

“Determinants of field salespersons’ sales performance in deposit money banks: Does organizational commitment mediate?”

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ARTICLE INFO

Edwin Chukwuemeka Idoko, Gerald Nwora Nebo and Stephen Ikechukwu Ukenna (2020). Determinants of field salespersons’ sales performance in deposit money banks: Does organizational commitment mediate?. *Banks and Bank Systems*, 15(4), 204-220. doi:[10.21511/bbs.15\(4\).2020.17](https://doi.org/10.21511/bbs.15(4).2020.17)

DOI

[http://dx.doi.org/10.21511/bbs.15\(4\).2020.17](http://dx.doi.org/10.21511/bbs.15(4).2020.17)

RELEASED ON

Monday, 28 December 2020

RECEIVED ON

Monday, 02 November 2020

ACCEPTED ON

Tuesday, 08 December 2020

LICENSE



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JOURNAL

"Banks and Bank Systems"

ISSN PRINT

1816-7403

ISSN ONLINE

1991-7074

PUBLISHER

LLC “Consulting Publishing Company “Business Perspectives”

FOUNDER

LLC “Consulting Publishing Company “Business Perspectives”



NUMBER OF REFERENCES

91



NUMBER OF FIGURES

3



NUMBER OF TABLES

4

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BUSINESS PERSPECTIVES



LLC "CPC "Business Perspectives"
Hryhorii Skovoroda lane, 10,
Sumy, 40022, Ukraine
www.businessperspectives.org

Received on: 8th of December, 2020
Accepted on: 25th of December, 2020
Published on: 28th of December, 2020

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Conflict of interest statement:
Author(s) reported no conflict of interest

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DETERMINANTS OF FIELD SALESPERSONS' SALES PERFORMANCE IN DEPOSIT MONEY BANKS: DOES ORGANIZATIONAL COMMITMENT MEDIATE?

Abstract

Field salespersons' disengagement in deposit money banks (DMB) in Sub-Saharan Africa (SSA) has maintained an upward trajectory. Failures in sales target delivery mostly take the blame. Despite the obvious implications of non-target delivery for DMBs' financial health, there is under-reportage culminating in little understanding regarding those factors that predict field salespersons' performance from typical SSA settings. This paper bridges the gap by empirically examining antecedents of field salespersons' sales target performance in DMBs in Nigeria that are alarmingly competitive and significantly characterized by physical-cash-transactions. Also, it examines the mediating effect of organizational commitment regarding identified antecedents on FS sales target performance in DMBs. A sample of 334 field salespersons from 17 DMBs in Southeastern Nigeria was surveyed using a self-administered questionnaire. The data collected were analyzed using a structural equation modeling approach with the aid of Analysis of Moment Structures (AMOS) 25.0 software concerning hypothesized paths in the research model. Reliability, convergence and discriminant validity were checked. Significant and positive relations regarding motivation, aptitude, and job satisfaction were confirmed; nevertheless, role perceptions and work environment show a negative and significant effect on sales target actualization. Skill set shows no statistical support. Organizational commitment as a mediator shows a complementary partial mediation effect on determinants and sales target performance. Understanding both economic and human-inclined variables is crucial to improving the performance of field salespersons. Theoretical implications and directions for further research were proposed.

Keywords

antecedents, mediator, deposits mobilization, bank customers, Nigeria, structural equation modeling

JEL Classification

M31, G21, M12

INTRODUCTION

Traditionally, banks are largely concerned with fund mobilization and intermediation where banks accept funds from depositors and then lend them to borrowers. Deposit money banks (DMBs) thrive on financial intermediation that allows them to lend money at relatively higher rates of interest while receiving money deposits at relatively lower rates of interest (Krišto & Mandac, 2015). Among several reasons for bank crisis is cash squeeze emanating from widespread bank run (Zaheer & Farooq, 2014). Conventionally, DMBs are expected to continually muster high liquidity as a key indicator of financial stability and depositors' confidence-reinforcing device. Notwithstanding, many bank liquidations have occurred globally partly due to deposit-base crisis. For instance, Ministry of Economic and Finance [MEF], Italy, (2017)

reports that two Italian banks such as Veneto Banca and Banca Popolare di Vicenza were closed by the European Central Bank under the Italian insolvency law on June 25, 2017. Similarly, Bawumia (2016) opines that eight banks are about to shut down due to liquidity crisis in Ghana. In Nigeria, Nigerian Deposit Insurance Cooperation [NDIC] (2019) reports that between 1994 and 2006, the Central Bank of Nigeria (CBN) shut-down 45 banks culminating in minimum requirement of twenty-five-billion-naira benchmark for banks under the recapitalization and consolidation policy (Soludo, 2004).

Two sides of financial intermediation roles of DMBs – sales side (attracting deposits to boost deposit base) and supply side (lending to borrowers) – are crucial to bank survival. This paper focuses on the sales side of bank financial intermediation. Clearly, sustaining sales momentum expressed in terms of sales target achievement remains a major performance index and concern of most managers in the sales management literature (Dutt, 2015). Bank managers utilize field salespersons (FS) to attract deposits in Nigeria. Regrettably, Ogechukwu (2013) reports that sales target realization among bank FS remains worrisome and elusive. For instance, in the first quarter of 2014, six DMBs in Nigeria targeted 69.581-billion-naira deposit; the sum of 18.802 billion naira representing 27% was achieved leading to a performance gap of 50.778 billion naira or 73% within three months. Also, yearly report and account statement of CBN (2013) shows an overall drop in deposits by DMBs by 19.9%, which was somewhat linked to the fall in customers' deposits that fiscal year. Kosim et al. (2016) in a bank-based investigation in India report that 53.3% of salespersons achieved target performance. Why is FS increasingly failing to the hit assigned performance threshold in DMBs?

Though many studies have explored FS and performance in insurance (Yamoah, 2013) and in financial services industry generally (Varghese & Edward, 2018), DMB-domiciled research regarding FS performance barely exists. Additionally, Ofoegbu and Joseph (2013) and Verbeke et al. (2011) document non-sector-specific salesperson performance factors; the findings in such studies may lack universal appropriateness due perhaps to context differences. Amue and Igwe (2014) and Igwe and Tamunoyowuna (2015) call for further empirical insights regarding factors underpinning salespersons' performance. Furthermore, Chironga et al. (2018) opine that further enquiry into FS performance antecedents and how these vary across contexts (Verbeke et al., 2011) hold strong promise in advancing theory development, as well as providing invaluable understanding that potentially guides management sales growth initiatives. Additionally, despite the documented role of organizational commitment (OC) in management literature (Pieters, 2017), existing studies failed to incorporate OC as a mediator in understanding FS performance antecedents, especially in DMBs (De Mooij & Hofstede, 2011). The exclusion of mediator(s) in research models tends to limit insights and somewhat questions external validity of earlier findings. Altogether, growing scholarly calls and quest for contemporary answers to observed FS performance requirement-gap particularly in DMBs provide legitimacy for this study. Therefore, this study investigates (1) the factors that propel sales performance of FS in DMBs and (2) examines the mediating effect of OC regarding identified antecedents on FS sales performance in DMBs in Nigeria representing the largest and fastest growing economy in Africa (Page, 2018). Overall, this study informs and deepens understanding of bank managers about potential factors to hinge a sales growth development strategy.

1. LITERATURE REVIEW

1.1. Mediation analysis

Studies incorporating mediator(s) are increasingly gaining scholars' interest (Rungtusanatham et al., 2014; Pieters, 2017). Jacobucci (2008) demonstrates that mediation analysis provides a deeper under-

standing regarding the casual effect of a predictor on the dependent variable in terms of how well the potential effect can be explained by another variable termed mediator. Consequently, this insight is drawing attention and interest in mediation-based studies (Holland et al., 2016; Kenny & Judd, 2014). Four mediation typologies – simple, parallel, serial, and moderated – exist (Demming et al., 2017);

mediation results could be reported as full, complementary partial or competitive partial mediation or non-mediation (Zhao et al., 2010).

1.2. Employee motivation

Motivation lacks universally accepted conceptualization in the extant literature (Robbins & Coulter 2014). For instance, Sekhar et al. (2013) view motivation as a stimulant that compels employees to work assiduously to surpass or attain set organization objective. FS may be intrinsically or extrinsically motivated (Ajie et al., 2015). FS intrinsic motivations take the form of job enrichment or status recognition expressed in the form of providing a new car for field job or a company-furnished apartment. Conversely, Mahaney and Lederer (2006) argue that FS-based extrinsic motivations transverse pay, accomplishment bonuses, and posting to presumed promising territory. Research has proven a strong positive connection between motivations and employee performance in an organization (Yemoah, 2013). Aydin et al. (2011, p. 628) opine that “organizational commitment is the need to maintain organizational membership, identification with the company’s objectives, successes, employees’ loyalty and urge to put in additional effort on behalf of the organization.” OC is the barometer that measures the connectedness of an employee to an organization (Mensah et al., 2016). OC discourages anti-company (e.g., employee lateness to duty) behavior (Yhaya & Ebrahim, 2016). Earlier studies show a significant correlation between motivation and OC (Siti-Nazilah et al., 2012; Pang & Lu, 2018). Strangely, Ajie et al. (2015) report an insignificant relationship between motivation and OC.

1.3. Employee aptitudes

Aptitude refers to the enduring personal innate possessions that shape an individual’s ability to excel uniquely in task executions. Aptitude takes mental form (e.g., cognitive intelligence) (Churchill et al., 1997) or personality trait such as self-confidence or perseverance (Kotler, 2010). Cognitive ability and personality are critical variables that appeal to managers in personnel selection (Schmidt et al., 2016) and connect strongly with performance (Salgado, 2016). The aura characterization of FS helps neutralize barriers and

pave way for offer discussion. Hunter (1986) argues that the cognitive ability of an employee quietly hastens understanding of job content, which potentially influences job quality and quantity. Potentially, the cognitive ability of an FS influences his rate of understanding of job requirements and precision in execution (McCloy et al., 1994). The current trend of employing engineers or medical graduates in DMBs as FS may be based on supposition of higher cognitive ability. Interestingly, many studies show empirical support between personality traits and employee OC (Verbeke et al., 2011; Iqra et al., 2013) and performance (Morris & Kock, 2009). Nonetheless, Kumar and Bakhshi (2010) and Kappagoda (2013) failed to find statistical support regarding significant and positive correlation between aptitude and OC, including performance.

1.4. Employee skills

Skills refer to an individual’s learned proficiency and attitudes necessary for effective performance of specific tasks (Yeboah et al., 2014). Theoretically, an individual skill set tends to facilitate task quality and timeliness of completion. Often, firms attempt to retain skilled personnel since firm productivity and overall success depend largely on the employees’ commitment to organization goals. The FS skill-set potentially increases his value perception, which, in turn, may trigger higher OC (Agarwal & Ramawami, 2003). Also, Asiegbu et al. (2011) found that employee skill-set has a direct impact on sales target performance. Notwithstanding, Giovanni (2011) reports low correlation and Passarelli (2011) notes no positive and significant relationship between the skill set and OC.

1.5. Role perception

Role perception relates to how an employee interprets and assigns importance to job responsibilities and functions to be performed from his superior/role partner. The role partners comprise managers/supervisors, customers, and families of the employees who have deep concern on how the job is performed. Extant studies have shown that the role perception positively and significantly influences OC dimensions such as affective activity and continuance (Morris & Koch, 2009; Kibedi &

Kikooma, 2013), others report a direct negative relationship between the role perception-related constructs such role conflict, role ambiguity, role over-load, burnout and sales target achievements (Mackenzie et al., 2008).

1.6. Job satisfaction

Coetzee and Schreuder (2015) posit that job satisfaction (JS) of personnel, especially FS and their OC, are crucial constructs that hugely define continuity and organization's capacity to make sustainable profit. JS behavior represents emotional orientation of an employee in relation to the work assigned (Huang et al., 2012). It provokes psychological bonding and absorption in firms (Obi-Nwosu et al., 2013) and sustainable interest in organization performance (Bakolic, 2016). Mitonga-Monga et al. (2018) found that JS exhibits a positive correlation with employees' OC and performance, which positively influences organization efficiency and effectiveness (Chiu & Ng, 2013; Huang et al., 2012; Judeh, 2011). FS overt affective commitment toward organizations' touch points varies directly with JS. Thus, the commitment of FS tends to rise exponentially and openly regardless of the context as JS in terms of pleasant working relationship with peers and superiors improves (Asiedu et al., 2014). Nevertheless, Curry et al. (1986) surprisingly found no significant correlation between JS and OC.

1.7. Work environment

Beiz (2001) conceptualized the work environment as comprising physical, geographical locations, economic conditions, including close habitation areas of workplace, outside the control of the employee. Conducive work environment is like a magnetic force that draws and unites an employee with an organization leading to higher results. Research demonstrates that work environment is a major determiner of organizational commitment and performance (Ali & Zia 2010; Onuka, 2012; Ale, 2011). Ribelin (2003) argues that poor work environment creates dissatisfaction, which leads to weak OC in the form of absenteeism, higher turnovers and early retirement. Interestingly, Lagat et al. (2015) and Dubinsky and Hartley (1986) show a significant positive link between work environment and employee performance.

1.8. Organizational commitment and sales target performance nexus

Theoretically, there is a presumption that an employee, especially FS who feels strongly committed to a firm, including DMBs, demonstrates advocacy behavior for the organization regardless of the context. This view is in line with Drucker (as cited in Starnes & Truhon, 2005) who notes that "...unless commitment is made, there are only promises and hopes, no plans". Similarly, Maxwell (1999) posits that "...it is commitment that gets the job done. Without commitment, influence is minimal; barriers are unbreakable; and passion, impact, and opportunities may be lost". Committed FS are better performers than less committed employees (Berberoglu & Secim, 2015), exert and explore uncommon additional measures to attain profoundly pre-determined organization goals and mission (Jafri & Lhamo, 2013). Negin et al. (2013) demonstrate that OC positively and significantly predicts sales performance. Conversely, affective and continuance (Somers & Birnbaum, 1998), normative and continuance (Metin & Asli, 2018) and affective (Khan, 2015) typologies of OC do not positively predict job performance.

2. AIMS AND HYPOTHESES

This paper serves two purposes such as:

- 1) To examine factors that drive FS to excel in terms sales target performance in DMBs in developing economies; and
- 2) To assess the mediating effect of OC regarding identified antecedents on FS sales target performance in DMBs in Nigeria.

To accomplish the set purposes, the following hypotheses were put forward for testing:

- H1: Motivation of FS in DMBs significantly correlates with organizational commitment.*
- H2: Motivation of FS in DMBs has a direct significant influence on sales target performance.*
- H3: Aptitude characterization of FS significantly influences organizational commitment in DMBs.*

- H4: Aptitude of FS has a direct significant correlation with sales target performance in DMBs.
- H5: FS skill set significantly influences organizational commitment in DMBs.
- H6: FS skill set has a direct significant relationship with sales target performance in DMBs.
- H7: The role perception has a significant influence on organizational commitment among FS in DMBs.
- H8: The role perception directly and significantly influences sales target performance among FS in DMBs.
- H9: Job satisfaction of FS in DMBs significantly influences organizational commitment.
- H10: Job satisfaction of FS in DMBs has a direct significant effect on sales target performance.
- H11: Work environment has a significant relationship with OC among FS in DMBs.
- H12: Work environment significantly and directly influences sales target performance among FS in DMBs.
- H13: FS OC mediates the relationship between sales target determinants and performance in DMBs.

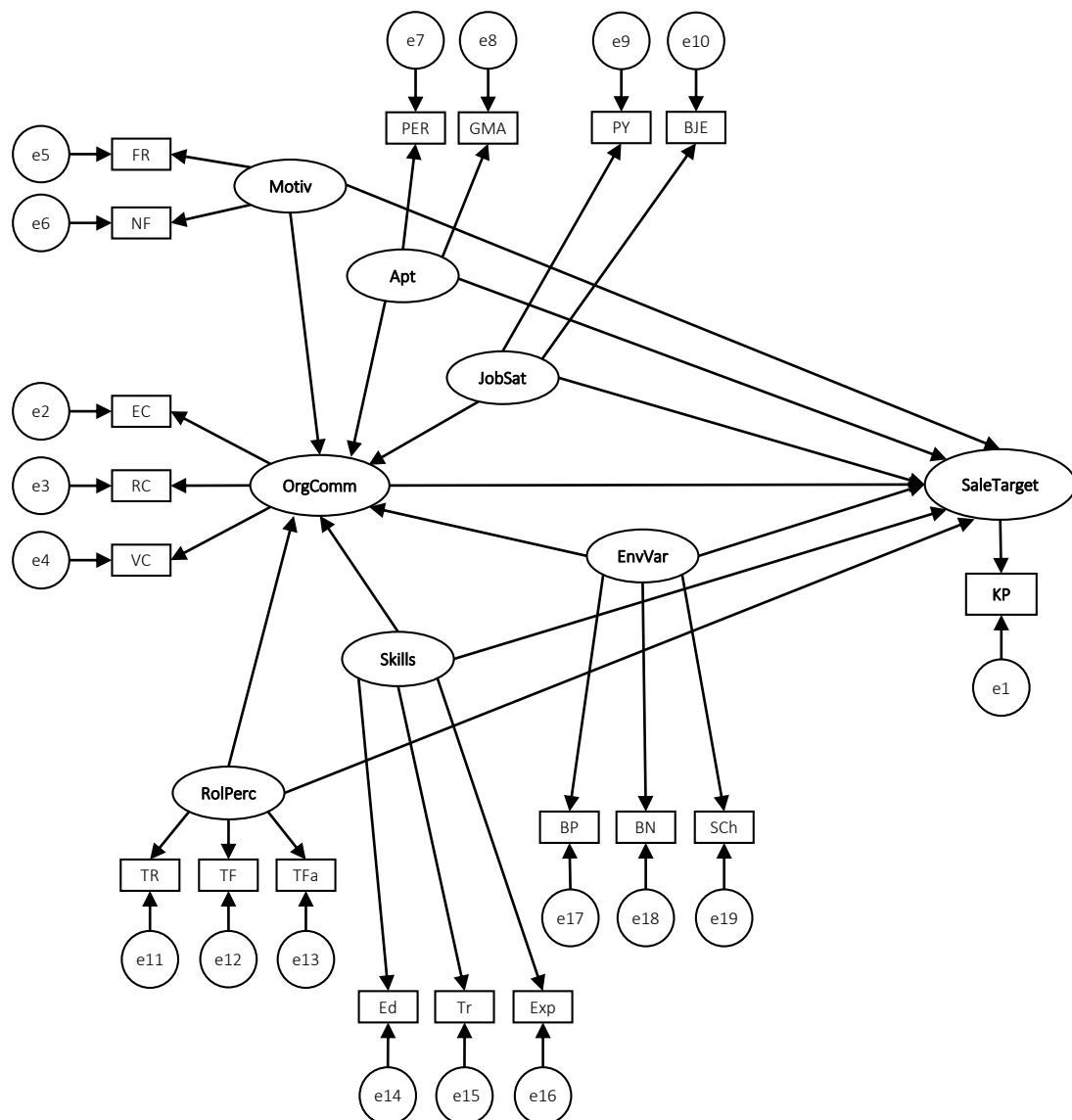


Figure 1. Preliminary conceptual model

3. DATA AND METHODS

3.1. Population of interest and sample size

FS in DMBs constitute the population of interest for this study. A sample of 334 FS was statistically selected from a total of 2,520 FS received from Human Resources (HR) managers in 17 DMBs operating in Southeast Nigeria. Proportion approach was applied in assigning quotas to each participating DMB thus: Access Bank (21), Diamond Bank (26), Ecobank (15), Fidelity Bank (25), First Bank Plc (67), First City Monument Bank (24), Guaranty Trust Bank (11), Heritage Bank (12), Keystone Bank (13), Skye Bank (13), Stanbic IBTC (7), Standard Chartered Bank (1), Sterling Bank (7), Union Bank (23), United Bank for Africa (40), Unity Bank (6), and Zenith Bank (23). The proportional quota allocation ensures that FSs in the sample are proportional to the number of FSs in each bank. Respondents were chosen based on a convenience approach. FS provides an interface between DMBs and customers, therefore understanding their performance drivers assists in attracting a bankable deposit and, therefore, in the financial health of the bank. Southeast Geo-political Zone was chosen due to the presence of many DMBs. Findings in such commercial-nerve centers can fairly proxy FS performance antecedents in a wider context.

3.2. Questionnaire design

The questionnaire has two parts – socio-demographic (e.g., age) and constructs indicators. As Nigeria official language and lingua franca (Osoba & Alebiosu, 2016), institutions and academics' major official language (Rahimi & Bagheri, 2011), the questionnaire was written in English. A Five-point Likert-scale category in which a score of 1 denotes strongly disagrees to 5 representing strongly agree was used. The five-point scale yields data of higher quality (Simms et al., 2019); data quality decreases as the number of categories rises beyond 5. Minimum of

two items were used to measure each construct (Hair et al., 2014). Altogether, fifteen (15) items comprising: motivation – two items (Anderson & Oliver, 2007), aptitude – two items (Schmidt & Hunter 2004; Dubinsky & Hartley 1986), job satisfaction – two items (Smith et al. as cited in Saimir & Jonida, 2013), working environment – three items (Churchill et al. 1997), employee skills – three items (Neil et al., 1998), role perception – three items (Smith et al. as cited in Saimir & Jonida, 2013), and OC – three items (Fang et al., 2005; Litzky et al., 2006) were utilized. The dependent variable, sales target performance (Youndt et al., 1996), was measured using one item (Spiro et al., 2003). Some items were re-phrased to suit local context culminating in the pilot test of the instrument (Hair et al., 2014). Twenty (20) conveniently selected FS excluded in the final investigation were used. Post-pilot study comments were incorporated in the survey instrument before administration. Two marketing academics checked face validity of measurement items to ensure the appropriateness of measurement theory (Jamal et al., 2006; Hair et al., 2014). The choice of item selection regarding each construct was based on factor loadings above 0.7 (Hair et al., 2014).

3.3. Questionnaire administration

The questionnaire was administered to respondents personally with the help of six research assistants after rigorous pre-questionnaire administration training for data collection. The researchers wrote letters to branch bank managers requesting permission to conduct a survey at their branches. Upon approval, the researchers visited participating bank branches and administered copies of the questionnaire to FS shortly after their weekly/monthly sales review meetings. Biros with inscription "Research for Growth" were given to respondents after the questionnaire completion. This incentive-based strategy is based on social exchange theory that states that respondents often complete a questionnaire in exchange for current or future rewards (Dillman et al., 2009). The data collection lasted from October 28, 2019 to November 29, 2019.

4. RESULTS

Table 1. Respondents' statistics

Description	Frequency (n =277)	Percentage (%)
Gender		
Male	123	44
Female	154	56
Age (years)		
46 & above	15	6
39-45	26	9
32-38	67	24
25-31	91	33
18-24	78	28
Marital status		
Married	90	33
Single	155	56
Widow	20	7
Widower	12	4
The highest educational qualification		
PhD	2	1
Master	87	31
BSc/HND	148	53
OND/NCE	40	15
Length of service of an employee		
≥ 10yrs	9	3
7 – 9yrs	18	7
4 - 6yrs	72	26
1 – 3yrs	103	37
< 1yr	75	27
Monthly income ('000)		
≥150	13	5
N125 -149	33	12
N100 – 124	52	19
N75 - 99	89	32
N50 - 74	68	24
N25 - 49	22	8
Disciplines		
Management	77	28
Engineering	34	6
Health	17	12
Others	149	54

Though 334 FS were surveyed, 277 copies of questionnaires representing a response rate of approximately 83% were used for analysis.

Regarding gender, 154 (56%) are females and 91 (33%) of the respondents fall within the 25-31

age range, whereas 26 (9%) are within the 39-45 bracket. More than half (155) of the respondents accounting for 56% are single and only 12 (4%) are widower. In terms of highest educational qualification, 148 (53%) have either Bachelor of Science degree or Higher National Diploma, whereas two (1%) have a Ph.D. degree. Concerning the employee length of service, 103 (37%) have served 1 to 3 years and only 9 (3%) have more than 10-year-service record. The monthly income statistics of the FS expressed in Nigerian naira reveal that a total of 157 (56%) of the surveyed respondents earn between N50, 000.00 – N99, 000.00 per month. However, only 13 (5%) of respondents indicated that they were paid above N150, 000.00 monthly. In terms of academic discipline of the FS, only 77 (28%) indicated that they studied management-related courses (i.e., marketing, accounting, banking and finance), whereas the overwhelming 149 (54%) claimed that they had background in other disciplines (i.e., History, Engineering).

The SEM technique with the aid of AMOS 25.0 software was used to statistically examine the hypothesized causal paths in the research model.

Table 2 presents the correlation matrix alongside means, standard deviation, and square root of average variance extracted (AVE). Aptitude, motivation and job satisfaction all had a significant and positive correlation with sales target performance and OC. Role perceptions and environmental variables had significant and negative correlations with sales target performance and OC. Skills had no significant correlation with OC and sales target performance.

To check reliability, the factor loadings of each indicator were assessed as shown in Table 3. Except for the indicators of Skills, which were not significant, indicators measuring other factors based on a 5% level of significance, including the t-values, demonstrate overwhelming significant factor loadings. Furthermore, the calculated factor loadings exceed the recommended 0.7 cut-off point (Hair et al., 2014). Cronbach value was used to determine the internal consistency regarding measurement items of each construct. According to Nunnally and Bernstein (1994), 0.7 stands as the least acceptable Cronbach value; Table 3 shows the individual factors. Cronbach value ranges from

Table 2. Correlations, mean, standard deviation, and square root of AVE

Constructs	Motivation	Aptitude	Skills	Roles perception	Environment variables	Job satisfaction	Sales target performance	Organization commitment
Motivation	.901	—	—	—	—	—	—	—
Aptitude	.584*	.889	—	—	—	—	—	—
Skills	.779**	.816*	.965	—	—	—	—	—
Roles perception	.410*	.623**	.217	.909	—	—	—	—
Environment variables	.538**	.403*	.619**	.429*	.921	—	—	—
Job satisfaction	.894**	.309**	.460**	.322**	.551*	.950	—	—
Sales target performance	.602*	.481*	.133	-.619**	-.307*	.529**	.929	—
Organization commitment	.782**	.674**	.012	-.453*	-.629**	.722**	.831**	.888
Mean	4.37	4.25	2.03	4.33	3.92	4.19	3.12	—
Std. dev.	.6927	.7355	.1123	.5921	.9763	.5882	.5561	—

Note: * $p < 0.05$, ** $p < 0.01$.

0.780 to 0.913, indicating internal consistency of measurement items and affirmation that response scores collectable with the test instrument are reliable.

The composite reliability (CR) assesses how each factor measurement items proxies the factor under investigation. CRs concerning each study variable range from 0.803 to 0.916, which are greater than the threshold of 0.7, put forward by Gefen et al. (2000). Regarding convergent and discriminant validity, AVE, which quantifies variance associated with the constructs through the measurement items, compared with measurement-error-based

variance was computed. The existence of discriminant validity is proven when the square root of AVE is more than the inter-item correlations between study variables. Tables 2 and 3 show clearly that the inter-item correlations are less than the square root of AVE. The result highlights the fact that the existence of discriminant validity is unquestionable.

Bagozzi and Yi (1988) argue that the AVE value should exceed 0.5 to prove convergent validity of scales. In Table 3, the values of AVE vary from 0.788 to 0.931 that are > 0.5 . In sum, CRs regarding all study variables were greater than 0.7, and AVE

Table 3. Factor loadings (λ), Cronbach's α , AVE and composite reliability

Constructs	Items	λ	Cronbach's α	AVE	Square root of AVE	Composite reliability
Motivation	FR	.821	.837	.811	.901	.803
	NFR	.759				
Aptitude	PERS	.733	.799	.792	.889	.836
	GMA	.835				
Skills	Edu	.111	.864	.931	.965	.845
	Train	.023				
	Exp	.301				
Role perceptions	RTarg	.766	.855	.826	.909	.916
	FTarg	.913				
	FTarg	.847				
Environmental variables	BP	.772	.872	.849	.921	.867
	BNet	.818				
	SC	.748				
Job satisfaction	Py	.767	.913	.903	.950	.881
	BJob	.981				
Organization commitment	ECom	.820	.848	.863	.929	.840
	RCom	.753				
	VCom	.839				
Sales target	KP	.843	.780	.788	.888	.873

values fell above the cut-off point of 0.5. Therefore, the validity of the questionnaire for this study remains doubtless.

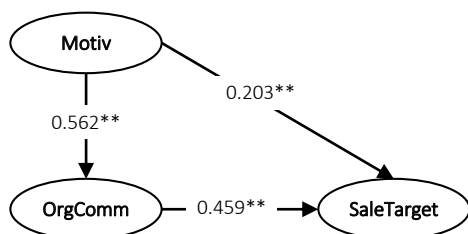
4.1. Structural path analysis

Structural equation modeling was done through AMOS 25.0 software applying Maximum Likelihood Estimate (MLE). Seven constructs measured with 15 items were included in the research model. The model shows acceptable fit indices, thus, $\chi^2 = 224.101$, degrees of freedom (df) = 117, $p > 0.05$. This result is insignificant, but Barrett (2007) argues that such a model is appropriate. Other fit measures were comparative Fit Index (CFI) = 0.977

> 0.95 minimum value suggested Hu and Bentler (1999); Goodness-of-Fit Index (GFI) = 0.903 > 0.90 threshold; Adjusted Goodness-of-Fit Index (AGFI) = 0.91 is closer to 0.95 benchmark, Root Mean Square Error of Approximation (RMSEA) = 0.074, which is < 0.08 recommended by MacCallum et al. (1996). Based on these indices, it is safe to conclude that the structured model is true.

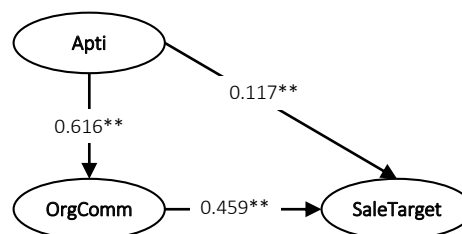
4.2. Mediation effect

According to the research model, OC was postulated to mediate six (6) paths. As suggested by Wan Mohamad et al. (2014), the hypothesized causal paths were divided into Figures 2 (a-f).



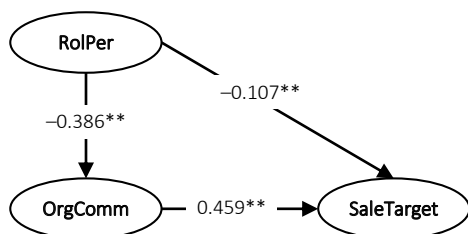
Calculation of the indirect effect = $0.562 \times 0.459 = 0.257958$.
Value of direct effect = 0.203.
Remark: Complementary Partial Mediation.

Figure 2a.



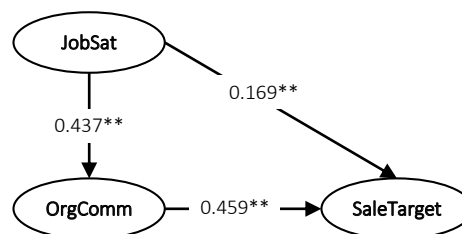
Calculation of the indirect effect = $0.616 \times 0.459 = 0.282744$.
Value of direct effect = 0.117.
Remark: Complementary Partial Mediation.

Figure 2b.



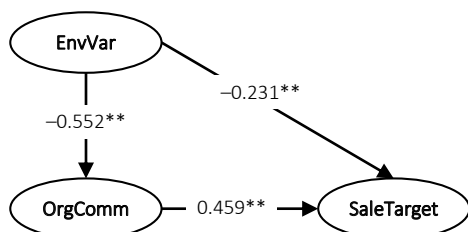
Calculation of the indirect effect = $-0.386 \times 0.459 = -0.177174$.
Value of direct effect = -0.107.
Remark = Complementary Partial Mediation.

Figure 2c.



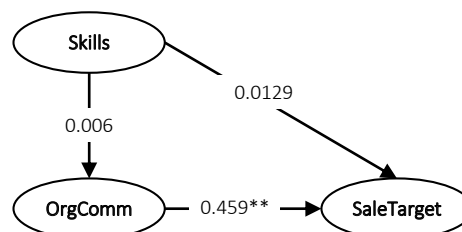
Computation of the indirect effect = $0.437 \times 0.459 = 0.200583$.
Value of direct effect = 0.169.
Remark: Complementary Partial Mediation.

Figure 2d.



The indirect effect = $-0.552 \times 0.459 = -0.253$.
The direct effect = -0.231.
Remark: Complementary Partial Mediation.

Figure 2e.



The indirect effect = $0.006 \times 0.459 = 0.002754$.
The direct effect = 0.0129.
Remark: Non Mediation.

Figure 2f.

Figures 2(a-f). Mediate path

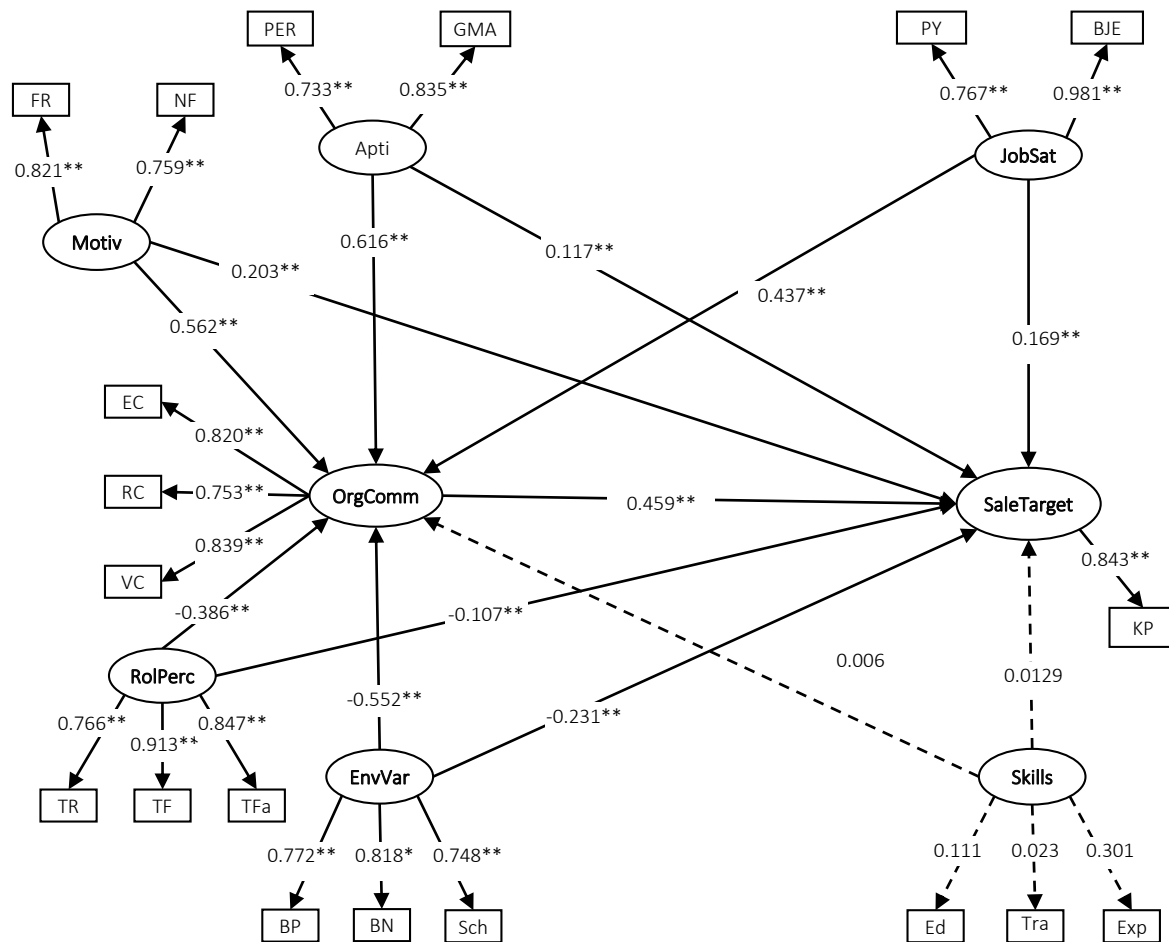


Figure 3. SEM output showing results of hypothesized relationships

Table 4. Structural equation modeling result

Path description	Hypothesis	Unstandardized path estimates	Remarks
Motivation => Organization commitment	H1	.562**	S
Motivation => Sales target performance	H2	.203**	S
Aptitude => Organization commitment	H3	.616**	S
Aptitude => Sales target performance	H4	.117**	S
Role perception => Organization commitment	H5	-.386**	S
Role perception => Sales target performance	H6	-.107**	S
Job satisfaction => Organization commitment	H7	.437**	S
Job satisfaction => Sales target performance	H8	.169**	S
Environ variables => Organization commitment	H9	-.552**	S
Environ variables => Sales target performance	H10	-.231**	S
Skills => Organization commitment	H11	.006	NS
Skills => Sales target performance	H12	.0129	NS
Organization commitment => Sales target perf.	H13	.459**	S

As presented in Table 4, statistical support showing that a significant and positive relationship exists between motivation and OC was evident ($\beta = .562, p < 0.05$), including FS sales target actualization ($\beta = .203, p < 0.05$). Aptitude positively and

significantly correlates with OC ($\beta = .616, p < 0.05$) and sales target performance ($\beta = .117, p < 0.05$). The role perception shows a negative and significant relationship with OC ($\beta = -.386, p < 0.05$) and sales target performance ($\beta = -.107, p < 0.05$).

Again, job satisfaction's positive and significant correlation regarding OC ($\beta = .437, p < 0.05$) and sales target performance ($\beta = .169, p < 0.05$) was clearly established. Environmental variables were negatively and significantly related to OC ($\beta = -.552, p < 0.05$) and FSP sales target performance ($\beta = -.231, p < 0.05$). Finally, the skill set possessed by FSP was insignificantly related to OC ($\beta = .006, p > 0.05$), including sales target performance ($\beta = .0129, p > 0.05$).

5. DISCUSSION

Against expectations, FS skill-set shows an insignificant influence on both OC and sales target performance. This finding corroborates Passarelli (2011) but contradicts earlier studies positing that educational background of salespeople affects their sales performance (Rentz et al., 2002; Asiegbu et al., 2011; Churchill et al., 1997). Possible explanations are that in most developing economies, including Nigeria, the growing 'get-rich-quick' behavior, manifesting in the forms of misrepresentation and fraud among FS place perceived honesty and integrity of FS as major customers' evaluative criteria rather than demonstration of skills or arrays of credentials. Furthermore, FS ties with vast network of rich individuals (e.g., political office holders), business owners, and managers of institutions (e.g., Vice-Chancellors) facilitate deposit attraction. Perhaps this logic underpins hiring individuals as FSs in DMBs, regardless of the discipline, provided that you can confirm access to rich accounts during the interview. Skill-set such as communication skill without access to rich segments of the banking populace may not translate to success. Most FS are 'casual staff', regardless of skill-set. Perhaps the 'casual staff' tag makes FS feel insecure, 'devalued' and discouraged to mobilize their competencies to bear on both the job and organization, since most banks' policies restrain them from transiting to permanent staff. To translate skills into a strong predictor of OC and target performance, managers should integrate ethics into FS training/coaching to drastically improve customers' trust and mitigate fears of financial misbehavior. As labeling FS 'casual staff' denigrates their feeling of worth and perhaps commitment, 'glorified and inclusive' titles rather than 'hate term' designations may help create an atmosphere of neutrality within a workplace.

The role perception has a significant negative influence on both OC and sales targets' performance. This inverse relationship supports Mackenzie et al. (2008) but diverges from Morris and Koch (2009) and Kibedi and Kikooma (2013). This implies that the more ambiguous and over-bloated FS perceives the assigned role; the more likely it may negatively affect both OC and performance. FS tends to interpret over-ambitious targets as 'tall assignment' and ploy by management to use them to establish the initial critical mass of 'later-self-serving' customers without intention to retain their services. In this sense, it may be argued that the more FS ascribe positive-deficient meanings to their roles, particularly sales target, the more worried FS feel about job security that, in turn, evokes a subtle but steady reduction in OC and target attainment. Managerially speaking, managers should be mindful of the economic conditions and peculiarities of regions in setting and adjusting targets. They can also involve FS while determining target standards to reduce suspicions and enable them take ownership of assigned targets.

Work environmental factors had a significant negative influence on both OC and sales targets' performance. This finding is inconsistent with earlier studies by Onuka (2012) and Lagat et al. (2015), which indicate that the work environment positively influences OC and performance. Internal and external factors and contexts may provide explanations. From economic front, 86.9 million Nigerians representing approximately 50% of its estimated population of 180 million live in extreme poverty (World Poverty Clock, 2018); individuals with higher investible and bankable funds are somewhat few. Additionally, competition is intense due to the homogeneous nature of bank products. Managerially, managers should recognize dissimilarities of sales regions and lend market supports such as regional advertising and varied sales promotional packages. From the internal perspective, elaborate furnishing of FS offices may likely explain the inverse relation. Providing 'too-conducive' work environment and in-house facilities for FS encourages better performance up to some limit; beyond this optimum level, work environment may harm OC and sales outcome as FS gets 'overwhelmed and consumed' in the office comfort culminating in spending longer hours in the office or telemarketing, which may most likely yield insignificant results in the Nigerian context due to customers' heightened interest in personalized

transactions. Internal work environment upgrade' for FS should be approached with caution by bank management to avert the inverse relationship and culture sustained sales growth trajectory. Also, inflexibility of sales policies and control system against which FS is assessed and monitored in DMB tend to restrain FS from keying into many business proposals by clients leading to loss of sales, disillusionment and weaker OC.

Aptitude positively and significantly correlates with OC, in addition to target attainment. This finding corroborates Salgado (2016), Schmitt (2014), and Verbeke et al. (2011). FS cognitive and personality credentials indisputably fast-track field tasks understanding and deployments of appropriate tactics are aimed at harvesting existing opportunity or providing solutions to threats. This implies that a combination of methods is needed in FS selection to aid quick identification of potential FS with higher aptitude. Nevertheless, this finding departs from Kappagda (2013) and Kumar and Bakhshi (2010), who report that aptitude negatively and insignificantly correlated with OC and sales performance. The inconsistency may be explained by the context. Banking job requires innate abilities and friendly disposition to win acceptance, trust and confidence in prospects.

Motivation positively and significantly correlating with OC and performance reinforces prior research evidence (Selma, 2011; Siti-Nazilah et al., 2012). Naturally, motivations ignite unusual 'zeal' and deepened commitment at least temporary in terms of efforts to accomplish ambitious targets. Motivation oils FS disposition to work culminating in willingness to sacrifice nearly "everything" for the company. In practice, managers should recognize and devise means of provoking OC perhaps by smartly embedding varied motivation schemes in marketing strategies and policies to continually sustain sales momentum. JS had a significant positive influence on both OC and sales targets' performance. This finding supports Mitonga-Monga et al. (2018) and Huang et al. (2014) who report that employees' JS positively connects with OC, including performance. However, the finding is inconsistent with Curry et al. (1986). Theoretically, JS potentially provides psychological soundness and spurs FS into action. A satisfied FS strives for role retention that potentially provokes both OC and higher target performance. In practice, managers need to understand motivation di-

mensions and how FS attaches importance to each of such elements over time to guide strategy development and implementation. The finding shows that OC has a significant positive relationship with target performance; this corroborates Negin et al. (2013). A committed FS presents his bank products to prospects at different touch points. He interprets every touch point (e.g., wedding venues, church) as business opportunity that may translate into cash deposit attractions. This view mirrors Maxwell (1999) who posits that "...it is commitment that gets the job done. Without commitment, influence is minimal; barriers are unbreachable; and passion, impact, and opportunities may be lost." Nevertheless, the finding contrasts surprisingly with Metin and Asli (2018) and Khan (2015) who posit a non-connection between OC and employee productivity. The contradictions in the finding may emanate from context/statistical tools used in the analysis. Inappropriate statistical tools provide results that are not theoretically plausible.

On mediation, OC demonstrates significant complementary partial mediation (Zhao et al., 2010) regarding motivation, aptitude, job satisfaction, role perceptions, work environment, and FS sales target performance. OC shows a non-mediation effect in relation to skills and FS sales target performance.

Complementary partial mediation indicates that a fraction of the effect of determinants on FS sales target performance is mediated through OC, though the predictors still explain a portion of FS sales results. Moreover, complementary partial mediation implies that an investigator could find other mediators that have thus far been omitted in the analysis (Kenny & Judd, 2014). This insight reinforces the argument that the gross neglect and non-inclusion of OC in previous research failed to inform managers sufficiently on how to gain better results from employees particularly FS. OC-enhancing programs in DMBs are helpful. This finding supports Maxwell (1999) who averred that OC plays a crucial role in employee productivity.

Theoretically, this research provides an overarching framework that extends understanding of antecedents and the mediating role of OC regarding FS sales target performance in a DMB. The paucity of FS-DMB-focused research in developing economies supports empirically validated determinant-medi-

ator-performance model to be posited. The framework expands knowledge frontier within the bounds of postulations provided in the extant enquiries from the angle of advanced nations where banking business is well developed. Of course, such models offer huge insights and foundation for future DMB-based research, especially in SSA nations that are investment-hotspots in terms of banking.

In terms of limitations and areas for further studies, this study investigated only one mediator (i.e., OC), leading perhaps to complementary partial mediation results. Future research should consider two or more mediators that are not causally interrelated to

extend and enrich understanding in the domain. A convenience sampling technique was used and the geographical scope was limited to Southeast Nigeria. The conclusions and interpretation of results should be cautionary. Future research may look at a random approach to selecting FS participating in the survey and enlarge the geographical scope, including sample size, to provide a basis for possible generalization of findings. Also, replication of the study using this model in other SSA countries with slightly different economic, socio-cultural and political-legal factors may be a useful research effort to check the model's explanatory power in predicting FS sales performance.

CONCLUSION

Traditionally, bank managers overwhelmingly implicate economic variables as the major determiner of FSP performance; this view arguably is too limited and simplistic, especially in the banking sector, given the results of this study. Human-related factors are critical determiners of OC and sales performance. The quantitative method was used to collect data from FS operating in DMBs in Nigeria. Data were analyzed using SEM with the aid of AMOS version 25. Skill-set and environmental variables of FSP should be evaluated and implemented with caution; they demonstrate an inverse relationship with OC and FSP sales target performance. Statistical support was found for organizational commitment as a mediator in terms of determinants and sales target realization. This implies that OC-enthronement programs help bond FS with DMBs and trigger better sales performance. Understanding both economic and human-inclined variables is crucial to managing FS to improve performance.

AUTHOR CONTRIBUTIONS

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ACKNOWLEDGMENT

The authors express their deep gratitude to Prof. A. D. Nkamnebe of the Department of Marketing, Nnamdi Azikiwe University, Nigeria, for reviewing the manuscript and suggestions for improving the quality of the paper.

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