

Sales Job Rejection and Commission Wages in Selected Banking Institutions In Delta State

OKPIGHE, Spencer G. O.

Department of Marketing, Delta State Polytechnic, Ozoro

Email: spencer.urmails@gmail.com

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Abstract

This study focuses on sales job rejection and commission wages in selected banking institutions in Delta State. A cross sectional survey research design and stratified random sampling method was adopted. The copies of questionnaire were administered to a sample size of 108 respondents as obtained from a population of 150. The respondents were selected from nine banking institutions across the three districts of Delta state. A validated structured questionnaire was used to elicit responses from respondents. The data collected were analyzed using descriptive statistics. Multiple regression analysis was used to measure the relationship between the independent variables of sales job rejection on commission wages. The study concludes that people reject commission sales jobs because they lack the required traits. Sales force training deficiency and poor sales force compensation are factors militating against people seeking or in sales job on commission wages. Job insecurity is another discouraging factor common in banking institutions paying commission wages. The study recommends that adequate training programmes should be made available as well as a good compensation plan. The study provides an insight into the determinants of rejecting sales job on commission wages. It also provides a model which seeks to attract, motivate and train salesmen to ensure attractive commission.

Keywords: Sales Job, Rejection, Commission Wages, Banking Institutions and Sales Force

Introduction

Most business organizations all over Nigeria are engaged in production of goods and services. Such business firms like banking institutions that provide services are actively involved in sales operations. To compete successfully in today's business world, banking institutions must as a matter of fact strive in delivering their offerings through its formidable sales force. Sales force in most business organizations – big or small, corporate or non–corporate, production or services oriented are under commission based wages. 100% commission–based sales job simply mean

that you only get paid if and when you sell whatever product or services your company offers. However, the commission is an amount of money paid to an employee after they have completed a task usually reaching a sales goal.

Okafor (1996) stated that commission based wages allow the salesperson to receive compensation based on a particular rate or declining rate depending on his/her productivity (amount of sales obtained). In Nigeria, people see sales job on commission based wages not lucrative, thereby rejecting such job opportunities in spite of the unemployment we are faced with. In the western world, salespeople working based on commission probably earn a lot more than those doing jobs that are paid on salary bases.

Salespeople under commission wages are among the most essential assets of any corporate organization that drive revenue through sales. It is important to know that sales environment of any business is complex, dynamic and highly competitive. Due to the complexity, dynamism and competitiveness of the environment, most banking institutions adopt the strategic use of sales force on commission basis. This is to assist in positioning and promoting sales effort in the marketplace. Sales force on commission-based wages enhance sales objectives of a business. The strategic use of sales force under commission-based wages is fast becoming a modern trend and approach to many sales organizations in Nigeria, especially in the telecommunication, financial institutions, real-estate and food manufacturing companies. This ensures wider coverage and a high level of influence on customers. It is perceived that perception of customers about a firm and its products are easily fast-tracked by salespeople. Today, sales is an evolving and dynamic discipline that transverse every aspect of human business activities. The major function of sales job, requires person-to-person business activity in which a salesperson uncovers and satisfies the needs of the buyer to the mutual, long-term benefit of both parties, (Weitz, Casterberry and Tanner, 2013; Hussin, & Hafit, 2018; Ofori, Lu, 2018).

Sales jobs are everywhere in Nigeria, most especially on commission-based wages. And a growing number are hiring salespeople to attract and retain potential customers. Customers are the sole reason why business firms are in operations. Obviously, businesses exist only when their products (goods and services) are sold to their ultimate customers competitively. Therefore, salespeople ensure that goods and services reach the final consumer. They play an important role in linking the firm and its customers by communicating on behalf of the selling company. They are involved in the prospect for new customers, increasing sales of existing customers, making sales presentations, negotiating price and delivery terms, and writing orders (Weitz et al, 2013). To provide a strategic solution, building sustainable long-term customer relationship, salespeople need a thorough understanding of the firm's objectives, mission as well as the products' differential advantage.

Significantly, motivation is key and the primary factor that attracts people into sales jobs and enables sustainable sales performance. A motivated salesperson's goal is to maximize and ensure that sale and every new call is a challenge, enthusiasm and quality of work as their conviction about a product influence the customers purchasing decision (Dalrymple, 2004). Salesperson

motivation has long been considered to be one of the critical tasks of sales management (Doyle and Shapiro, 1980).

Statement of the Problem

The opportunities of sales job based on commission wages are all over Nigeria, either in small or big organizations. The reason is simple, sales is one of the productive areas that creates job opportunities. Most business organizations are greatly involved in sales and marketing activities, satisfying the needs and wants of their ultimate and potential customers. Sales job on commission wages offers salespeople a great deal of monetary reward. It serves as a better motivation than the use of straight salary. It allows salespeople more freedom to utilize their time the way they love most. It also provides maximum incentives for salespeople who want to increase sales and their pay checks. In spite of this and despite the ugly trend of unemployment of full-time jobs in Nigeria, most job seekers frown at sales job on commission based wages. Neglecting the enriching opportunities of working with reputable business organizations on commission based, and the chances of meeting with customers from all walks of life. Furthermore, most banking institutions operating in Nigeria are faced with this challenge of hiring and retaining salespeople on pure sales commission wages. They sometimes hire the best and loose them so often. This phenomenon of constant sales job rejection has created a perception that those banks are not sales workforce oriented and had led to the banking institutions losing customers loyalty. This has also led to reduction in achieving sales volume and profitability objectives of their organisations. It is because of these that this research was carried out to examine the rationale behind rejecting sales job on commission based wages in selected banking institutions in Delta State.

Objectives of the Study

The general objective of this research is to examine sales job rejection and commission wages in selected banking institutions in Delta State. The specific objectives are stated as follows:

- i. To examine the effect of poor sales force traits on commission wages in selected banking institutions in Delta State
- ii. To ascertain the impact of sales force training deficiency on commission wages in selected banking institutions in Delta State
- iii. To examine the effect of poor sales force compensation on commission wages in selected banking institutions in Delta State
- iv. To determine the effect of sales job insecurity on commission wages in selected banking institutions in Delta State

Statement of Hypotheses

The research intends to tackle the research questions by postulating the following testable and statistical hypotheses:

HO₁: There is no significant relationship between poor sales force traits and commission wages in selected banking institutions in Delta State

HO₂: There is no significant relationship between sales force training deficiency and commission wages in selected banking institutions in Delta State

HO₃: There is no significant relationship between poor sales force compensation and commission wages in selected banking institutions in Delta State

HO₄: There is no significant relationship between sales job insecurity and commission wages in selected banking institutions in Delta State

Significance of the Study

This study will be of relevance and beneficial to the banking institutions by helping in sensitizing management in the area of policy making concerning quality training, compensation plan, remuneration and motivation of sales force on commission based wages. It will also avail people to develop interest in seeking opportunities of building sales career and creating a culture of hard work to earn a better living in our society. The outcome of this study will serve as a springboard for researchers in academia.

Review of Literature

Nature of Sales Job

Sales are activities related to selling. Sales jobs may be grouped mainly into two categories – contractual and direct. Despite the nomenclature, the workforce responsible for sales job in various organizations are referred to as sales force, salespeople, sales representatives, account executives, sales consultants, sales engineers, agents, district managers, account development representatives e.t.c. (Obikeze, 2012). Contractual job requires sales force who receive mainly commission wages depending on their performance either in sales volume or monetary terms. The direct sales job requires full time paid employee of a company that could further be categorized as follows: inside and field salesperson.

Difficulties in Sales Job

Sales job is a lonely one, sometimes frustrating. Kotler and Armstrong (2013) salespeople often work alone, and they must sometimes travel away from home. This simply means that they are not present always to take care of family issues. On most occasions, the salesperson feels rejected for the fact that he cannot net—in a sales on most sales calls when they face difficult customers. The public view commission salespeople as fast-talking, pushy, and insincere. This dilemma occurs because, in commission-based sales positions, the same individuals that ultimately generate revenue for the salesperson through compensation, the clients, are the same individuals that may hold a negative view about the sales role. The impact of stigmatization is particularly evident in sales role where the compensation plan is based solely on commission.

Sales job based on 100% commission wages seems stressful. According to Lott (2019) 100% sales commission plan (non-salary) can be extremely frustrating with the highs and lows of an unpredictable income. Job related factors such as overwork, and problem with customer may put an individual under stress. Part time workers on commission-based are less likely to be promoted in any given year than full time workers of a similar age (Okafor, 1996). Most organisations rely heavily on sales force to locate prospects, develop them into customers and grow the business (Nwosu, Uduji, and Nnabuko, 2010). They are the customers meeting point with the brand. Ogbemi and Ekenimoh (2012) observed that sales force serves as a critical link between a

company and its customers. The salesperson represents both buyer and seller i.e. they represent the company to the customer. They represent customers to the company.

Poor Sales force Traits

Some people are successful in selling and others are not. No individual can be said to possess the required traits known with selling jobs. No one personality profile exists for the ideal salesperson. Successful salespeople are said to be hard and smart workers. Weitz et al (2013) stated the following list of traits that contribute to successful selling.

1. **Dependability and trustworthiness:** Customers develop long-term relationships only with salespeople who are dependable and trustworthy.
2. **Ethical sales behavior:** Honesty and integrity are important components of dependability.
3. **Customer and product knowledge:** Effective salespeople need to know how business makes purchase decisions and how individuals evaluate product alternatives.
4. **Communication skills:** The key to building strong long-term relationship is to be responsive to a customer's needs.
5. **Flexibility:** The successful salespeople also realize that the same sales approach does not work with all customers; it must be adapted to each selling situation.
6. **Creativity:** Successful salespeople use their creative juices to build bridges to their customers, gain long-term commitments, and effectively manage relationships.
7. **Emotional intelligence:** Salespeople need emotional intelligence to be able to recognize customers' emotion.

Ekakitie (2010) McMurray identified some salient traits which salespeople should possess: High level of energy, abounding self-confidence, a chronic hunger for money, status, and the good things of life, a well-established habit of industry, the habit of perseverance each objection or resistance is a challenge and the natural tendency to be competitive. Croner and Abraham (2006) stated three essential traits common to the personality of most successful salespeople. They are motivated by a need to achieve outstanding results, and they are willing to do virtually whatever it takes to succeed, they love to compete, both with themselves and with others and they are optimistic, that is, they are certain of their ability to win. Schneider (2017) stated that paying by commission is just a method to attract people who are desperate enough to work.

Sales force Training Deficiency

According to Ekakitie (2009) training could be defined as the process of ensuring that employees acquire relevant and necessary skills, knowledge and behavioural pattern for better on-the-job performance in their interest and that of the organization. Training is an important aspect of an organization. Investing in employee training should improve worker retention rates, customer satisfaction and creativity for new product ideas. Training deficiency is a common issue on sales job on commission wages. In commission sales job, when new salespeople are employed, they do send them out to start selling without any form of training to enable them to know exactly what is expected of them. Most organizations believed that the training of sales force on commission wages is not needed – a sheer waste of resources. Some sales managers look at training as being too costly, and also as a loss of valuable time that could be channeled in selling

the products and services. Unknowingly, this act is simply reducing sales force performance and sales job attractiveness on commission based wages.

As early stated, most people do not possess quality sales traits. According to Mayer and Greenberg (1964) pinpointed that, without sound training, even “A” level salespeople are seriously limited. Therefore, the essence of training is to acquire and improve knowledge, skills and attitude towards work related task. Training enables updating of skills (quality and traits) and leads to improved commitment and well-being. Training can help solve the performance problems by explaining the details of the job. It has a strong desire to improve salespeople to master their selling skills and abilities continually. Training refers to bridging the gap between the current performance and the standard desired performance. Jie and Roger cited in Elnaga and Imran (2013) training programs not only develop employees but also help an organization to make best use of their human resources in favour of gaining competitive advantage. Therefore, it seems mandatory for organizations to plan for such training programs to enhance their salesperson’s abilities and competencies at the workplace. Rowden cited in Elnaga and Imran (2013) suggested that training may also be an efficient tool for improving one's job satisfaction, as employee better performance lead to appreciation by the top management, hence employee feel more adjusted with his job. Job satisfaction and self-esteem improves employees’ better understanding of the work environment. Sales firms are more likely to retain salespeople who view their training as relevant to their jobs and subsequently have a positive commitment to their company.

Poor Sales force Compensation

Compensation means the entire monetary reward paid to an employee for services render within the organization’s ability to pay and legal regulations (Ekakitie, 2009). Adams (1988), compensation is referred to all forms of pay or rewards going to employees and arising from their employment. Compensation for a job is based on either time put into a job or what is produced on the job. According to Hollensen and Opresnick (2015) to attract salespeople, a company must have an appealing compensation plan. Compensation is made up of several elements – a fixed amount, a variable amount, expenses, and fringe benefits. Umar (2010) stated that sales representative should be paid in such a way that what they want to do for personal interest and gain is in the company’s interest too. Good compensation plays an important role in motivating salespeople in their sales jobs. According to Olannye (2016) compensation helps to attract, retain and motivate top quality sales representatives to higher productivity. Nwokoye (1996) noted that any plan for paying salesmen should not only reflect the nature of the selling tasks but also reward superior performance of the tasks. It should be easy to administer and above all be able to attract and hold the bestselling talents. A good compensation plan provides opportunity to define what success seems like.

As earlier stated, compensation is made up of several elements – a fixed amount, a variable amount, expenses, and fringe benefits. The fixed amount, usually straight salary, gives salesperson some stable income. The variable amount, which might be commission wages on sales performance, rewards the salesperson for greater effort and success. Fringe benefits

provide job security and satisfaction. According to Kotler et al (2013) incentives include honours, merchandize and cash rewards, trips, and profit-sharing plans. Kotler and Keller (2012) stated that sales reps want income regularity, extra reward for above-average performance, and fair pay for experience and longevity. According to Conick (2019) most sales jobs use one of the three compensation strategies: a base salary only, a base salary plus commission, or a commission only. Nichols (2018) stated that when choosing how employees will be compensated, employers have many options to consider, including a percentage-based commission structure. While a commission-based compensation system might seem attractive to a select few employees, it is not the best option for everyone. This form of compensation has some drawbacks for both employees and employers. Dessler (2000) stated that people have many needs, some of which can be satisfied directly with money. Other needs for achievement, affiliation, power, or self-actualization may also motivate behaviour but can only be satisfied indirectly if at all by money. However, according to Umar (2010) to build a competitive sales force a company must pay at least the going market wages for different types of salespeople.

Sales Commission Wages

Commissions in terms of production, known as piecework, means that employees are paid accordingly to the amount of work done. While in sales, according to sales performance. Straub et al. (1988) commission is a percentage paid to a salesperson of the price of each item sold. Commission is variable pay tied to sales revenue, unit sales, profit or some other volume based metric. Olannye (2016) described commission as a payment tied to a specific unit of accomplishment. According to Conick (2019) companies love pure commission compensation because they only have to pay salespeople based on the amount of revenue they bring in. Kotler et al. (2012) straight commission plans attract higher performers, provide more motivation, require less supervision, and control selling cost. Payback on commission is beneficial to employees because they receive pay based on their skills and the work they do. For employees who work hard and who are skilled in sales will be rewarded for their efforts. This can motivate employees to go above the minimum requirements, knowing that their efforts will result in higher pay (Scilly, 2018). According to Patrick (2018) straight commission job brings better pay for the salesperson, as they have some control over the size of their paychecks. If commission is the only source of pay you can expect the workplace to have a strong focus on selling.

Salary based remuneration is a type of compensation plan package. Kotler et al. (2012) straight salary plans provide a secure income. According to Nwokoye (1996) salary is the fixed payment that the salesman receives at the end of each month for his time regardless of his productivity. It emphasizes security and stability rather than incentive. It is a fixed cost to the firm with respect to sales volume. Olannye (2016) salary is a fixed payment for a period of time during which the salesperson is working. Straub et al. (1988) described salary as a compensation based on weeks or months worked. It is intended to provide pay for the hours worked and not for what is produced. The straight salary allows the sales representatives to receive a stipulated salary for having provided his/her employer needed services (Okafor, 1996). However, salary is a fixed annual sum, paid at regular intervals, usually monthly, to an employee, especially for professional

or clerical work. Straight salary is a plan that provides secure income for salespeople that is not based on productivity.

Salary Plus Commission

Salary plus commission combined approach is a fixed plus variable pay package. Bill cited in Umar (2010) stated that most companies pay salespeople a combination of salary and commission, usually with a sizeable salary component. An incentive mix of about 70% base salary 30% incentive seems typical: this cushions the salesperson's downside risk (of earning nothing), while limiting the risk that the commission could get out of hand from the firm's point view. According to Hollensen et al, (2015), the base salary provides salespeople with income security. According to Obikeze (2012), Combination plan puts the basic salary with commissions/bonus or both. If salary is combined with commission, the commission is tied to sales volume as in the case of straight commission plan. A bonus is a payment made at the discretion of management for achieving or surpassing some level of performance. Financial compensation alone is not enough to optimize the motivation of sales force. Financial reward is basic and very important but it touches upon only one aspect of motivation. Payment of salary plus commission is likely to be firm specific, thereby contributing to the firms' competitive advantage in sales force's performance.

Concept of Motivation in Sales Job

Motivations are those factors that motivate individuals to positive results or accept particular tasks. It is an embracing factor in an employee's development to accomplish personal as well as company's goals and objectives. Nwachukwu cited in Ekakitie (2009) motivation refers to that energizing force that induces or compels motivation behavior. Okafor (1996) described motivation as the difference between trying to force someone to perform a task or duty; and the right use of the appropriate incentives to obtain the desired result. Straub et al, (1998) stated that an employee's ultimate productivity and success in the organization hinge on motivation, feeling that drives someone toward a particular objective. According to Okoye (2006) define motivation as the effective managerial application of tangible and intangible incentives to improve the performance of the workforce. Ogunbajo cited in Obikeze (2012) explained that motivation should not only be monetary but sometimes be in the form of experience.

Actually, the very nature of the sales on commission based requires that attention be paid to the appropriate motivation of its salespeople. It does not only lead to optimum performance but also make the job attractive. People have various needs, salespeople who are paid on commission may work hard and smart because their efforts translate directly into monetary value, which they need to maintain to improve their standard of living. Employers are required to provide such work environment where people can attain their needs. Salami, Ajobo and Okwuse (2013), the study of motivation is concerned basically with why people behave in a certain way, why do people do what they do. They stated that to retain good staff and to encourage them to give their best while at work requires psychological and even physiological rewards offered by the organization as a continuous exercise. Motivation should not only serve as a tool for sales

performance but also to attract, retain prospective people in sales jobs.

Nichols (2012) commission based structures can lead to problems with motivation while the possibility of extra compensation might excite employees temporarily, it may not motivate them over the long term. If you sell a large amount one month and get a big paycheck, it can be difficult to continually stay motivated every month and continue to get big paychecks. This is a problem for the employee and the employer. Being paid on a percentage-based commission structure can also give employees the idea that their employer is not committed to them for a long time. The idea behind a percentage-based compensation structure is that it rewards employees directly for performance. If employees do not perform, they do not earn. In this environment, employers often have high turnover because they are constantly looking for employees who can perform.

Sales Job Insecurity

Job insecurity is situated between employment and unemployment because it refers to employed people who feel threatened by unemployment (Hartlay, Jacobson, Klandermans and VanVuuren, 1991). This is common in commission wages paying organizations. Greenhalgh and Rosenblatt (1984) define job insecurity as a sense of powerlessness to maintain desired continuity in a threatened job situation. Job insecurity commonly denotes feelings of helplessness to pressure the desired job continuity. Employees attach value to their job features/total job and when they perceive threats to these and experience, their level of job insecurity increases (Dachapalli and Parumasur, 2012). Since job insecurity involves the experience of a threat, and implies a great deal of uncertainty regarding whether individuals get to keep their jobs in the future, it has been described as a stressor (Barling and Kelloway, 1996). Greenhalgh et al, (1984) stated that job insecurity concerns not only job loss on the whole but also insecurity over important aspects of the job. These aspects are career and development opportunities, valued colleagues, or value job tasks.

Job Satisfaction

Job satisfaction has been defined as a pleasurable emotional state resulting from the appraisal of one's job, an effective reaction to one's job, and an attitude towards one's job. Job satisfaction reflects an employee's attitude about his means measuring specific aspects of the job. The most popular job satisfaction survey measure the following: pay, the job itself, promotional opportunities, supervisor, co-workers, and company policies (Salami et al, 2013). Job satisfaction makes selling jobs attractive and competitive. It breeds motivation and retention of employees. Job satisfaction is a set of attitude that individual portray as regard their jobs which is a resultant effect of the various perceptions of individuals concerning the job or task they do. Lack of job satisfaction has been the sole reason for employees to leave their jobs. Herzberg (1967) set the tone of researching in the determination of what makes an individual satisfied in the workplace and the implications of satisfaction/dissatisfaction for expected performance. There is a relationship between job satisfaction and employee turnover. Salami et al. (2013) stated that satisfied worker is more likely to stay while dissatisfied workers are more likely to quit their job. Therefore, when employees are fairly treated in their job, they feel more satisfied in their jobs.

Togia, Koustelios and Tsigilis (2004) job satisfaction is a function of the extent to which ones' needs are satisfied in a job.

Empirical Review

Gunarsson and Akesson (2014) conducted a study titled "The Effect of Commission Wages – A case study of the real-estate industry" in Sweden. Ten real-estate agents from 6 different firms were interviewed. Half of the respondents were managers and half were employees. Furthermore a survey was sent to 4 schools graduating real-estate agents in spring 2014. A respondent's response frequency of 52% was attained. Theoretical framework was on incentive systems, wage systems, motivation theories, institutional theory and management accounting change theory. The purpose of the study was to describe the wage and incentive system in the real-estate industry. The study investigated why the wage system is used, and how well established the tradition is. Furthermore, the study aimed at reflecting upon the need of change of the current wage system. The conclusion of the study was that the commission wage based system works well within this sector, due to the character of the people. However, many indicators point towards a change being needed and demanded within this sector.

Zarim, Zaki and Maridz (2016) conducted a study titled "Motivation Factors: Impact on Sales Commission Plan, Employees in a Telecommunication Company" in Malaysia. Quantitative method was used in the study with the help of questionnaire data collection. The questionnaires were distributed among one of the telecommunication company's account executives. The sampling method by Krejcie and Morgan (1970) was used to determine the sample size of the population. From the 98 account executives, only 88 account executives were selected as a sample of the study. The study scored high respondents' rate at 94%. Theoretical framework was on monetary reward, recognition, affiliation, job security and work environment measured on sales commission plan effectiveness. The purpose of the study was to uncover factors of motivation such as monetary reward, recognition, affiliation, job security, and work environment that influence motivation as regard sales commission plan effectiveness. From the findings, the study concluded that there is a relationship between account executives and sales commission plan that can lead to increase in motivation. Despite the positive result, the study suggested that the company should improve its bottom-line where sales commission plan program needs a further revision in accordance with account executives factors of motivation.

Adom (2018) also conducted a study titled "The role of commission-based pay on employee retention in the Ghanaian banking industry: The Case of GCB Bank Limited" in Ghana. The researcher sampled 10 senior management and 50 junior staff who are relationship managers and relationship officers of the bank for the sampling size. The study scored high respondents' rate at 100%. Theoretical framework was on determinants for employee retention such as Career Development Opportunities, Superior Support, Work Environment, Rewards, and Work-Life Policies and recognition have a great paradigm to retain the employment for longer periods of time. The study was aimed at assessing the impact of HRM practices and its effectiveness on employee retention in Ghana Commercial Bank (GCB). The study made use of exploratory and descriptive methodologies. The study also made use of both the qualitative and quantitative research methods in data collection. Both primary and secondary data were collected to assess

the role of commission–based pay on employee retention in the Ghanaian banking industry. The result further revealed that commission–based pay involves meeting challenging targets which may contribute to demotivation if targets are not met. The study concluded that the form of motivation adopted by a company to remunerate staff on commission–based pay is essential to their work performance and retention. The study recommended that banks should train and develop employees and create structures that create organizational citizenship.

Research Gap

This study has observed that most empirical studies on sales job and commission wages are mainly centered on the perspective of sales force motivation and performance. The issues of sales job rejection on commission wages has been given minimal research attention. Though, the various studies reviewed have served as a good source of information. The study therefore seeks to fill the existing research gap by considering those factors such as poor sales force traits, sales force training deficiency, poor sales force compensation and sales job insecurity that could be responsible for sales job rejection on commission wages in banking institutions in Delta state.

Proposed conceptual framework for the study

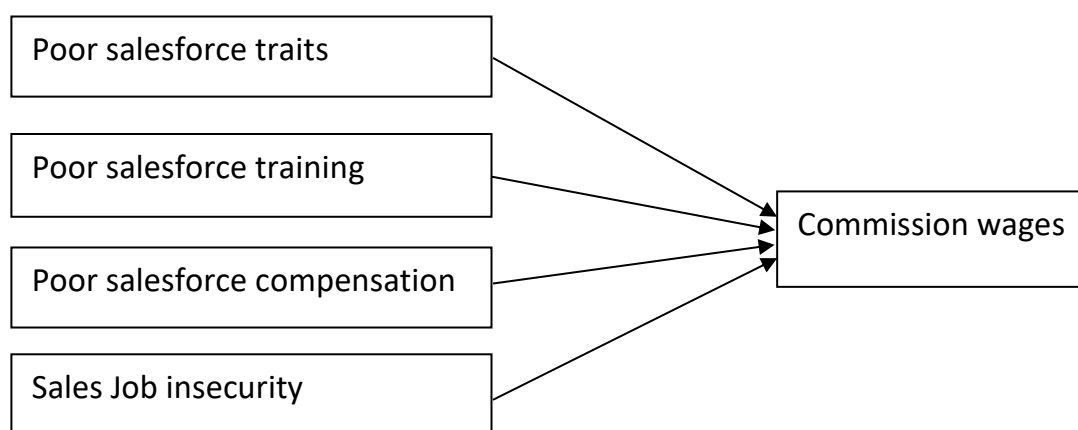


Fig. 1: Proposed conceptual framework

Source: Researcher's model, 2019

Methodology

Data was collected through primary and secondary source. The research instrument that was used in this study was a structured questionnaire which was divided into section A and B, containing questions on respondents profile and another in a closed ended questions. A five point Likert scale used in the questionnaire have the following ranking: Strongly agree – 5, agree – 4, undecided – 3, disagree – 2, and strongly disagree – 1. A sample size of 108 respondents was obtained from a population of 150 using the sample size table. The respondents were selected from nine banking institutions across the three districts of Delta state. The banking institutions are: Ecobank; Access Bank; First Bank of Nigeria; Unity Bank; Guarantee Trust Bank; Zenith Bank; FCMB; Union Bank and Fidelity Bank. A cross sectional survey research design and stratified

proportional random sampling method was adopted for the study because the entire population is divided into homogenous groups called strata.

The research instrument used in this study was validated through content validity and test reliability was conducted using Cronbach's Alpha, giving alpha 0.60. This is considered acceptable and good (Hair, Babin and Samuel, 2003). However, the data collected were analyzed using descriptive statistics such as frequency tables and simple percentage. Multiple regression analysis via the use of statistical package for social science (SPSS) software version 20 was used to measure the relationship between the independent variables of sales job rejection on commission wages, the dependent variable.

Table 1:
Reliability Test

Variables	Cronbach's Alpha co-efficient
Poor sales force traits	0.623
Sales force training deficiency	0.681
Poor sales force compensation	0.680
Sales job insecurity	0.630
Commission wages	0.686

Results

A total number 108 sets of validated questionnaire that were administered and retrieved properly filled. The demographic information as obtained shows that the gender composition of 63 of the respondents representing 58% of the sample were male while 45 of the respondents representing 42% of the sample were female. From the age brackets as shown, 30 respondents representing 28% falls within 20 – 29 years of age; 45 of the respondents representing 41% were within the age bracket of 30 – 39 years of age, 23 of the respondents representing 22% falls within the age bracket of 40 – 49 years of age and lastly, 10 of the respondents being 9% falls within 50 years and above. On marital status, 45 of the respondents representing 42% are married while 63 of the respondents representing 58% are single.

However, on the educational qualification of the respondents, 15 of the respondents representing 14% are O, level holders, 65 respondents representing 60% are within the category of B.Sc and HND, 28 respondents representing 26% are within the category of MBA and M.Sc while none falls within the category of PhD level. On work experience, it was observed that the total respondents of 108 fall within the bracket of 1 year to 5 years.

The correlation analysis as shown in appendix 2 exhibited fifteen (15) positive values among the variables. The correlation analysis showed that poor sales force traits exhibited significant positive correlation with sales force training deficiency ($r = .331^{**}$, $P < 0.1$). Similarly, there was a positive correlation between poor sales force traits and poor sales force compensation ($r = .509^{**}$, $P < 0.1$). It was also observed that there was a positive correlation between poor sales force traits and sales job insecurity ($r = .203^{**}$, $p < 0.1$). The outcome showed that poor sales force traits and commission wages ($r = .475^{**}$, $p < 0.1$). Sales force training deficiency which is

the second variable exhibited significant positive correlation with poor sales force compensation ($r = .394^{**}$, $p < 0.1$). Sales force training deficiency exhibited positive correlation with sales job insecurity ($r = .354^{**}$, $p < 0.1$) and also with commission wages ($r = .475^{**}$, $p < 0.1$). Poor sales force compensation which is the third variable exhibited significant positive correlation with sales job insecurity ($r = .312^{**}$, $p < 0.1$) and also with commission wages ($r = .553^{**}$, $p < 0.1$). Lastly, sales job insecurity which is the last variable exhibited positive correlation with commission wages ($r = .389^{**}$, $p < 0.1$).

Discussion

The study is centered on the sales job rejection and commission wages in selected banks in Delta State. The Pearson Correlation coefficient was used to test the extent of the relationship of each of the independent variables in terms of relatedness and predictability while the ANOVA was used to test for the stated hypotheses. The overwhelming result of the correlation coefficient affirmed that there is a greater consistency in the four variables as strong predictors of sales job rejection.

From the test of the hypothesis one, the result of the study shows that poor sales force traits has a positive relationship with commission wages. This is because the critical level established 0.05 (5%) is greater than the calculated value (0.000) at 0.05 level of significance ($0.13 < 0.005$). By this result, the null hypothesis is rejected while the alternative is accepted, implying that there is a significant relationship between poor sales force traits and commission wages. The result shows that poor sales force traits discourage people from seeking sales job on commission wages.

The outcome of hypothesis two shows that there is a positive relationship between sales force training deficiency and commission wages. This is so because critical value established 0.05 (5%) is greater than the calculated (0.000) level of significance ($0.000 < 0.05$). The result therefore means that the null hypothesis is rejected while the alternate is accepted, implying that there is a significant relationship between sales force training deficiency and commission wages. This result illustrates that sales training is important and paramount in sales job on commission wages. Training of salespeople will help to understand sales task, acquire necessary sales traits and it will serve as a competitive advantage.

The outcome of hypothesis three shows that there is a positive relationship between poor sales force compensation and commission wages. This is so because critical value established 0.05 (5%) is greater than the calculated (0.000) level of significance ($0.001 < 0.05$). The result therefore means that the null hypothesis is rejected while the alternate is accepted. This implied that there is a significant relationship between poor sales force compensation and commission wages. This result illustrates that good sales compensation is an incentive that helps to attract and retain to motivate salespeople on commission wages. It is observed that poor commission compensation is responsible for high sales force turnover.

The outcome of hypothesis four shows that there is a positive relationship between sales job insecurity and commission wages. This is so because critical value established 0.05 (5%) is less

than the calculated (0.312) level of significance ($0.312 > 0.05$). The result therefore means the null hypothesis is accepted while the alternate is rejected implying that there is no significant relationship between sales job insecurity and sales job on commission wages. This result shows that people prefer to seek sales job that have job security. Job insecurity is notably high on commission based wages. It was observed that Job security necessitates higher commitment, loyalty and retention of sales force.

Table 2:

Regression Analysis of Sales Job Rejection and Commission Wages Coefficients^a

	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	Beta		
(Constant)	-1.018	1.004		-1.014	.313
Poor Sales force Traits	.122	.048	.131	.2535	.013
1 Sales force Training Deficiency	.721	.050	.721	4.403	.000
Poor Sales force Compensation	.174	.050	.187	3.476	.001
Sales Job Insecurity	.050	.049	.049	1.017	.312

a. Dependent Variable: commission wages

Table 3:

Model summary

Model	R	Adjusted R square	Std. Error of the Estimate
1	.896	.794	.8822

- a. Predictors: (Constant), Sales Job Insecurity, Poor Sales force Traits, Sales force Training Deficiency, Poor Sales force Compensation
- b. Dependent Variable: commission wages

Conclusion

This study examines sales job rejection and commission wages in banking institutions. From the results of findings, it has become obvious that the causes of constant sales job rejection on commission-based wages could be attributed not only to the individual salespersons but also to the various firms. This absolutely implies that some people who reject sales job on commission-based wages either before or after sales job offers, lacks sales traits. More importantly, communication skills on how to communicate effectively in order to create customer relationships to achieve sales target. The key to building strong customer long-term relationship is to be responsive to customer's needs. In doing this, the salesperson needs to be a good communicator. They also lack self-confidence, the will to work independently and emotional intelligence to be able to recognize customer emotions. Besides, in many cases, some salespersons are naturally lazy, possessing a low level of energy that they only prefer sales jobs on straight salaries. Jobs that does not penalize below average performance.

Sometimes, most banks don't offer quantitative and qualitative training programmes for salespeople on commission wages. Training is key and crucial in today's highly competitive market. Effective training helps to bring every salesperson up to his or her full potential of productivity. It helps salespeople to sell effectively in a relationship-building environment. So, training deficiency for whatsoever reason or reasons has no justification. The outcome of such deficiency is poor customer relationship, sales performance and profitability, commission wage; job dissatisfaction and rejection.

Poor compensation is another hydra headed issue confronting sales force on commission wages. Most organizations don't offer good compensation plan, perhaps, as a result of management policy in cutting down sales force cost. Compensation is one of the vital aspects of sales organization that needs proper attention, otherwise it may result in job dissatisfaction and high cost of turnover of sales force. The connectivity between compensation and commission wages is to help to set standards that will not only attract but retain and motivate salespeople.

Finally, the study concludes that job insecurity is a common factor in sales job on commission wages. Sales force on commission wages is associated with poor employment security. Job insecurity have a detrimental effect on salespeople's physical and mental health. It is associated with reduced productivity and increased turnover behaviour of salespeople, who tend to seek employment elsewhere.

Recommendations

From this study and based on the conclusion made, the following recommendations suggested by the study will be helpful in resolving the problem at hand. There is an absolute need for management of banking institutions not only to provide training for salespeople on commission-based wages but also lay emphasis on quality training and retraining programmes on capacity building. This will help to build strong long-term relationship and to be responsive to customer's needs profitably. Secondly, they should also provide good structured compensation plan that motivates those on commission-based wages. This will help not only to attract but to retain salespeople on that platform. Finally, salespeople on commission wages should be given fair treatment of good working conditions, recognition, affiliations, and job security that they may feel more satisfied in their jobs. Satisfying and retaining existing salespersons on commission-based is an asset, much more profitable and cost saving to the banks than hiring and loose salespeople so often for other jobs elsewhere.

In addition, further research should be carried out in other areas of financial service providers such as insurance and stockbroking firms.

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