that they occupy a middle-of-road position, serve large interest groups (management, customers, and their families) and play innovative roles, they receive some common demands from those they serve that make their roles susceptible to conflicts, ambiguities and inaccurate perceptions. The groups that marketing executives represent their interest emphasize different types of needs which sometimes conflict with one another. Dubinsky et al, (2004) conducted a study among U.S, Japanese and Korean marketing executives and discovered that most marketing executives in different job context often perceive conflicts between sales managers' demands and customers' demands. Customers demand more function, more quality products and services from marketing executives whereas sales managers and accountants demand that marketing executives reduce selling expenses. Customers demand credit terms, product modifications and services that are contrary to the company policies. Dubinsky et al's (2004) findings also revealed that marketing executives believe that their company superiors and customers expect them to travel extensively away from home, work overtime, work flexible hours and be available to customers at all times (in the evening, weekends and public holidays) in order to meet customers' needs and sales targets. But unfortunately, most marketing executives believe these expectations conflict with the expectations of their families. The family expects marketing executives to spend some reasonable hours to meet family responsibilities and affection needs. Thus family-work conflicts are common among marketing executives (Teas 2001; Dubinsky et al, 2004; Churchill et al 2007).

Research findings above suggest that marketing executives face hard thorny decisions when there are conflicting interests among the organizational stakeholders they represent. They are often caught in the middle and not knowing exactly which role to play, when interests of major stakeholders collide. To satisfy the demands of one stakeholder means that the marketing executive must ignore the demands of the other. Conflicting interest may lead to a situation where marketing executives do not understand the role to play (role ambiguity) or play the roles they feel are correct while in fact they are wrong (role inaccuracy). Undoubtedly, these affect their job performance in work places. When marketing executives perceive role conflict, role ambiguity and role inaccuracy in work places; studies have shown that these situations create psychological trauma for marketing executives. When the demand of one critical organizational stakeholder is satisfied at the detriment of the other, marketing executives feel emotional disturbances. In a study conducted among industrial marketing executives by Ford et al (2006), findings show that perceived role conflict and ambiguity produce various kinds of emotional turmoil ranging from job tensions, overall feelings of anxiety to low job satisfaction, loss of confidence and low sales performance

Sales targets attainment is one of the major roles performed by marketing executives in most organizations. Previous studies also show that marketing executives' perceptions of sales target difficulty has a strong relationship with their performance. Scholars in sales management contend that sales target can demoralize or generate resentments among marketing executives when they are perceived to be unattainable, unfair, inflexible, inaccurate and unrealistic (Nebo, 2016, Churchill et al , 2007, Spiro et al 2003). Akembor and lnnade's (2011) findings on a study titled "Sales Targets and Ethnical Behaviour of Marketing Executives in the Nigerian Banking Industry", show that sales targets for marketing executives are usually established by executive opinion and such targets are realistically unattainable. Again in a bid to achieve unrealistic high sales targets, Akembor and lnnade's (2011) discovered that marketing executives engage in all sorts of unethical behaviors such as female near-nudity, affections and hard-selling strategies. Marketing executives with a strong religious faith may have moral issues working in this type of organization. In situations where a marketing executives personal believe conflicts with organizational role assignment; this might be a source of emotional disturbance and low job performance.

Given the above nature and characteristics of marketing executives' roles, this study tries to ascertain the extent to which role perceptions, particularly role conflict, role ambiguity, role inaccuracy and sales target perceptions predict both the quantitative (sales target volumes) and qualitative (behavioral) performance of marketing executives in deposit money banks in South East, Nigeria. This is particularly important especially when previous studies show that marketing executives in Nigerian banking industry perform below expectations in realization of sales targets budgeted for them by managers (Akembor and lnnade, 2011; Nebo, 2017).

1.1 Statement of the Problem.

A wide gap between estimated and realized sales target by the Nigerian bank marketing executives has been reported in previous studies and this may be linked to the high marketing employees' turnover (job sacks and job quits) witnessed in deposit money banks in Nigeria (Nebo, 2017; Akembor and lmade 2011).

Sales management scholars argue that perception of sales targets and its setting method can have profound influence on both the quantitative and qualitative performance of marketing executives. Quantitative (sales target) performance are measured in terms of naira or unit volumes realized on sales of various company products, profit made, number of customers generated, number of sales calls made, number of orders obtained and number of accounts re-activated. Qualitative (behavioral) performance are measured in terms of employee turnover rate, level of absenteeism and personal discipline, efforts demonstrated in their jobs, customer relationship practices, attitude to customers and team spirit. Therefore there is the need to ascertain the link between marketing executives' perceptions of sales target volumes and their performance.

Additionally, marketing executives occupy a boundary position in banks which make their roles prone to conflicts, ambiguities and role inaccuracy. These role characteristics create emotional disturbances, high mental anxiety, tension, role stress, burn out, low job satisfaction and performance. (Churchill et al 2007). Marketing executives are unlikely to perform as expected by organizational stakeholders when role expectations are blurred or unclearly communicated. Role perceptions and employee performance are linked (Ford et al, 2006) and thus may account for the poor sales target performance witnessed among Nigerian bank marketing executives. Unfortunately few studies exist to guide managers' decisions on role perception as a predictor of marketing executives' performance in Nigerian deposit money banks. Consequently, there is the need to ascertain the existence of role conflicts, role ambiguity, role inaccuracy and sales target perceptions among marketing executives in Nigerian deposit money banks and how these role perceptions influence their sales targets and qualitative (behavioral) performances.

1.2 Objectives of the Study

The aim of the study is to assess role perception as a predictor of marketing executives' performance in deposit money banks in South-East, Nigeria. Specific objectives were to:

i. Determine the influence of role perceptions on marketing executives' sales target volume performance in deposit money banks in South-East, Nigeria.

ii. Ascertain the influence of role perceptions on marketing executives' qualitative (behavioral) performance in deposit money banks in South-East, Nigeria.

1.3 Research Questions

i. To what extent does role perception has significant negative influence on marketing executives' sales targets volumes in deposit money banks in South-East Nigeria?

ii. To what degree does role perception has significant negative influence on marketing executives' qualitative (behavioral) performance in deposit money banks in South-East, Nigeria?

1.4 Research Hypotheses

i. Role perception of the marketing executives in Nigerian deposit money banks does not have significant negative influence on their sales target volume performance
ii. Role perception of the marketing executives in Nigerian deposit money banks does not have significant negative influence on their qualitative (behavioral) performance.

2. REVIEW OF RELATED LITERATURE

2.1 Conceptualizations and Contextualization of Basic Concepts

In this section, we describe the basic concepts related to the study. These include: marketing executives, marketing executives' performance dimensions and role perception variables.

2.1.1 Bank Marketing Executives.

Bank marketing executives are individuals employed by the bank to sell or promote its products such as demand deposits, savings deposits and others to customers. They are sales personnel in the banking industry. They are also called "salespeople, sales reps, sales executives, sales engineers, sales force but in the Nigerian Deposit Money Banks, they are commonly addressed as "Marketing Executives" or simply "Marketers" (Nebo, 2019). Marketing executives seek for prospects, get their attention, engage in sales presentations, handle customers' objections, close sales and obtain orders from customers. They maintain relationship with customers even after products have been sold by keeping to their promises, maintaining social and friendly ties with the customers and handling customers' complaints.

2.1.2 Marketing Executives' Performance.

The term **"**Performance' refers to the extent to which a person or machine etc does a piece of work or an activity. It is an accomplishments of a given task measured against preset standards of accuracy, completeness, cost and speed (Nebo, 2017). It is a comparison of the actual results obtained against the established standards. In this study, marketing executives' performance (dependent variable) is regarded as the yardsticks or standards against which marketing executives' performance are measured. These yardsticks are categorized into two distinct dimensions namely: sales targets volumes dimension and qualitative (behavioral) performance dimensions each of which is described below

(i) Sales Targets Volume Performance Dimensions

Generally, sales targets can be referred to as sales goals intended to be attained and which is believed to be attainable. Sales targets are also referred to as sales quotas in some sales management literatures (Nebo, 2016). In this study, sales targets represent the volume of sales in naira or units achieved within a time period (say daily, weekly, monthly, quarterly, and 6months, annually) by marketing executives on the following ten key products commonly sold in deposit money banks in Nigeria:
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, 2019)

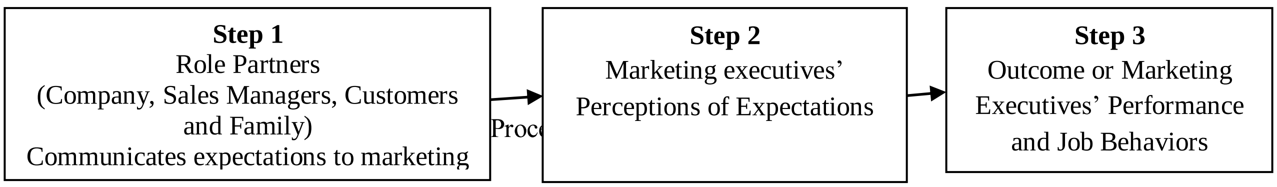
(ii) Qualitative (Behavioral) Performance Dimensions

Qualitative performance refers to those behavioral performance standards not subject to exact quantitative measurements but is used for measuring the performance of marketing executives. Specific qualitative performance measures for bank marketing executives as used in this study are: job quitting intensions, absenteeism, self-confidence, task specific behavior of marketing executives', interpersonal communication/customer relationship, efforts demonstrated /job knowledge, personal discipline and team leadership quality. These measures were adapted from Campbell et al's (1990) qualitative employee performance dimensions. Various scholars argue that complete reliance on objective performance standards such as **sales targets volume** alone does not often give a total picture of what a salesperson achieved (Nebo, 2016; Churchill et al 2007). In the Nigerian banking industry too management often complement sales targets performance with qualitative (behavioral) performance in evaluating the performance of marketing executives. This necessitated the need to adopt both sales targets and qualitative performance dimensions in this study.

2.1.3 Marketing Executives' Role Perceptions

Role is a prescription representing or describing the activities and behaviors that are to be performed by any person who occupies that position. Marketing executives' role perception refers to how
marketing executives interpret their jobs. It is the meaning they attach to their job responsibilities.

Marketing executives' Role perception process.



Step I: Role Demands by Organizational Stakeholders

As depicted in figure 1 above, marketing executives' role perception is described in a three-stage process. As step 1 shows, role demands and expectations are communicated to marketing executives by many stakeholders who have a vested interest in how they perform their jobs but this study focuses on four major stakeholders. These are: the company where marketing executives work, sales managers who are responsible for marketing executives, customers and marketing executives' family.

Step 2: How Marketing Executives Perceive Role Demands Communicated by Organizational Stakeholders

Step 2 shows how marketing executives interpret (perceive) the role demands and expectations or the roles they are asked to execute by stakeholders. At step 2, marketing executives interpret the role expectations from four perceptual constructs: role conflict, role ambiguity, role inaccuracy and sales targets perceptions (Churchill et al, 2007; Spiro et al 2003, Amyx et al, 2014). Each of which is further explained below.

Role conflict Perceptions

This occurs when a marketing executive is trying to serve two or three stakeholders who has a conflicting interest (Churchill et al, 2007; Spiro et al 2003, Amyx et al, 2014). It usually exists when a marketing executive believes or perceives that role demands from different partners are incompatible in some situations. A customer, for example, may demand unusually liberal credit terms or delivery schedules that are unacceptable to the marketing executive's superiors or the company's policies. In Nigerian deposit money banks too, a high class customer may demand a certain interest rate on a fixed deposit investment not permitted by the Central Bank of Nigeria (CBN) or the bank policy. In this case, the marketing executive is caught in the middle. If he satisfies the customer, he incurs the wrath of the bank. If he abides by the bank policy by rejecting the customer's offer, the customer is dissatisfied and lost forever. In all the above cases, the marketing executive perceives that it is not possible to simultaneously satisfy his customers, his company and his superior in office thus, creating some conflicting role forces and psychological anxiety or tensions within the marketing executive

Another example is a case of family-work conflict where sales managers or customers demand that marketing executive spend enough time, work overtime, and work on Saturdays and Sundays even on public holidays to meet sales targets and other customer demands whereas marketing executive's family demand enough time for affections and other family obligations. Previous studies correlate role conflict perceptions with negative performance of marketing executives (Amyx et al, 2014)

To reduce role conflicts, sales managers must make sure that all marketing employees understand what is expected in their respective roles through adequate training, re-training, close supervision, writing a clear and detailed job description and letting the marketing executives participate in setting their own targets The importance of having the marketing executives know what is expected of them and how to handle various job conflict situations goes beyond improved performance. Research has demonstrated that when marketing executives have clear understandings of their roles, not only is their performance higher, their job satisfaction is higher and their propensity to leave or quit the job is lower (Jagdip; 2008)

Role Ambiguity Perceptions

When marketing executive experience conflicting interest among two or three stakeholders they serve; they are sometimes not sure of what role to play. Meeting the needs of one partner means that the other is dissatisfied. Thus, they experience role ambiguity. Role ambiguity occurs when marketing executive are not sure of what is expected of them (Churchill et al, 2007; Spiro et al 2003, Amyx et al, 2014). This usually occurs when a marketing executive lacks information of what to do both in a conflict and non-conflict situations. Lack of training, poor supervision, unclear job description and lack of job experience are factors likely to increase role ambiguity (Nebo, 2016). Previous studies show a negative relationship between role ambiguity perceptions and marketing executives' behavioral and sales performance (Nebo, 2017, Donnelly and Ivancevich, 2005; Kahn et al, 2005, Behrman et al 2011)

Role Inaccuracy Perceptions

This occurs when marketing executive perceive that the role he/she is playing or executing is right when in fact it is wrong (Churchill et al, 2007; Spiro et al 2003, Amyx et al, 2014). When there is conflicting interests between/among stakeholders, in trying to resolve conflict, a marketing executive may play a role he/she believes or perceives to be right but in reality it is wrong. This is known as role inaccuracy perceptions. The impact of role inaccuracy and antecedents are similar to those of role conflict and role ambiguity. Role inaccuracy decreases marketing executives' performance and this may be caused by lack of training, poor supervision, unclear job descriptions and lack of job experience.

Perceived Sales Target (Target Difficulty)

Sales target is a quantitative sales goal of a given product in units or naira expected to be turned in by each bank marketing executive within a specified period of time. Sales targets are usually assigned to field or creative marketing executives in most organizations which are expected to be turned in within a specific time and these become benchmarks for evaluating their performance. Target realization is therefore a major assignment performed by marketing executives in banks, insurance companies and other networking organizations. However, setting the right target has been argued to be a major challenge of sales manager in most organizations. Targets are expected to be realistic, fair, flexible, understandable and accurate if they are to achieve their purposes.

Target is perceived to be realistic when it is neither too high nor too low, when it reflects market realities and is perceived to be achievable with a reasonable amount of efforts.

Target is perceived to be fair when it does not favor any particular territory, team or person. Fairness is ensured by maintaining a standardized compensation plan for equal target achievements. Equal pay for equal work

Target is perceived to be flexible when it changes in line with market conditions and realities. Market forces bring about outdated sales targets. In order to keep with the new trend, targets must be subject to review or adjustments.

Target is perceived to be understandable when management seeks the co-operation of those individuals who are to achieve it. There should be an agreement between marketing executives and their managers on sales target estimates. In order to ensure this, marketing executives should participate in target-setting procedure through what is known as management by objective.

Target is perceived to be accurate when it is based on correct information about market potentials and level of competition in each sales territory.

Targets are perceived to be difficult when they are devoid of the above qualities. Studies have shown that negative perceptions about sales target generate resentments, ill-feelings, boredom and low performance among marketing executives (Nebo, 2016; Akembor and lmade, 2011; Churchill et al 2007).

Step 3: The Outcome of the Perceived Roles

Step 3 in the role definition process is the nature of the outcome of role perception. If a marketing executive perceives a role conflict, ambiguity or inaccuracy in the demands communicated to him/her by the stakeholders, these create a psychological trauma that may affect his/her mental well-being, job satisfaction and job performance**.** If sales targets are perceived to be high, unrealistic, unfair, unclear, and inflexible or if there are perceptions of role ambiguity or conflict or if these perceptions are inaccurate, these produce high mental anxiety, tension, and ultimately low job satisfaction. In extreme cases, this may result in marketing executives absenting from or quitting the job. (i.e employee turnover) (Churchill et al, 2007, Nebo, 2016, Akenbor and Imade, 2011).

2.2 Theoretical Framework

Two theories that relate to role perceptions as a predictor of employee performance are examined here. These are: Role Clarity Theory and Churchill et al's (2007) Model of Causes and Consequences of Salespersons' Perceptions.

2.2.1 Role Clarity Theory.

One of the most important needs of marketing executives is role clarity developed by Mead, Moreno, Parsons and Linton (1928). This theory centers on what marketing executives' jobs entail. Because marketing executives occupy a boundary positions, play middle-of-the road roles, serve the interests of many stakeholders within and outside the organization, deal with complex problems requiring innovative solutions, they often encounter role conflicts, role ambiguities and role inaccuracies that leave them with insufficient knowledge about what to do. This makes their jobs very challenging. Therefore, precisely defined goals and clear job descriptions can be a source of job satisfaction and motivation.

According to Bluedom (2012), empirical research with marketing executives correlates increased role clarity with greater job interest, more opportunity for job innovation, less work tension, more job satisfaction and a lower propensity to leave. Marketing executives need information on what is expected of them and how they will be evaluated. This can be achieved through a well-designed job description and by management-by-objectives where goals are mutually agreed upon by the sales manager and the salesperson (Donnelly and Invancevich, 2005).

2.2.2 Churchill et al's (2007) Model of Causes and Consequences of Salespersons' Perceptions

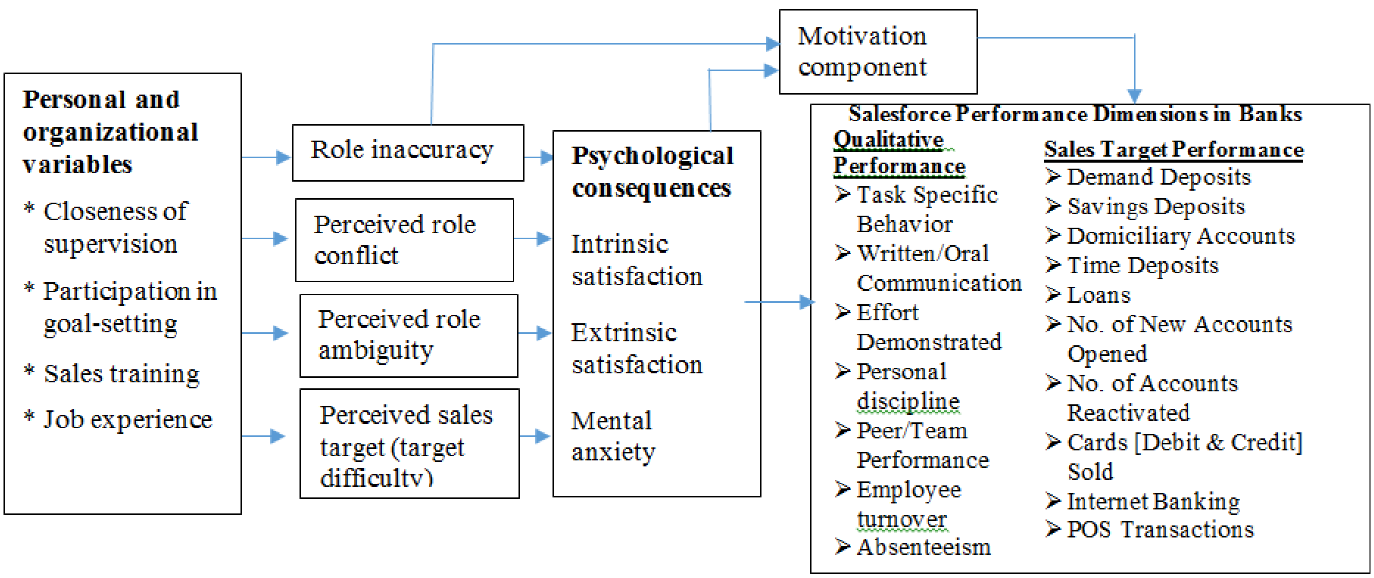


Fig. 1 Model of Causes and Consequences of Salespersons' Perceptions in Banks
Source: Adapted from Churchill et al (2007)

As presented in the model (figure 2), four personal and organizational variables (such as closeness of supervision, marketing executives' involvement in goal-setting or determining sales targets and other standards of their evaluations, sales training and job experience) exert a great deal of influence on how marketing executives perceive their roles in terms of role conflicts, role ambiguity, role inaccuracy and sales target perceptions. For instance, marketing executives tend to perceive more role conflicts, role ambiguity, role inaccuracy and sales target difficulties when they are not closely supervised, well trained and retrained, not experienced and do not participate in target setting process or when sales targets estimates are arbitrarily forced down their throats. However, the reverse is the case, when they are closely supervised, effectively trained, participate in goal-setting and possess sufficient wealth of experience.

When role conflicts, role ambiguity, role inaccuracy and sales target difficulties are perceived, they produce some kind of psychological discomfort such as tension and mental anxiety on the individual which in turn affect their qualitative (behavioral) and quantitative (sales target realization) performance. Qualitative (behavioral) performance are measured in terms of employee turnover rate, level of absenteeism and personal discipline, efforts demonstrated in their jobs, customer relationship practices, attitude to customers and team spirit. Quantitative (sales target) performance are measured in terms of naira or unit volumes realized on sales of various company products, profit made, number of customers generated, number of sales calls made, number of orders obtained and number of accounts re-activated.

Also when role conflicts, role ambiguity, role inaccuracy and sales target difficulties are less, these produces psychological comfort such as intrinsic and extrinsic satisfaction which in turn positively affects both qualitative (behavioral) and quantitative (sales target realization) performance. According to Churchill et al (2007), intrinsic satisfaction emanates from within the individual such as when an employee is happy doing a job because he/she understands it and not necessarily because of the pay packet or promotion gained. Extrinsic satisfaction emanates from others who are happy about the employee's performance which in turn attracts good pay packets, rapid promotions, status symbols, recognition awards and other rewards to the employee.

2.3 Empirical Reviews

2.3.1. Influence of Role Perception (Role Conflicts, Role Ambiguity and Role Inaccuracy) on Qualitative (Behavioral) and Sales Target Performance of Marketing Executives.

Numerous studies have linked perceived role conflicts, role ambiguity and role inaccuracy with employee job performance. The extant literature regarding role stressors agrees that role conflict, role ambiguity, role overload and burnout are inversely (or negatively) related to sales performance (Bagozzi 2008; Behrman and Perreault 2004; Brown and Peterson 2003). In Cravens et al's (2004) study, findings showed that salespeople who are well-trained and work under a close supervision perceive less ambiguity and conflicts in their roles and usually perform better, are more satisfied, and always display lower burnout, role stress and indicate low job quitting intensions, absenteeism compared to those not closely supervised or trained.

In Mossholder, Bedeian and Armenakis (2011) study titled *Role Perceptions, Satisfaction and Performance: Moderating Effects of Self-esteem and Organizational Level*, the authors sought to examine the moderating effects of organizational job experience and self-esteem on the relationships between role perception (i.e. role ambiguity and role conflict) and employee satisfaction and performance. By using survey descriptive research design methodology, their findings supported the hypothesis showing that job experience and high self-esteem truly can mitigate the impact of role ambiguity and role conflict on customer relationships, employee turnover, job satisfaction and sales performance.

Research by the families and Work Institute, a non-profit and research planning group, shows that more than 60 percent of 1,000 headquarter employees of a Fortune 1,000 Corporation said they refused overtime to avoid family-job conflicts and over 75 percent of those surveyed said their jobs rubbed them of adequate energy to do reasonable things with their families and this affects their emotions and job performance (Shellenbarger, 2005).

In a study conducted by Kahn et al (2005), it was discovered that perceived role ambiguity, produced negative consequences such as frustrations, tension, mental anxiety and decrease in job performance among salespeople. Similarly, Behrman et al (2011), did a study titled "Sources of Job-Related Ambiguity and Their Consequences upon Salesforce Job Satisfaction and Performance, findings revealed that a salesperson's job satisfaction is directly related to performance on that job and that conflict and ambiguity are negatively related to job behavior (job attitude and punctuality) and sales performance

2.3.2. Influence of Role (Sales Target) Perceptions on Marketing Executives' Sales Target and Qualitative (Behavioral) Performance

Quite a number of studies have been done to establish both positive and negative effects of sales target perceptions on marketing executives sales target performance. Research results on the effects of sales target were inconsistent. For instance, Winer (2003) found that targets need to be difficult in order to increase sales target quantity whereas, other authors stress that sales targets need to be moderate in order to increase efforts and quantity (Schwepker and Good, 2004). Similarly, Chowdhury (2003) finds that salespeople with high self-efficacy may respond positively to highly difficult targets, whereas salespeople with low-self-efficacy will respond negatively to highly difficult targets.

Donnelly and Ivancevich's (2005) study revealed that perceived role ambiguity, role conflict and role inaccuracy produce mental anxiety and negative impact on both the intrinsic and extrinsic components of salespeople's job satisfaction and sales target performance.

Fang, Evans and Zou (2005) discovered that the effect of target perception depends on the type of strategic goals that the company wants to emphasize (quantitative sales target performance vs. behavioral or qualitative performance). When quantitative sales targets volumes performance (such as sales volumes, profits) are the key drivers of a business; then the use of targets that are perceived to be moderately difficult and specific seems more effective on marketing executives' performance. When qualitative (behavioral) performance (i.e. maintaining good relationships with customers, good attitude to customers providing timely feedback) is the primary concern of managers; then more easily attainable and non-specific targets (e.g., do your best) seem more desirable. These findings were obtained in an Anglo-Saxon culture (US); however, they might not hold true in other cultures.

Franco-Santos and Bourne (2008) studied the impact of sales targets on behavior in sales force contexts and found that in order to impact performance by influencing salespeople's motivation toward job, targets need to be based on reliable data, and has to be perceived as achievable, equitable across sales territories and must also be agreed upon by each salesperson

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 branch bank 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 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 secondary data of sales volume targets actually achieved by each marketing executive studied in a bank branch and also they provided qualitative performance data of each marketing executives to the researcher. 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 found in this region.

3.2 Data Collection Instrument and Administration

Both primary and secondary data were used for the study. Primary data were collected from two sets of questionnaires. One was issued to marketing executives for collection of data on perception variables (role ambiguity, role conflict, role inaccuracy and sales target perceptions) and the other was issued to bank branch managers for collection of data on qualitative (behavioral) performance of marketing executives. Records of actual sales targets realized by each marketing executive (asecondary data) were also supplied to the researcher by each bank branch manager surveyed in this study. .

Design of Marketing Executives' Questionnaire (MEQ): The questionnaire administered to marketing executives for collection of data was divided into part A and B. Part A contains questions on bio-data of marketing executives while part B contains questions on eight perceptual constructs (predictor variables)**:** role ambiguity, role conflict, role inaccuracy, fair target, realistic target, understandable target, accurate target perception, flexible target perceptions These perceptual constructs and their measurement which were developed from previous studies and extant literatures (Nebo, 2017, Churchill et al, Donnelly and Ivancevich, 2005, Behrman et al, 2005, Amyx et al, 2014)

Design of Bank Branch Managers' Questionnaire (BBMQ): Two dependent variables were used in this study namely: qualitative (behavioral) performance and sales target volume performance**.**

Data on qualitative (behavioral) performance variables were collected from the questionnaires issued to bank branch managers. This was divided into five (A-G) sections. Section A contains question on Job Quitting Intentions, section B contains questions on "Absenteeism and Punctuality to work, section C contains questions on 'Task Specific Behavior', section D contains questions on 'Interpersonal Communication and Customer Relationship' abilities, section E contains questions on. 'Efforts Demonstrated and Job Knowledge, section F contains questions on "Personal Discipline" while section G contains questions on "Team Leadership" qualities of marketing executives. The constructs, variables and measurement items in sections A-G were developed from a synthesis of Campbell's (1990) and Churchill et al's (2007) criteria for measuring the qualitative (behavioral) employee performance.

Data on the sales target volume performance (second dependent variable) was collected from already existing sales volume records (secondary data) achieved by each marketing executive surveyed in this study. The sales volume records achieved by each marketing executive were supplied to the researcher by each bank branch manager of the deposit money bank surveyed.

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 (questionnaire) was also pre-tested using 40 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 0.83 and 0.80 for both Marketing Executives' Questionnaire (MEQ) and Bank Branch Managers'' Questionnaire (BBMQ) respectively. Thus the instrument were deemed reliable based on DeVellis' (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 using Multiple Analysis of Covariance (MANCOVA).

4. DATA ANALYSIS AND RESULTS

4.1. Descriptive 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 role perception as a predictor of marketing executives' performance in deposit money banks in South East, Nigeria.

Table 1: 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 One and Two

Hypothesis One

H_{01}: Role perception of the marketing executives in Nigerian deposit money banks does not have significant negative influence on their sales target volume performance.

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H_1: Role perception of the marketing executives in Nigerian deposit money banks have significant negative influence on their sales target volume performance.

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Hypothesis Two

H_{02}: Role perception of the marketing executives in Nigerian deposit money banks does not have significant negative influence on their qualitative (behavioral) performance.

H_2: Role perception of the marketing executives in Nigerian deposit money banks does not have significant negative influence on their qualitative (behavioral) performance.

Data Specification

To test hypotheses one and two, data on two dependent variables (sales target volumes and qualitative/behavioral performance) and nine independent variables are required.

Model Specification

The regression model below was developed to explain the interaction between the variables specified in the hypothesis

specified in the hypothesis

$$\textbf{STP} \quad = Ж_{i,j} + \Pi_1 RAmb + \Pi_2 RC + \Pi_3 RIna + \Delta_1 Fair.targ + \Delta_2 R.targ + \Delta_3 U.targ +$$

$$\boldsymbol{QP} \qquad \Delta_4 A.targ + \Delta_5 \; Flex.targ + \Theta Budg.ST + \varepsilon \text{ ....eq 1}$$

Where

STP represents Sales Target Performance volume (dependent variable).
QP represents Qualitative (Behavioral) Performance (dependent variable).
$Ж_{i,j}$ represents the intercept of the model.
RAmb represents Role Ambiguity
RC represents Role Conficts.
RIna represents Role Inacuracy
Fair.targ represent Fair Target
R. targ represent Realistic Target
U. targ represents Understandable Target
A. targ represents Accurate Target
Flex. Targ represents Flexible Target
Budg.ST represent Budgeted/Estimated Sales Target
Π_i, Δ_i, and Θ represent the slope coefficients or marginal effects of each independent variable
ε represents the stochastic term describing other variables that might explain the dependent variables but were not accounted for.

Specification of Test Statistics

Multivariate Analysis of Covariance (MANCOVA) method was used to test the above specified model in equation 1. The justification for choosing this method remains that MANCOVA helps to handle regression model with more than one dependent variable (**STP and QP)** and multiple independent variables. While doing this, it also helps to control for multicollinearity problem that may occur among independent variables. The test was run through SPSS v.20 Results are presented below.

Table 2: Multivariate Tests for Role Perception Variables

Effect		Value	F	Hyp. df	Error df	Sig.	Partial η^2
Intercept	Pillai's Trace	.557	157.552[a]	2.000	251.000	.000	.557
	Wilks' Lambda	.443	157.552[a]	2.000	251.000	.000	.557
	Hotelling's Trace	1.255	157.552[a]	2.000	251.000	.000	.557
	Roy's Largest Root	1.255	157.552[a]	2.000	251.000	.000	.557
Group	Pillai's Trace	.250	32.254	32.000	504.000	.000	.125
	Wilks' Lambda	.763	28.273[a]	32.000	502.000	.000	.127
	Hotelling's Trace	.293	32.292	32.000	500.000	.000	.128
	Roy's Largest Root	.211	23.317[c]	16.000	252.000	.000	.174

Table 2 above presents the result of the multivariate test statistics showing the statistical significance of different effects that a group of nine independent variables [role perception] have on the dependent variables specified in equation 1 above. Being the First Order Condition that must be met, it can be deduced that there was a significant difference in the effect that each of role perception variables had on the sales target performance (STP) and qualitative performance (QP) using the Group responses

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provided by the bank marketing executives, F = 28.273, $p < 0.05$; Wilk's **Λ = 0.763, partial** η^2 **=** 0.127 (Note that Wilks' Lambda in table 2 was used as a benchmark to test the statistical significance of effect that a group of independent variables have on dependent variables)

The implication of this result is that, the entire role perception variables have significant different effects on both the sales target performance (STP) and the qualitative performance QP. They are not auto-correlated or collinear. The average size of the effect difference is 12.7% using Wilks' Lambda test statistic as a benchmark. From this statistically significant result therefore, a follow-up Second-Order Condition test could then be run

.

Table 3: Tests of Between-Subjects Effects on Role Perception Variables

Source	Dep Var	Type III SS	df	Mean Square	F	Sig.	Partial η^2
Corrected Model	STP	2516.911[a]	24	104.871	1.874	.010	.151
	QP	4962.469[c]	24	206.770	1.550	.053	.129
Intercept	STP	41.762	1	41.762	.746	.389	.213
	QP	40176.106	1	40176.106	301.227	.000	.544
Group	STP	2183.398	16	136.462	112.438	.002	-0.134
	QP	3953.656	16	247.103	161.853	.025	-0.305
RAmb	STP	34.008	1	34.008	.608	.436	-0.212
	QP	389.124	1	389.124	2.918	.089	-0.311
RC	STP	93.964	1	93.964	1.679	.196	-0.107
	QP	4.467	1	4.467	.033	.855	-0.261
RIna	STP	22.773	1	22.773	.407	.524	-0.142
	QP	8.851	1	8.851	.066	.797	-0.252
Fair.targ	STP	1.852	1	1.852	.033	.856	-0.21
	QP	15.201	1	15.201	.114	.736	-0.187
R.targ	STP	.176	1	.176	.003	.955	-0.19
	QP	150.256	1	150.256	1.127	.290	-0.244
U.targ	STP	13.584	1	13.584	.243	.623	-0.141
	QP	74.405	1	74.405	.558	.456	-0.272
A.targ	STP	99.764	1	99.764	1.782	.183	-0.277
	QP	10.884	1	10.884	.082	.775	-0.173
Flex.targ	STP	3.296	1	3.296	.059	.808	-0.18
	QP	25.756	1	25.756	.193	.661	-0.231
Budg.ST	STP	8191.923	1	8191.923	347.777	.000	-0.581
	QP	6.071	1	6.071	.045	.832	-0.71
Error	STP	14104.258	252	55.969			
	QP	33610.448	252	133.375			
Total	STP	57184.000	277				
	QP	5678662.000	277				

a. For STP, R Squared = .644 (Adjusted R Squared = .609)

b. Computed using alpha = .05

c. For QP, R Squared = .729 (Adjusted R Squared = .704)

Table 4: Parameter Estimates/Coefficients showing the Marginal Effect of Each of the Role Perception Constant on (STP and QP) Performance

DV		Parameter	B	Std. Error	T	*p-value*	95% C.I Upper	95% C.I Lower	Partial Eta $(\eta)^2$	Rmrk.
STP	Intercept	Ж	8.423	5.847	1.44	.001	3.092	1.938	.118	S
	RAmb	Π_1	-13.19	4.248	-3.11	.011	.1295	.682	.212	S
	RC	Π_2	-7.198	2.153	-3.34	.000	.703	.498	.107	S
	RIna	Π_3	-3.18	1.283	-2.48	.004	.377	.037	.142	S
	Fair.targ	Δ_1	-5.197	1.08	-4.81	.016	4.931	2.324	.210	S
	R.targ	Δ_2	-9.044	3.783	-2.39	.000	1.586	0.498	.190	S
	U.targ	Δ_3	-1.486	0.987	-1.51	.023	2.429	1.457	.141	S

	A.targ	Δ_4	-1.122	0.84	-1.34	.013	4.533	2.777	.277	S
	Flex.targ	Δ_5	-3.194	1.801	-1.77	.008	1.772	.383	.180	S
	Budg.ST	Θ	-5.492	1.026	-5.35	.000	1.440	.544	.581	S
QP	Intercept	Ж	142.25	9.03	15.75	.000	1.47	.012	.196	S
	RAmb	Π_1	-18.65	0.383	-48.7	.000	2.100	1.409	.311	S
	RC	Π_2	-10.04	0.236	-42.6	.010	.507	.021	.261	S
	RIna	Π_3	-5.112	0.437	-11.7	.011	.972	.747	.252	S
	Fair.targ	Δ_1	-3.563	1.668	-2.14	.002	3.847	2.721	.187	S
	R.targ	Δ_2	-3.283	1.209	-2.72	.013	5.098	3.663	.244	S
	U.targ	Δ_3	-1.138	1.523	-0.75	.000	4.137	1.862	.272	S
	A.targ	Δ_4	-0.371	1.297	-0.29	.000	2.184	2.106	.173	S
	Flex.targ	Δ_5	-1.543	1.236	-1.25	.001	2.978	1.892	.231	S
	Budg.ST	Θ	-11.01	2.063	-5.34	.032	1.137	.511	.710	S

Source: Field Survey, 2020.

Hypothesis One Results

The results presented in, tables 2 and 3 above are results of the follow-up tests ran on the Multiple Analysis of Covariance (MANCOVA) model specified in equation 1. The model is fit for sales target performance (STP) at R^2 = 64.4. This shows that 64.4% variation in marketing executives' sales target performance (STP) is explained by the role perception of the marketing executives.

Table 4 further shows the parameter estimates or coefficients showing the marginal effect of each of the nine role perception variables on sales target performance (STP) model. The intercept for sales target performance (STP) model is significant (p <0.05). This shows that, in the absence of any negative role perception, sales target volume performance (STP) has 11.8% chances of being improved (see table 4).

The estimate of the slope coefficients for each parameter of sales target performance (STP) showed that, all the role perception variables including budgeted Sales Target (Budg. ST) had significant negative influence on marketing executives' sales target volume performance.

Results on table 3 and 4 above show that marketing executives' role perception had a statistically significant negative influence on sales target performance (STP), (F = 112.438, $p < 0.05$, η^2 = - 0.134) (See the "Group" SP result on table 3). On this note, the null hypothesis (H_{01}) was rejected while the alternate hypothesis (H_1) which states that *the role perception of the bank marketing executives' have significant negative influence on their sales target volume performance* was accepted.

Test of Hypothesis Two

The results presented in, tables 2 and 3 above are results of the follow-up tests ran on the Multiple Analysis of Covariance (MANCOVA) model specified in equation 1. The model is fit for qualitative performance (QP) at R^2 = 72.9%. This shows that 72.9.% variation in the qualitative (behavioral) performance (QP) of bank marketing executives is explained by their role perception

Table 4 further shows the parameter estimates or coefficients showing the marginal effect of each of the nine role perception variables on qualitative (behavioral) performance (QP) model. The Intercept for qualitative (behavioral) performance (QP) model is significant (p <0.05). This shows that, in the absence of any negative role perception, the qualitative (behavioral) performance (QP) of bank marketing executives has 19.6% chances of improvement (see table 4).

The estimate of the slope coefficients for each parameter of qualitative (behavioral) performance (QP) showed that, all the nine role perception variables had significant influence on qualitative (behavioral) performance (QP) of bank marketing executives

Based on these results, table 3 and 4 above shows that bank marketing executives' role perception had a statistically significant negative influence on qualitative (behavioral) performance (QP) (F = 161.853, $p < 0.05$, η^2 = - 0.305) (See the "Group" QP result on table 3). On this note, the null hypothesis (H_{02}) was rejected while the alternate hypothesis (H_2) which states that *the role perception of the bank marketing executives' have significant negative influence on their qualitative (behavioral) performance* was accepted.

5. SUMMARY OF FINDINGS

After data analysis, the following were discovered:

i. Role perception of marketing executives in Nigerian deposit money banks have significant negative influence on their sales targets volume performance

ii. Role perception of marketing executives in Nigerian deposit money banks have significant negative influence on their qualitative (behavioral) performance.

iii. Nine variables comprising role conflicts, role ambiguity, role inaccuracy, high unrealistic sales targets volumes, unfair sales targets, unclear sales targets, inaccurate sales targets, inflexible sales targets and budgeted or estimated sales targets volume perceptions had significant negative influence on both sales targets and qualitative (behavioral) performance of marketing executives in deposit money banks in South East, Nigeria.

6. DISCUSSION OF FINDINGS AND MANAGERIAL IMPLICATIONS

6.1. Influence of Role Perceptions on Marketing Executives' Sales Targets Volume Performance

Role perception has been widely researched in the literature as an influential factor on job performance. This study shows that role perception has a significant negative influence on sales target volume performance of marketing executives in Nigerian deposit money banks. This result is consistent with the findings of other research scholars (Kahn et al, 2005; Behrman et al, 2011; Donnelly and Ivancevich, 2005) who discovered that perceived role ambiguity, role conflict and role inaccuracy produce mental anxiety and negative impact on both the intrinsic and extrinsic components of salespeople's job satisfaction and sales target performance. The extant literature regarding role stressors agrees that role conflict, role ambiguity, role overload and burnout are inversely (or negatively) related to sales performance (Bagozzi 2008; Behrman and Perreault 2004; Brown and Peterson 2003

That the role perceptions of marketing executives in deposit money banks has a significant negative influence on their sales target performance is not surprising. This may be linked to high unrealistic, unclear, inflexible and unfair sales targets assigned to marketing executives by bank managers. Akembor and Imade (2011) echoed this when their findings show that sales targets in the Nigerian banking industry are determined by personal judgments of managers and this leads to all sorts of unethical behaviors including indecent dressings and illegitimate social affections by marketing executives. Perceived role ambiguity, role conflict, role inaccuracy and budgeted or estimated sales target perception may be another possible reasons for the negative relationship between role perceptions and sales target volume performance of marketing executives.

To reduce perceptual role conflicts, role ambiguity, role inaccuracy and target difficulty, marketing executives in Nigerian deposit money banks should be closely supervised, well trained and re-trained, allowed to participate in target setting procedure and gain sufficient wealth of experience. Many of them are fired in less than two years of employment (on account of low sales target performance) even before they gain enough experience.

6.2. Influence of Role Perceptions on Marketing Executives' Qualitative (Behavioral) Performance

The findings of this study show that role perception of marketing executives in Nigerian deposit money banks have significant negative influence on their qualitative performance. This is consistent with Donnelly and Ivancevich, (2005) who discovered that marketing executives lose their self-worth, self-confidence and self-esteem when they experience role ambiguity, role conflict, role inaccuracy perceptions.

In a study conducted by Kahn et al (2005), it was discovered that perceived role ambiguity, produced negative consequences such as frustrations, tension, mental anxiety and decrease in job performance among salespeople. Similarly, Behrman et al (2011), did a study titled "Sources of Job-Related Ambiguity and Their Consequences upon Salesforce Job Satisfaction and Performance, findings revealed that a salesperson's job satisfaction is directly related to performance on that job and that conflict and ambiguity are negatively related to job behavior (job attitude and punctuality) and sales performance. Negative role perceptions may be linked to high employee turnover, absenteeism, unethical practices, indecent dressings to lure customers, hard selling and other behavioral (qualitative performance) consequences witnessed among marketing executives in Nigerian deposit money banks. Many of them quit bank jobs as a result of frustration arising from unrealistic, unclear and unfair sales targets. Lack of training, poor supervision, unclear job description and lack of job experience are also factors likely to increase role ambiguity, role conflict and role inaccuracy perceptions

Therefore to reduce negative role perceptions, management should provide excellent training programs, good supervision, and clear job description, encourage marketing executives to participate in goal setting and allow them to acquire job experience.

7. CONCLUSION

Marketing executives in deposit money banks in Nigeria seem to perform below expectations due to negative perceptions they have about their roles which are often induced by high unrealistic, unfair, unclear and inflexible sales targets, perceived role conflicts, role ambiguity, role inaccuracy, lack of training, poor supervision and lack of job experience.

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