

The Relationship between Customer Orientation, Reward and Recognition and Job Satisfaction among Nigerian Bank Employees

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Abstract

The cardinal aim of this paper is targeted to investigate two basic factors on the aspect of human resource development. These factors encompass employees' customer orientation and reward and recognition and how it affects job satisfaction in Nigeria banking industry. The present study aims to unveil and contribute towards the development of the component that associated with job satisfaction. Notably, few empirical studies have been carried out in the same vein. Conversely, prior the current study, empirical linkages between customer orientation, reward and recognition as preconditions for employees' job satisfaction in Nigerian banking industry are not fully established. The research design was descriptive correlational study and data were collected using questionnaires. Simple random sampling methods was employed. 384 employees were selected with the response rate of 94%. The Findings of the study revealed that employees' job satisfaction is at moderate level and the descriptive statistics shows that both reward and recognition is positively and significantly associated with job satisfaction. Whereas customer orientation resulted insignificant. Multiple regression analysis also portrayed that reward and recognition is the strongest predator of job satisfaction among employees in Nigeria banking industry. In addition, this study offers new insights towards the extant literature and provides implications and directions for future research.

Keywords: Customer Orientation, Reward and Recognition, Job Satisfaction, Banking Industry.

Introduction

Banking industry universally is perceived as one of the most critical financial institution which has got a major role to play as an agent of development in terms of economic and together with the growing needs of the public. The recent economic strangulation is believed to have compelled Nigeria banking industries to embark on a strategic development in order to cultivate a conducive atmosphere to enhance employees' job satisfaction, profitability and sustainability through breeding satisfied employees and create economic stability and sustainable banking system in Nigeria (Dorfleitner, Hornuf, Schmitt, and Weber, 2017). Ali (2016); Qoura and Khalifa (2016); Mohamed et al., (2018) scholars professed, it is practically inconceivable for unhappy employees to satisfaction their customer neither the organization they are working for. Oyeniyi et al., (2014) asserted that in spite of numerous programs initiated by banking industry, managers are still in struggle on how they can retain and sustain their highly rated and skilled employees. According to Usman et al., (2015) asserted, failures in productivity and effectiveness are as a result of lack of adequate job dissatisfaction (Usman et al., 2015; Njue, Waiganjo, & Kihoro, 2016).

Conversely, the availability of unsatisfied employees in any organization is attributed to detrimental factor that can immensely obstruct development efforts, especial in banking industry where the height of competitiveness and rivalry becomes tougher on daily basis. Therefore, it becomes imperative to underline the factors that fosters job satisfaction in order to enhance enthusiasm and quality service delivery. Thus, human capital is seen as the utmost pivotal assets of any organizations.

Job satisfaction among employees are enlightened by numerous factors and conditions (Churchill et al., 1979; Teas and Horrell, 2015). Satisfied employees are crucial to managers or organization that perceived the need that they have an obligation in order to accomplish successful delivery, also provides employees with jobs that are stimulating and essentially rewarding (Robbins, 2001; Nadiri and Tanova, 2010).

Therefore, it is a crucial task to be accomplished for banks in Nigeria to entirely deploy every resources within their disposal to take a strategic measure to install a program that is directed to the augmentation of employees' well-being as a norm. Conversely, it is a known fact that some of the issues related to employees' unproductiveness and inefficiency are not just excessive workload, standards and expectations discrepancy, unskillfulness or inability of employees, rather, lack of appropriate motivation which metamorphose to high absenteeism, and employees' turnover. Notably, literatures have underlined numerous human resource development practices that are perceived as the most productive practices for retaining and motivating human capital in service industries. Be that as it may, it is believed that reward and recognition program which happens to be the compensation package for employees for duties diligently performed and moreover, responsibilities they cope up with.

Customer orientation is thought to be one of the strongest marketing concepts in the market-driven company. Michaels and Day 2015; Tadepalli (2017) affirmed that customer orientation is seen as an employee's tendency or predisposition to meet customer needs on-the-job context. Therefore, customer orientation, reward and recognition which is positioned as a precondition for employees' willingness to function constructively are essential factors for creating value and achieving effectiveness in Nigeria banking industry (Tinuoye, Omeluzor,

and Akpojotor, 2016). This is according to Oyeniya et al., (2014) asserted that in spite of numerous programs initiated by banking industry, managers are still in struggle on how they can retain and sustain their highly rated and skilled employees. However, it is based on these current issue antagonizing managers and banking industry in general has necessitate the need for additional research to explore more effective strategic factors to enhance employees job satisfaction in Nigeria banking industry.

Objective of the Study

This study therefore aims to determine the level of job satisfaction among employees in Nigeria banking industry. Whereas, customer orientation and reward and recognition as predictor variables are to be investigated respectively to determine the relationship between customer orientation and job satisfaction. Reward and recognition and job satisfaction among employees in Nigeria banking industry.

Thus, the study is determined to contribute to the social change positively by creating valuable information to develop more understanding for bank managers and usher in a link through which they can develop strategic programs for augmentation of employees' job satisfaction in Nigeria banking industry.

Study Context: Nigeria Banking Industry in Lagos State Nigeria

Banking industry in Nigeria is craving to attract as many customers as possible by increasing their qualities in terms of products, services rendering to the public and the growing use of technological system in the banks. Nigeria as a developing country and one of the most populous countries in the world and No1 in Africa has been experiencing challenges which have aggravated Central bank of Nigeria to embraced the notion of consolidation of Nigeria banks through the process of merger and acquisition. In the years 2004/2005 Nigeria banking system changed as a resultant effect of global economic crisis. Thus far, banking industry in Nigeria has continued to face struggling for over a decade as they fail to grasp the position of satisfied employees. This is according to federal employees' viewpoint survey (2013), result revealed that only 59% of banking employees are satisfied with their job.

Consequently, the effect of employees' low job satisfaction in Nigeria banks resulted to a decline in productivity and increment of cost which has led to upsurge in service failure (Usman, Afza, and Amran, 2015). The author further asserted, decline in job satisfaction resulted to 85% turnover rate of employees in Nigeria banking industry (Usman et al., 2015). Employees, Job dissatisfaction accounting for lesser productivity and viability is seen as a catastrophic projection that requires urgent and productive attention of which without collapse is inevitable (Evers, Castle, Prochaska, and Prochaska, 2014). Lack of proper programs that are committed to enhance employees' job satisfaction is the core reason for declines in productivity, proficiency, consistence and profitability (Usman et al., 2015). These challenges are attributed to lack of knowledge on some of the bank managers to comprehend the core features of employees' job satisfaction in Nigeria.

Nonexistence of knowledge on issues concerning the relationship among employees on current job, such as pay, opportunities for promotion, supervision, and co-worker relationship, and job satisfaction are considered as pressing needs that requires urgent attention to arrest. Ali, Aballah, and Babikir, 2015; Sakiru et al., 2014; Harold and Holtz, (2014) stated that motivated employees are products of satisfaction. However, constant changes in

the banking system may affect rules and regulations of the banks, thus it can be found difficult for manager to develop the appropriate program to satisfy and motivates employees. Efforts programs made to satisfy employees can fail because managers may be appealing to the wrong needs (Nwude and Uduji, 2013; Uduji, 2013). Strategies that inspires employees at present may not be found significant next. This is because of the fluctuation of policies in banking industry and market conditions (Uduji, 2013). Conversely, (Uduji, 2013) managers can as well experience motivational challenges while market situations un-quivering for substantial period of time.

At this particular juncture and situation, the same instituted program to enhance employees' job satisfaction may lose its effectiveness. Instituting combination of operational program that aims to foster employees' ability to function constructively may be found easier if managers can take cognizance of some behavioural features that affects their motivation. Therefore, managers ought to distinguish what employees' needs are, after which they can determine how to satisfy them for those needs (Nwude and Uduji, 2013; Uduji, 2013). Dewhurst et al. (2010) asserted, there are numerous means to reward employees which is not just dependent of financial benefit. The scholar underlined word of mouth from the managers may appear as a praise and that is all that employee require to function. Subsequently, there is a belief that individuals have their different perceptions about rewarding, some expects their reward in financial incentives whereas other may prefer just to be recognized by their heads (La Belle, 2005).

Review of the Literature

Basically, the deprivation of the enlightenment on the appropriate definition of the factors or features that associates to employees' job satisfaction in every service industry may not be merely or easily described to a comprehensible level without theories or literatures that underlines the principles that is governing the concepts for assessment. Business innovations and rapid modifications in contemporary businesses are thought to have necessitated the pressing need for employees' job satisfaction. As such, productivity, quality services, rebranding, preferences and competitions in several business sectors nowadays demands that employees ought to be satisfied in order to achieve competence, success and company's objectives. Conversely, the current working environment and changes surrounding the job itself has compelled organizations to grasp that employees' job satisfaction in organization is perceived as their most valuable assets (Fulmer and Ployhart, 2014; Vomberg et al., 2015; Millar et al., 2017).

Locke, (1976); Heskett et al., (1994); Brown et al., (2002); Brady and Cronin (2001). Goodman et al., 2007; Rafiki and Harahap (2014) added that job satisfaction is believed to have a significant impact towards job performance in organization. Subsequently, employees' empowerment, training and development to acquire customer orientation, skills and knowledge to adapt to the changes in the place of work as skilful employees are held to be increasingly crucial in the present business atmosphere (Lisbet, 2007). James and Hannah, (2013) emphasized that job satisfaction is a crucial element in a job situation, the notion of job satisfaction is believed to be associated with improved performance as the resultant effects of reward and recognition that associates to increased commitment between employees. The position of customer-oriented employees, reward and recognition is perceived as crucial instruments to achieve desired objective of the banks in Nigeria banking

industry. Limsili and Ogunlana, 2008; Kalleberg, (2017) asserted that reward and recognition represent what the employees want to obtain from work or what they perceived as a target to be achieved.

Moreover, Imran, 2014; Heather, 2015; Rana and Singh, 2016; Choi et al., (2013) further asserted that, to accomplish this objectives, banking industry ought to be taking into cognisance of the application of the concept of reward and recognition as a requirement for attaining the employees' job satisfaction among employees. Adigwe and Oriola (2015) asserted, degree of employees' commitment depends on the level of satisfaction they have on the job. However, in spite the numerous studies carried out so far, it is held that one of the main issues associated to managers in service industries is retaining and keeping employees satisfied (Cooke and Bartram, 2015; Cooke *et al.*, 2019; Fu *et al.*, (2019). Whereas Chow et al. (2006) demonstrated that customer-oriented employees are productive. Customer orientation have generated numerous literatures directed at encouraging the notion that customer orientated employees are more likely to provide quality services (Chow et al. 2006). Therefore, for an employee to be saturated with the concept of customer orientation, the concepts of job satisfaction ought to have been ascertained.

Saxe and Weitz's (1982) opined that customer orientation in a service setting is made up of two different components, these are the needs and satisfaction. The needs component is perceived as employees' beliefs about their ability to satisfy customer needs, the satisfaction component represents the degree to which they are interacting and serving customers is inherently enjoyable for an employee, and this is based on (Saxe and Weitz's 1982) conceptualization of customer orientation. Bernstein and Nash, 2018; Olowokere, (2017) perception is consonance with the above mentioned, reflecting to employees' attitude towards the actions they project, such as tardiness, faking illness and coming to work late. With intention of quitting for a better job (Acker, 2018; Mullen et al., 2018).

This is according to Hoffman and Ingram, 2017; Pettijohn et al., 2013) enunciated that job satisfaction is believed to be an antecedent of customer orientation while another study carried out by (Donovan et al., 2014; Harris et al., 2015) contended and carried out a different study on the same part, the outcome of that study showed that customer orientation is the antecedent of job satisfaction, hence, employees with customer-oriented behaviour are believed to be more satisfy than employees with truncated ability to adapt to the expected rules of customer orientation. Therefore, Customer orientation has a relationship with job satisfaction. Customer orientation is considered as an individual attitude or a surface-level personality trait, that reflect to an employee's inclination or tendency to respond to customer needs and want in an organization (Brown et al., 2002). Karatepe and Choubtarash, 2014)

However, an antecedent of job satisfaction (Donovan et al., 2004; Matthews et al., 2016; Miao and Wang, 2016) harangued that organization should consider issue of employees with a strong customer orientated behaviour very critical; thus, customer orientation is massively associated to job satisfaction. Oyenyi (2013; Henning-Thurau, 2014; Liaw, Chi, and Chuang, 2010) examined the effect that exist between job satisfaction and customer orientation, the result of the study showed that customer orientation has a positive relationship on job satisfaction.

According to Wan, (2010) assert that customer orientation is a significant element towards job satisfaction, the author revealed that casino companies are in a state conviction and in a situation where they have believed that they may not survive if they did not achieve the various needs of casino visitors and communities in other words, employees' customer orientation is the only remedy through which employees' job satisfaction could be emanated (Wan, 2010). Notably, the notion that satisfied employees in organizations are to be perceived as one of the most crucial instruments cannot be overstated. Therefore, for Nigeria banking industry to gain a renowned, competitive and dynamic position in the global stage, banks' employees ought to be fortified with adequate human capital, upheld and thrilled as to be motivated to vie for the survival of the banking industry in Nigeria (Lim et al., 2017; Diaz-Serrano and Cabral, (2016). Be that as it may, it is believed that most prevailing instrument to accomplish these goals are to have the right set of employees who are endowed with customer orientation, well trained and empowered to function constructively (Lovelock and Wirtz, 2010). The perceptions of customer orientation focuses on understanding and satisfying customer needs (Singh and Venugopal, 2015).

Subsequently, the utilization of the belief of reward and recognition process in the banking industry is pivotal and enormously associated with job employees' job satisfaction. Reward and recognition is a form of appreciation given to employees for performing diligently in the area of operation by discharging their responsibilities to the organization. It serves as a motivation for employee to do more for the service industry. Therefore, it is believed that when employees are rewarded and recognized for job well-done, it stimulates and inspires them to add more efforts and be firmer. In that regards, it is pivotal for banking industry in Nigeria to prioritize employee appreciation hence it has significant effect to employees' job satisfaction (Muduli, 2016; Madden et al., 2015). The role of reward and recognition is believed to be the greatest requirement that ought to be offered in a workplace, However, this requirement could as well be traced as one of the basic needs for every employee, thus, it is increasingly essential for effective business operations (Athanasopoulos, 2000).

Ali and Ahmed (2009); Jun et al., (2006) professed that implication of reward and recognition is perceived as key factors, which is demonstrated to have a critical influence on the job satisfaction. The value of job satisfaction has a positive, significant impact on the value of job motivation, and the factors of motivation contribute to the prediction of job satisfaction among employees (Sakiru, Silong, Kia, Ndidi, Othman, Abdullahi and Agbana, 2013). Different studies on job satisfaction and job motivation have provided a suitable framework to give insight into how to motivate employees in the best manner to enhance productivity and increase in job performance. Kivuva (2015) posited that for a service industry to succeed in their pursuit to retain key employees and increase on job satisfaction need to examine the efforts of dedicated employees who go above and beyond to achieve work goals. The implication of reward among employees and position of customer orientation in the banking sector is seen as massive. Bamel et al. (2013) asserted that, employees who are rewarded considers their job worthy with the feelings that leads to a sense of recognition that drives them to continue performing relentlessly.

Also, may further motivate employees to focus and add more efforts to ensure that the objective of the banking industry is successfully achieved. Indisputably, in organizations nowadays, highly motivated employees serve as a synergy for successfulness of the

organisation, efficient business plans, growth and performance. It is also imperative to reward and recognise employees to harmonize their availability and efforts within the work environment.

The ability of supervisors to provide a substantial reward and recognition that is targeted to nurture employees' customer orientation is seen as enormous precondition on job satisfaction and employees' motivation (Morris, 2004). Also, the scholar revealed how crucial the influence of incentives, as rewards and recognition programs energises employee motivation towards to successful accomplishment.

Theoretical Perspectives and the Theory of the study, Social Exchange Theory, (SET).

In this section, the theoretical perspective intends to describes the relationship between the variables, consumer orientation and reward and recognition on employees' job satisfaction. The study model posits that employees' job satisfaction is expected to improve by the implementation of programs targeted to enhance employees' mental capacity in terms of training and development to augment employees' customer orientation, reward and recognition practices. Thus, customer orientation and reward and recognition is projected as the predictive variables of bank employees job satisfaction (Chow, Lo, Sha, and Hong, 2006; Narteh, 2012). Hoffman and Ingram, (1992) depicted that customer orientation is positively correlated with employees' job satisfaction. However, rewards and recognition play a significant role in every viable organization as to determine the substantial performance towards employees' job satisfaction. Reward and recognition are also believed to be positively associated with motivation to enhance employees job satisfaction (Glascoff and Doty, 2011; Horwitz, Bravington and Silvis, 2006). Subsequently, this section elaborates more on the factors that affects employees job satisfaction; hence it is pivotal to explore more links to improve banking productivities in Nigeria banking industry.

However, social exchange theory was employed as the theory of the study. Conversely, there is a belief that the notion of social exchange theory projects the proper illustration of relationship that exist between employees and organization in a place of work. Therefore, the application of social exchange theory in Nigeria banking industry is thought to be a reliable tool that have emerged to address issues related to the relationship between managers and employees. The perception of social exchange theory is referred to individual aspects, in which employees' ability to offer unadulterated services relies on the level of satisfaction they receive from the organization. Thus, it is based on this concept that social exchange theory has to be activated to evaluate the relationship between customer orientation and reward recognition and employees' job satisfaction in Nigeria banking industry. Social exchange theory is believed to be among the utmost influential conceptual paradigms that has emerges and aims to understand a place of work attitude (Cropanzano and Mitchell, 2005).

Social exchange theories have referred to employment as the trade of effort and loyalty for tangible and socio-emotional benefits (Blau, 1964). Subsequently, it is a basic belief of the social exchange theory that relationship is developing over time into trusting and mutual commitment. It explains how individuals feel about their relationship with another in a place of work. Be that as it may, the ultimate code of social exchange theory reveals that the involvement of every individual in an organization is to increase their likelihood of attaining self-interests in any situation (Blau, 1964). The theorist professed that that social exchange theory functions on the assumption that persons are largely rational and involve in

calculations of costs and benefits in social exchanges. From this assumption, inference can be drawn that social exchange theory basically attends to matters of decision making.

However, it paves way to support and enhance employees' wellbeing by applying human resource practices that fortifies the employment relationship (Darcy et al., 2012). SET proposes that it is vital to do a comparative analysis by considering the benefits versus the costs of relationships, thus, it could be seen as the mutual understanding, benefit, communication and interest that leads to achievement of a collective interest. The implications of such relationship is specifically portrayed, when employees are generally satisfied with their work, as a result of being rewarded, empowered to develop customer oriented behaviour they are more likely to reciprocate by engaging in voluntary behaviours that may benefit the employees and/or the organisation. In other words, social exchange theory demonstrated the significance of the concept of the variables of the study.

Methodology

Location, Participants and Procedure

The present study is consisted of Nigeria banks' employees who are currently working in the commercial banks in Lagos state, (both middle and senior management staff). Lagos is considered as the economic hub of the nation (Oteri and Ayeni, 2014). Moreover, it is believed that Lagos state is the most populated state in the country, comprising over twenty-one million people with the highest number of commercial banks (Naira Land Forum Report, 2009). The research design was descriptive correlational study and data were collected through survey questionnaires. The study utilized simple random sampling methods to select 384 employees in Nigeria banking industry from 12 selected commercial banks in Lagos state Nigeria, with the response rate of 94% from the total population. 364 respondents were successfully returned and completed out of 384 who participated in the study, comprising of 183 (50.3%) males and 181 (49.7%) females. Conversely, the respondents who participated in the current study were given guidance and guaranteed of privacy after which they were given satisfactory chance to fill in the questionnaires.

However, Prior to the actual data collection, an approval was obtained from the management to carry out the study before meeting was scheduled with the representatives who were also among the participants in the study. questionnaires were administered through their representatives, the distribution of the questionnaires towards the respondents was administered in uniform because of the resemblance in the operation of the banking industry in Nigeria.

The assumption is that since all the banks in Nigeria has the same mandate of commercial banking, it is believed that they are of the same objective and target, so therefore, equal representation is thought to be the option so to enable them the ability and opportunity to fully participate and show their level of relationship they enjoy between customer orientation and reward and recognition and job satisfaction. The data collection process was carried out over a period of thirty-five days.

Instrumentation

Job satisfaction was measured with eight (8) items adapted from job satisfaction survey (JSS) developed by Spector (1985) to measure employees' job satisfaction in Nigerian banking

industry. This is according to Spector (1997), the (JSS) job satisfaction survey was used because it is a well-regarded measure of job satisfaction which has been widely used in academic research for years. The author further asserted that (JSS) job satisfaction survey has been tested for reliability and validity across various studies (Spector 1997). Furthermore, Spector, (1985); Muya, et al., (2014), underlined the validity of (JSS) job satisfaction survey, this is because of its standard and also due to the high level of validity when it is predicting general job satisfaction. Therefore, job satisfaction survey (JSS) is considered reliable and has a wider range of validation (Muya, et al., 2014). Thus, in the current study, Job satisfaction is measured using eight items adapted from (JSS) developed by Spector (1985).

Customer Orientation was measured with eleven (11) items adapted from the Selling-Orientation Customer-Orientation (SOCO) scale which were developed by Sax and Weitz (1982). The SOCO instrument is believed to have been used in a numerous settings and backgrounds, therefore, it has been determined to be a generally reliable and valid measurement of the customer orientation (either from the salesperson perspective or from the customer perspective) (Dunlap et al., 1988; O'Hara et al., 1991). Whereas, Reward and recognition were measured employing the use of twenty 20-item scale adapted from (Liao 2009). The author enunciated that the instrument is certified generally for the measurement of reward and recognition. Liao (2009) asserted that instrument is believed to have been used in assorted settings and backgrounds, thus, it has been considered to be generally reliable and valid measurement of the variable. All items are coded on a 5-point Likert scale.

Results

Descriptive and Correlation

Table 4.1:

Descriptive findings on job satisfaction

Variable	n	Mean	SD	Levels
Job satisfaction	364	3.6431	0.49081	Moderate

In accordance with the ratings of 1-2.33 is low, 2.34-3.66 is moderate, 3.67 -5.00 is high. The analysis shows that the level of job satisfaction among the employees in the banking sector is Moderate. As the indication of the self-assessment of the employees, it portrays employees' readiness to continue with their jobs and enthusiasm in making efforts towards realizing the objectives of the banking industry.

In the event of examining the relationship between the two IVs, customer orientation and reward and recognition, a relationship was found to exist between Reward and recognition and job satisfaction ($r = .214$, $n=364$, $p<.05$). Whereas the second result was found low between customer orientation and job satisfaction ($r = .104$, $n=364$, $p>0.05$).

Table 4.2

Summarized effect of reward and recognition and customer orientation on job satisfaction

Predictors	B	S E	β	t	P	VIF
Constant	25.870	2.336		11.076	.0000	
Reward & recognition	.290	.095	.210	3.062	.002	1.858
Customer orientation	.077	.058	.069	1.332	.184	1.073

*. Correlation is significant at the 0.05 level (2-tailed).

Multiple linear regression was conducted to determine the predictive effects of two independent variables (customer orientation, reward and recognition) on employee job satisfaction. Preliminary analyses were conducted to ensure no violation of the assumptions of normality, multicollinearity, and homoscedasticity.

The model was statistically significant $F(4, 359) = 9.082, p < .001$. The model explained 9.2% of the variance in employees' job satisfaction. Only reward and recognition was statistically significant ($\beta = .210, p = .002$). The present result is in tandem with studies of (Valaei and Rezaei, 2016; Ali and Ahmed, 2009; Indarti et al., 2017), which found that reward and recognition predicts employees' job satisfaction.

Discussion and Conclusion

It is noted that the present research study has found some implications for Nigeria banking industry. The study has revealed how job reward and recognition are the strong determinant of employees' job satisfaction in Nigeria banking industry. Whereas the second result of the study further revealed that customer orientation was found insignificant between job satisfaction. Conversely, this is as a result of lack of sufficient programs and appropriate employees' training, empowerment and management that is focused on mental development of employees in Nigeria banking industry, this has been attributed to the absent of employees' customer orientation. The findings of the study further portrayed that employees' job satisfaction was at moderate level with a mean score ($M = 3.6431$). This implies that employees in Nigerian banking industry have the opportunity of promotion, moreover, recognized, treated with respect and rewarded for their job. In addition, this finding was in consonance with the findings portrayed in the previous studies of (Silins and Mulford, 2002; Edem and Lawal, 2006). Sakiru, Othman, Silong, Kareem, Silong Yusuf and Oluwafemi (2014).

Moduli, (2016) proclaimed that Reward systems encourages workforce agility (Madden et al., 2015; Muduli, 2016) and induce a superior sense of organizational support among employees. Romero and Kleiner (2000) perceived reward and recognition as a substance fostering motivation of employees' level of performance, more especially in time of financial difficulties. Cropanzano and Mitchell (2005) also stated that employees enhance their efforts and conduct for instrumental and socio-emotional rewards.

Bamel et al. (2013) proclaimed reward and recognition has the best and commonly used in an organization as a means through which employees' job satisfaction can be ascertained. Accordingly, based on this study, reward and recognition program is perceived to have gained more attention of the managers. Nevertheless, this does not mean customer orientation is not being acknowledged by the managers, the combination of these two variable is important given circumstances and situation contending with employees in the banking sector. Subsequently, the result of the current study supported other researchers in the field, which revealed that there is a significant relationship between reward and job satisfaction (Glascoff and Doty, 2011; Wickramasinghe and Widyaratne, 2012) concluded that reward and recognition has a positive relationship with employees' job satisfaction. Therefore, it is also concurred well with the present study.

Conclusion

The principal drive of the current study was to establish the effect of customer orientation and reward and recognition among employees' job satisfaction. The concept of reward and recognition, customer orientation was investigated. Additionally, the study was conducted to enhance the understanding on the concept of reward and recognition, customer orientation and job satisfaction of employees in the Nigeria banking industry. In a nutshell, it is believed that the study is useful for the banking industry in Lagos state Nigeria to guide managers and shape their views towards improving productivity through the augmentation of employees' job satisfaction. The study yields several important results and plays a crucial role in fillings an empirical and conceptual gap within the organizational literature across the country.

Findings revealed that employees' perception on job satisfaction was at a moderate level. This demonstrated that employees are pleased with the leadership showed by their various heads of department within the banking industry. In line with the findings of the study, it has come to the conclusion that employees' job satisfaction is really a critical variable that requires fast-tracking attention in Nigeria banking industry. Thus, it is apparent within the findings of the study. The result of the study portrayed that reward and recognition program has the most typical influential paradigm that has been utilized by the bank managers. The significant relationships discovered in this research between reward and recognition and employees' job satisfaction in commercial banks in Nigeria are seen as useful information that is competent to transform the banking industry.

Implications for Practice

Empirically, results have validated the notion that effective reward and recognition practices and customer orientation in Nigerian banking industry may lead towards employees' job satisfaction. Therefore, the banking industry in Nigeria should take the following factors into account in order to maintain a satisfactory organization.

Managers are required to adapt numerous changes emanating from different locations as a result of advancement in innovations to arrest challenges associated to their employees in the banking industry. The banking sector is a high labour intensity service provider that involves very frequent contact with customers.

Therefore, employees are to be well equipped and fortified to enable them the desired ability and resources to engage with the issues associated with the banking industry. Subsequently, it is held that when an organization such as banking industry is market-oriented, it will definitely affect the services of the bank in general, therefore, there is a need to adopt numerous market approach and strategies that is capable of transformation. Hoffman and Ingram, 2017; Pettijohn et al., 2013; Donovan et al., 2014; Harris et al., (2015). Madden et al., (2015) Customer orientation and reward and recognition practices ought to be engaged and adequately utilized as the constructs are believed to be critical components that can immensely contribute towards the growth of the banking industry in Nigeria.

Limitations and Directions for Future Research

The present study has yielded numerous limitations which has necessitate attention for future research. Specifically, the findings of the study are reflected to the perspectives of the selected employees who were called and participated in the study. The study did not cover

all the employees who are currently working in banking industry in Nigeria. Therefore, it is thought that results obtained from the selected participants may limit the generalizability of the current findings to the overall workers of the banking industry in Nigeria. The study also left a vacant for the opinions of the employees who might have left offices for one reason or another at the time of the research. Conversely, there is a belief that reflect lack of extensive literatures on the factors associated with employees' job satisfaction in developing countries, especially in Nigeria. Hence, it is believed that most of the studies within the context were carried out in western countries and United States of America.

Recommendations

This study provided the foundations for future research to increase the understanding and the roles of the organizations, such as banking industry in Nigeria on the improvement of employees' job satisfaction. Replication of this study with a different sample of employees from other organization in Nigeria to confirm the results of this study or detect factors of job satisfaction are recommended. The findings of this study make an important contribution towards understanding the importance of having a happy and constructive employee in Nigerian banking industry. It is believed that the results will stimulate further research into other fields of study. It is expected that further studies should be conducted using private institutions from a wider variety of backgrounds as well as a comparative analysis between organizations.

However, another area that demands attention is leadership and organizational performance on employees. It is expected that higher levels of job satisfaction will enhance employees' ability on productivity and raise substantial performance. However, it is in this vein, recommended that Nigeria banking industry ought to launch and implement programs that help to foster job satisfaction among the employees of the bank in Nigeria. Programs such as seminars, workshops and updates from the banking administration might be of great help. For the employees, it is pivotal to function in the most actual way, it is further recommended that management of the banking industry ought to avail themselves to training and development programs and reward and recognition. Such programs have proven to increase employees' motivation, achievement, and improve the individual abilities which is vital to effective productivity.

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