

Impact of Target Deposit Mobilization on Unethical Issues and Employee's Dissatisfaction in Nigerian Banking Sector

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Abstract

This study examines the impact of target deposit, unethical practices and employees' dissatisfaction in Nigerian banking sector. The study revealed that there is no significance difference in the opinion expressed by both male and female employees on the unethical issues they are exposed to in order to achieve their target deposit mobilization. The study also shows that employees are dissatisfied with the challenges they went through ranging from bribery to win accounts, indecent dressing by female employees' to seduce rich men, sexual harassment, blackmail and eventually suffering from hypertension for inability to meet the set target deposit mobilization. It shows that employees' were exposed to so many challenges to retain their jobs with their respective banks which have serious consequences on their personal lives as well as their careers in the banking profession. The study recommends that the Central Bank of Nigeria should ban this practice in the banking sector.

Keywords: Impact, Target deposit, Mobilization and Dissatisfaction

1.1 Introduction

Employees' of banks in an attempt to meet the goals and objectives of the bank goes through a lot of stress and challenges. Efforts exhibited by staff are targeted at making their individual as well as collective contribution to the bank to work effectively. Individual contribution is recognized and rewarded in form of prize award, commendation and ultimately promotion. The contribution which they make assist the banks realized its targets at ease. Outstanding performance is seriously receiving attention in the banking sector in Nigeria and that has been the secret behind successful operations. Intelligence, area of specialization and hard work is a major driving force in recruitment, placement, training and assignment of individual to specific responsibilities. Unlike the practice in public service where connection to people at the top is an automatic ticket for employment, the private sector goes for the best candidates that can meet the challenges of the job requirements. In private sector where performance and productivity is the watch dog, there are little chances for those connected to managers to even get the job. The bank managers' successes are dependent upon the collective performance of their individual branches. It is neither seen as a dumping ground for daft and lazy people nor is it seen as a family business for everybody. Bank managers will rather pave way for some of their family members that did not qualify to fit in well in other public enterprise than to co-opt them in their branches.

It is a well-known practice and fact in the banking sector that candidates that outperform are taken for the job, but unfortunately the situation is fast changing for something else. In addition to possessing the required intelligence, candidates that have good curriculum vitae of having listed or are connected to highly placed individuals within the business communities are considered for the job particularly male candidates for the sake of target deposit. The situation is more pathetic with regard to female candidates seeking for the job. No matter how intelligent a female candidate happens to be, if she is not beautiful enough to attract and seduce men, the chances are mostly lost particularly in the marketing Department. Successful candidates that are employed for the job are also exposed to stress of having to meet the target deposit placed on them from time to time. As soon as the individual is able to meet the requirement, then additional target that is challenging and not easy to meet are set as next target. This exposes the individual to problems such as hypertension, bribery for accounts, indecent dressing particularly by female counterparts and assault on them by privilege rich people which leads to sexual harassment.

Male employees' suffer more with regard to hypertension and bribery to win accounts which sometimes affects even their personal income. The female ones encounter problems such as indecent dressing and exposure to sexual harassment. All of them irrespective of either men or women are exposed to unethical issues such as blackmail to cheaply win an account at the expense of the other competitors. It is also worthy to note that female employees that have certain principles that are not easy going with rich and privilege members of the society may find it difficult to meet the target deposit and may be expose to hypertension as well. There are instances of employees losing their jobs simply because they have not met their target deposit. Female employees might even be exposed to sexually transmitted diseases that will be a permanent taboo which makes it difficult for them to get married even when the need arises later in life. Unfortunately, the worst can even happen when a lady in the course of meeting the target deposit got herself infected in the process and was subsequently laid off from the job. It is against this background that this study examines the relationship between target deposit, unethical practices and employees' dissatisfaction with the job.

1.2 Literature Review

Target deposit mobilization and its corresponding ethical challenges has been a source of major threat on the integrity of banking practice in Nigeria. This is because stiffer competition among banks has been on the increase since the early 2000 with the aim of survival, profitability, maintaining leadership position and meeting regulatory requirements. Lemo (2005) cited in Ningi and Dutse (2008) posit that ten banks control more than 50% of aggregate assets of the banking sector and over 51% of the aggregate deposit liabilities in the Nigerian Banking sector. The uneven spread of assets and deposits above could account for the reason for stiffer competition and gross unethical practices being experienced for over a decade in the industry. In an attempt to surpass other banks, banks have devised ways of recruiting employee from influential background that can easily mobilize deposit through their rich brothers, sisters, parents and close associates particularly the male employees. There is no harm in the use of this category of people provided that a healthy competition is encourage which ultimately lead to prize award, promotion or both. The worst challenge is the use of female employees who right from the word go are recruited with all the qualities to seduce, attract and capture the attention of the rich people to allow them have the required target deposit to their banks. Definitely most of them always have their ways by even surpassing the target deposit expected of them, but unfortunately for overzealous men, nothing goes for nothing. Hassan (2010) opined that to be able to succeed, the female employees must sacrifice their integrity as women which have serious repercussion on their personal lives.

Due to the stiff competition among banks in Nigeria, the uneven spread of assets and deposits have been on the increase. Gunu (2009) stressed that only the top 10 banks controlled 70% of the total assets of the entire industry, 62.3% of deposit liabilities and 86% share of the industry's savings deposit. This strife to maintain leadership position and market share have evidently resulted in unethical practices. Young graduates with high target deposits of between N1.5bn to N2bn placed on then per annum have no option but device any means possible to meet such targets and retain their jobs. Onu (2007) observed that this challenge that are usually placed on employees particularly the female ones can best be describe as child labor and to Abati (2007) it has even exposed the young ladies into prostitution just simply to win customers support so as to meet their target deposit. Meeting targets deposit, to a young Nigerian bank staff, is the only essence of banking business. Ige (2010) observed that instead of giving the newly recruited employees the fundamental knowledge of what it takes to build a carrier in their profession, they were hurriedly given task of mobilizing target deposit that exposes them into indecent dressing. This is as a result of misplaced priority and poor management structure that has been unable to convert deposits for profitable businesses and advance their intermediate role in the economy. Adegbaaju and Olokoyo (2008) argued that Nigerian banks have grossly abandoned true functions of Banking to focus mainly on quick high risk profit ventures such as trading in forex, funding imports and exports trade instead of manufacturing sector. They further argued that over reliance on public sector funds which are unstable by nature have forced their female marketing staff in unwholesome conduct to meet unjustifiable targets in deposit mobilization. Gunu (2009) also supports the argument above as he argues that despite controlling over 70% of total asset and 62.3% of the deposit liabilities and 86% of the industry's savings deposit in Nigeria, the 10 banks could only give 3-5% credit to productive sector.

This apparently lack of bank management ability to convert deposits to earning strength coupled with high level of unethical practices in banks top management, forced deposit rates to crash thus interest rates for deposits is not attractive for investors.

The impact of low deposit rates resulted to massive capital flight making deposit mobilization even more difficult for marketing staff in Nigerian banks. Gabriel and Komolafe (2010) reported that within the first quarter of 2010 a total of \$6.734 billion went out of the country. They stressed that the move is informed by quest for higher returns by investors in more attractive economies in West Africa such as Ghana that offered about 14 percent compared to 3 percent or even less in Nigerian banks. The quest to meet target deposit mobilization amidst low deposit rate which is a disincentive to savings and investment have resulted in unethical practices, and abuses such as demarketing by bank staff, bribery to get deposits, sexual harassments of marketing staff and maltreatment of employees by their employers. Oluba (2009) argued that de-marketing campaigns amongst bank staff heightened as fear of retrenchment and salary cuts increased in the industry as a result of target deposit mobilization drive. He further stressed that de-marketing campaign which is very unprofessional and unethical was not only perpetrated by bank staff alone but also by bank managements in order to maintain their leadership positions and win more market share. In the words of Openej (2009) cited in Oluba (2009), “there is also the suspicion that old generation banks are not comfortable with the speed of rise of some new generation banks and with the threat of dethroning them from their traditional positions they have to be checkmated. Finally, and what precipitated the latest demarketing could be connected with year-end antics of banks”. Most bank managements and the general public view the common year – and results as a means of deciding the true leader and perceived strong banks in Nigeria hence the high level of competition and strife for more deposits toward end of the year by banks which is been accompanied by high level of unethical practices.

Apart from economic and reputational hazards associated with unethical practices in Nigerian Banks, the moral and psychological hazards on staff are more worrisome. Adenugba and Ilupeju (2012) argue that employment of single and educated young ladies as marketers is a deliberate strategy to use these ladies to attract customers to their various banks. They further argued that banks employ such young ladies to persuade prospective customers possibly by using their natural endowment of beauty and possibly, sex to get their way through rich men in the society. They buttress their assertion that this makes management of banks in Nigeria to prescribe specific dressing codes to make ladies more attractive for prospective customers. With the apparent lack of jobs in the economy, it takes a person of high moral and religious standing to resist any temptation and fear of losing his/her job.

The Nigerian Voice (2011) strongly supports the arguments of Adenugba and Ilupeju (2012) above when they wrote an article on a bank Managing Director of one of the new generation Banks and the plight of the bank marketing staff. They argued that the said bank lure young ladies to engage in disguised prostitution, using indecent exposure, sexual inducement and other unethical means to woo customers to their bank. Failures to meet target deposits have grave consequences as the phrases that are associated with the Bank MD are: Deposit/target – warning letter or suspension- termination of appointment. Naira land (2008) supports this widely perceived claim of unethical practices in Nigeria banks and massive retrenchment as a result of inability to meet target deposit mobilization. They reported that fresh female graduates who are good looking remain the major targets of banks and the ladies reportedly complained that potential depositors would always demand for “sex for cash”.

There are cases of health hazards such as hypertension and deaths of bank employees in an attempt to meet target deposits. Eta (2012) reported that Solabomi, 29 years old lady became hypertensive and eventually died in the processes of trying to meet up her set target out of the N1 trillion target deposit set by their Divisional Director. Information Nigeria (2012) also confirms the report of Eta (2012) by stressing that the hypertension of Late Solabomi aggravated due to her inability to meet her target deposit coupled with the incident of one of her customers withdrawing N200 million from his account which threw her balance sheet to negative position. Thousands of young graduates have been thrown out of jobs in the Nigeria banking industry directly as a result of inability to meet target deposits.

1.3 Hypotheses

- Ho₁. There is no significant difference in the response of employees on target deposit mobilization and unethical practices in banking sector in Nigeria.
- Ho₂. There is no significant relationship between target deposit mobilization in Nigerian commercial banks and employees’ dissatisfaction.

1.4 Methodology

Data utilized for this study were generated through the administration of questionnaires to one hundred and fifty (150) employees of the five banks under review. The data was subjected to chi-square to ascertain the difference in opinion of respondents' between the male and female employees as regard unethical issues associated with target deposit mobilization in the banking sector in Nigeria. Correlation, regression and T-test were computed to show the level of employees' dissatisfaction with the unethical practices they were exposed to under the target deposit derive by banks to survive the competition in the banking sector brought by the N25b recapitalization exercise that trimmed the number of banks in Nigeria.

1.5 Presentation and Analysis

Table 1 presents the computed value of chi-square. The result of the frequency analysis shows that 80.7% of the respondents were of the opinion that target deposit mobilization was responsible for hypertension among employees of which 35.3% were females and 45.3% were males. The chi-square test (3.769) did not show significance (0.0520) difference in the response of male and female employees'. Bribery for key account also shows that the chi-square result of (1.645) did not revealed any difference in their opinion and shows that it was not significant (0.2000). It shows that 64.0% of the employees attested to the fact that target deposit mobilization was responsible for bribery for key account. Similarly, the chi-square result for demarketing (0.17) did not show any level of significance (0.8970). For indecent dressing, the chi-square value shows (0.031) which is also not significant at 5% (0.8610). In addition, sexual harassment indicated that the result is not significant (0.175) with a chi-square value (1.8400). In general (see table 1) all the result with respective to hypertension, bribery for key account, demarketing of rivalry banks, indecent dressing and sexual harassment did not show significance difference between the response of male and females. Therefore, the null hypothesis which states that there is no significant difference in the response of employees' on target deposit mobilization and unethical practices in the banking sector in Nigeria is accepted. Binomial test indicated highly significant ($P < 0.000$) higher response in favor of all the unethical parameters over those that disagree. Table 2 present the result of analysis using correlation, regression and T-test to test the level of employees' dissatisfaction with the unethical issues they are exposed to in the process of meeting their target deposit placed on them by the banks. Hypertension was significantly ($P < 0.0276$) and positively correlated (0.9185) to target deposit. The co-efficient of determination therefore expressed that 84.37% of the cases of hypertension was as a result of target deposit.

The regression co-efficient (B value) expressed that each frustration in target deposit resulted in 12.8% cases of hypertension for each failed attempt. The T-test expressed significant association between target deposit and hypertension. The positive correlation depicts that as frustration in target deposit increases, the cases of hypertension also increases. Bribery for key account by employees' was not significant ($P < 0.2062$) with a co-efficient of determination of 68.03%. Demarketing was significant ($P < 0.0365$) at 5% and positively correlated (0.9017) to target deposit mobilization. The coefficient of determination 81.30% of blackmail to win key account can be attributed to target deposit mobilization placed on each employee. It also shows that 9.0% of cases of blackmail by employees' were as a result of target deposit. Indecent dressing and sexual harassment all were significant at even 1% ($P < 0.0144$ and $P < 0.0148$) respectively. They co-efficient of determination (89.74% and 89.56%) shows that target deposit was responsible for 89.74% of cases of indecent dressing and accounted for 89.56% of sexual harassment. They regression coefficient expressed that each case of target deposit resulted into indecent dressing by 7.0% and sexual harassment by 7.7%. The T-test expressed very strong significant association between target deposit mobilization, indecent dressing and sexual harassment. A positive correlation exists between indecent dressing (0.9473) and target deposit mobilization. Similarly, a positive correlation (0.9464) also exists between sexual harassment and target deposit mobilization. This indicates that as target deposit mobilization increases indecent dressing and sexual harassment also increases.

1.6 Discussion of Findings

The way and manner employee go about mobilizing deposit assigned to them as target deposit has posed serious challenge to their physical as well as psychological state. The unethical issues which is nontraditional to the banking ethics is rather unfortunate both to the present and future career of the employees. The labor market is almost fully saturated for white color jobs in government establishment. The little available jobs particularly in the banking sector is becoming also scare and competitive among thousands of graduated being turnout in Nigerian universities yearly.

The most unfortunate incidence is that, it is not the best graduated from a poor family who is less connected to the people in highly placed government establishment that sometimes get the job. The available vacancies are meant for graduates that are from well to do families who could easily use their connection to mobilize deposit to the banks, particularly the male graduates. On the female graduates, it is rather pathetic as job opportunities are available only to the well-built ones, beautiful and charming ladies who can easily seduce rich and privilege men to mobilize deposit to the banks. To successfully do that is not without cost of being exposed to so many unethical issues. Indecent dressing which the female ones are exposed to roaming the street from shop to shop, office to office, hotels and private lodge to meet their clients particularly those in the marketing Department exposes themselves to cases of rape. A lady that was rapped remains demoralized and unfulfilled throughout her life. It is now a common practice for both Muslims and Christians to conduct HIV test before marriage rights commences. If as a result of being rapped the lady got infected, life will no longer be the same for her and instead of putting her best on the job, dissatisfaction, anger, isolation and declining productivity will be widely experienced. Some banks do not encourage early marriage for the female ones used in the marketing Department simply to stay alive to their irresponsible actions to mobilize deposit to the banks not minding the repercussion of this action on the personality of the employees. Unfortunately, when these employees that were very effective before in achieving their target fall sick either as a result of hypertension with regard to male employees or HIV as it relates to female employees, the banks can simply relieve them of their jobs without concern for their plight. Just without previous notice a staff can reach the office to log on to their computer and simply discover that their services are no longer required. This can easily result into high blood pressure that can result to instant death of the affected persons. The dissatisfaction expressed by employees are as a result of their personal experiences and collective challenges which they are exposed to in the name of target deposit. They were forced to do what ordinarily they would not have done on their own just simply to win target deposit so as to safeguard their jobs. Banks usually issue threat letters to employees that are unable to meet their target deposit, thereby exposing them more to the unethical issues that is rather dehumanizing. The challenges are even worst since the targets given to employees are infact far away from their ability to meet easily. Meanwhile, as soon as the individual is able to meet the target, higher target which is not easily achievable is set again which places the individual in a situation of almost sleepless nights always thinking of meeting the target deposit. Sometimes the financial incentives which the individuals receives as result of meeting their target are used to bribe their way to meet yet another higher target leaving the individuals with little or nothing for their personal efforts. Male employees and even women alike uses blackmail to cheaply win accounts against their counterparts which is unethical in the banking profession.

1.7 Conclusions and Recommendations

The result of chi-square analysis revealed that the respondents' responses between males and females did not show any differences at all on the unethical issues. This means that they all agree to the same thing. Similarly, the result of correlation, regression and T-test shows that all the unethical issues were significantly positive except bribery for key account by employees which was not significant. It therefore shows that employees were dissatisfied with the unethical issues they were exposed to under the target deposit mobilization of the banks. The study recommends that banks should recruit employees' into banking job based on their individual merit and their ability to succeed in the job as the career demands and encourage professionalism to achieve their objectives. The Central bank of Nigeria should abolish the target deposit mobilization adopted by banks.

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Table 1: Relationship between Target Deposit Mobilization and Unethical Practices in the Banking Sector in Nigeria

Parameter	Estimated Value	Percentage Yes	Percentage No
Chi-square:			
a. Hypertension/Health Challenges		80.7	19.3
N =	150		
X ² – value	3.769		
Likelihood ratio	3.972		
Linear by Linear Association	3.744		
b. Bribery for Key Account		64.0	36.0
N =	125		
X ² – value	1.645		
Likelihood ratio	1.634		
Linear by Linear Association	1.632		
c. Demarketing of Rivary Banks by Staff		73.9	26.1
N =	134		
X ² – value	0.17		
Likelihood ratio	0.17		
Linear by Linear Association	0.17		
d. Indecent Dressing by Females		61.6	38.4
N =	138		
X ² – value	0.031		
Likelihood ratio	0.031		
Linear by Linear Association	0.031		
e. Sexual Harassment		61.6	38.4
N =	139		
X ² – value	1.840		
Likelihood ratio	1.917		
Linear by Linear Association	1.827		

Source: Computed Result of analysis, 2014.

Table 2: Relationship between Target Deposit Mobilization, Unethical Practices and Employee Dissatisfaction in the Banking Sector in Nigeria

Parameter	Correlation (Pearson)	R ²	B Value	T-test	P Value
Hypertension/Health Challenges	0.9185	0.8437	12.8	0.80	0.0276
Bribery for Key Account	0.6803	0.4629	9.0	0.16	0.2062
Demarketing of Rivary Banks by Staff	0.9017	0.8130	10.6	0.18	0.0365
Indecent Dressing by Females	0.9473	0.8974	7.0	1.99	0.0144
Sexual Harassment	0.9464	0.8956	7.7	2.21	0.0148

Source: Computed Result of analysis, 2014.

Appendix 1

Hypothesis: Respondents Opinion on “Quest for Tdm Results to Employees Developing Hypertension/ Health Challenges” Is Independent of Sex

Crosstab					
			HYPERTENSION/ HEALTH CHALLENGES		Total
			YES	NO	YES
SEX	FEMALE	Count	53	7	60
		Expected Count	48.4	11.6	60.0
		% of Total	35.3%	4.7%	40.0%
	MALE	Count	68	22	90
		Expected Count	72.6	17.4	90.0
		% of Total	45.3%	14.7%	60.0%
Total	Count	121	29	150	
	Expected Count	121.0	29.0	150.0	
	% of Total	80.7%	19.3%	100.0%	

Chi-Square Tests					
	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	3.769(b)	1	.052		
Continuity Correction(a)	2.994	1	.084		
Likelihood Ratio	3.972	1	.046		
Fisher's Exact Test				.060	.040
Linear-by-Linear Association	3.744	1	.053		
N of Valid Cases	150				
a Computed only for a 2x2 table					
b 0 cells (.0%) have expected count less than 5. The minimum expected count is 11.60.					

Appendix 2

Hypothesis: Respondents Opinion on “Quest for Tdm Results to Bribery for Key Accounts by Banks” Is Independent of Sex

Crosstab					
			BRIBERY FOR KEY ACCOUNTS BY BANKS		Total
			YES	NO	YES
SEX	FEMALE	Count	28	21	49
		Expected Count	31.4	17.6	49.0
		% of Total	22.4%	16.8%	39.2%
	MALE	Count	52	24	76
		Expected Count	48.6	27.4	76.0
		% of Total	41.6%	19.2%	60.8%
Total		Count	80	45	125
		Expected Count	80.0	45.0	125.0
		% of Total	64.0%	36.0%	100.0%

Chi-Square Tests					
	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	1.645(b)	1	.200		
Continuity Correction(a)	1.192	1	.275		
Likelihood Ratio	1.634	1	.201		
Fisher's Exact Test				.253	.138
Linear-by-Linear Association	1.632	1	.201		
N of Valid Cases	125				
a Computed only for a 2x2 table					
b 0 cells (.0%) have expected count less than 5. The minimum expected count is 17.64.					

Appendix 3

Hypothesis: Respondents Opinion on “Quest for Tdm Results to Demarketing of Rival Banks by Staff/Banks” Is Independent of Sex

Crosstab					
			DEMARKETING OF RIVAL BANKS BY STAFF/BANKS		Total
			YES	NO	YES
SEX	FEMALE	Count	38	13	51
		Expected Count	37.7	13.3	51.0
		% of Total	28.4%	9.7%	38.1%
	MALE	Count	61	22	83
		Expected Count	61.3	21.7	83.0
		% of Total	45.5%	16.4%	61.9%
Total	Count	99	35	134	
	Expected Count	99.0	35.0	134.0	
	% of Total	73.9%	26.1%	100.0%	

Chi-Square Tests					
	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.017(b)	1	.897		
Continuity Correction(a)	.000	1	1.000		
Likelihood Ratio	.017	1	.896		
Fisher's Exact Test				1.000	.532
Linear-by-Linear Association	.017	1	.897		
N of Valid Cases	134				
a Computed only for a 2x2 table					
b 0 cells (.0%) have expected count less than 5. The minimum expected count is 13.32.					

Appendix 4

Hypothesis: Respondents Opinion on “Quest for Tdm Results to Indecent Dressing by Staff (Females)” Is Independent of Sex

Crosstab					
			INDECENT DRESSING BY STAFF (FEMALES)		Total
			YES	NO	YES
SEX	FEMALE	Count	34	22	56
		Expected Count	34.5	21.5	56.0
		% of Total	24.6%	15.9%	40.6%
	MALE	Count	51	31	82
		Expected Count	50.5	31.5	82.0
		% of Total	37.0%	22.5%	59.4%
Total	Count	85	53	138	
	Expected Count	85.0	53.0	138.0	
	% of Total	61.6%	38.4%	100.0%	

Chi-Square Tests					
	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.031(b)	1	.861		
Continuity Correction(a)	.000	1	1.000		
Likelihood Ratio	.031	1	.861		
Fisher's Exact Test				.861	.500
Linear-by-Linear Association	.031	1	.861		
N of Valid Cases	138				
a Computed only for a 2x2 table					
b 0 cells (.0%) have expected count less than 5. The minimum expected count is 21.51.					

Appendix 5

Hypothesis: Respondents Opinion on “Quest for Tdm Results to Sexual Harassment/Abuse” Is Independent of Sex

			QUEST FOR TDM RESULTS TO SEXUAL HARASSMENT/ABUSE		Total
			YES	NO	YES
SEX	FEMALE	Count	50	6	56
		Expected Count	47.1	8.9	56.0
		% of Total	36.0%	4.3%	40.3%
	MALE	Count	67	16	83
		Expected Count	69.9	13.1	83.0
		% of Total	48.2%	11.5%	59.7%
Total	Count	117	22	139	
	Expected Count	117.0	22.0	139.0	
	% of Total	84.2%	15.8%	100.0%	

Chi-Square Tests					
	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	1.840(b)	1	.175		
Continuity Correction(a)	1.254	1	.263		
Likelihood Ratio	1.917	1	.166		
Fisher's Exact Test				.237	.131
Linear-by-Linear Association	1.827	1	.176		
N of Valid Cases	139				
a Computed only for a 2x2 table					
b 0 cells (.0%) have expected count less than 5. The minimum expected count is 8.86.					

Appendix 6**Binomial Test on the Research Question: Quest for Target Deposit Mobilisation Leads to Unethical Practices in the Banking Sector**

Binomial Test						
		Opinion	N	Observed Prop.	Test Prop.	Asymp. Sig. (2-tailed)
QUEST FOR TDM RESULTS TO SEXUAL HARRASSMENT/ABUSE	Group 1	YES	121	.83	.50	.000(a)
	Group 2	NO	24	.17		
	Total		145	1.00		
QUEST FOR TDM RESULTS TO HYPERTENSION/ HEALTH CHALLENGES	Group 1	NO	32	.21	.50	.000(a)
	Group 2	YES	124	.79		
	Total		156	1.00		
QUEST FOR TDM RESULTS TO BRIBERY FOR KEY ACCOUNTS BY BANKS	Group 1	YES	81	.62	.50	.006(a)
	Group 2	NO	49	.38		
	Total		130	1.00		
QUEST FOR TDM RESULTS TO DEMARKETING OF RIVAL BANKS BY STAFF/BANKS	Group 1	YES	102	.73	.50	.000(a)
	Group 2	NO	38	.27		
	Total		140	1.00		
QUEST FOR TDM RESULTS TO INDECENT DRESSING BY STAFF (FEMALES)	Group 1	NO	57	.40	.50	.019(a)
	Group 2	YES	86	.60		
	Total		143	1.00		
OTHERS	Group 1	NO	88	.85	.50	.000(a)
	Group 2	YES	15	.15		
	Total		103	1.00		

a Based on Z Approximation.

Appendix 7**Correlations (Pearson)**

	HYP	BRIBE	DEM	DRESS
BRIBE	0.9059			
P-VALUE	0.0342			
DEM	0.9950	0.9292		
	0.0004	0.0224		
DRESS	0.9828	0.8696	0.9831	
	0.0027	0.0554	0.0026	
HARASS	0.9834	0.8687	0.9817	0.9997
	0.0026	0.0560	0.0030	0.0000

Cases Included 5 Missing Cases 0

Unweighted Least Squares Linear Regression of HYP**Predictor**

Variables	Coefficient	Std Error	T	P	
Constant	-8.40000	10.5508	-0.80	0.4841	
TDM	12.8000	3.18119	4.02	0.0276	
R-Squared	0.8437	Resid. Mean Square (MSE)	101.200		
Adjusted R-Squared	0.7916	Standard Deviation	10.0598		
Source	DF	SS	MS	F	P
Regression	1	1638.40	1638.40	16.19	0.0276
Residual	3	303.60	101.20		
Total	4	1942.00			
Cases Included 5 Missing Cases 0					

Unweighted Least Squares Linear Regression of BRIBE**Predictor**

Variables	Coefficient	Std Error	T	P	
Constant	3.00000	18.5652	0.16	0.8819	
TDM	9.00000	5.59762	1.61	0.2062	
R-Squared	0.4629	Resid. Mean Square (MSE)	313.333		
Adjusted R-Squared	0.2838	Standard Deviation	17.7012		
Source	DF	SS	MS	F	P
Regression	1	810.00	810.000	2.59	0.2062
Residual	3	940.00	313.333		
Total	4	1750.00			
Cases Included 5 Missing Cases 0					

Unweighted Least Squares Linear Regression of DEM**Predictor**

Variables	Coefficient	Std Error	T	P	
Constant	-1.80000	9.73379	-0.18	0.8651	
TDM	10.6000	2.93485	3.61	0.0365	
R-Squared	0.8130	Resid. Mean Square (MSE)	86.1333		
Adjusted R-Squared	0.7507	Standard Deviation	9.28080		
Source	DF	SS	MS	F	P
Regression	1	1123.60	1123.60	13.04	0.0365
Residual	3	258.40	86.13		
Total	4	1382.00			
Cases Included 5 Missing Cases 0					

Unweighted Least Squares Linear Regression of DRESS**Predictor**

Variables	Coefficient	Std Error	T	P	
Constant	-9.00000	4.53137	-1.99	0.1412	
TDM	7.00000	1.36626	5.12	0.0144	
R-Squared	0.8974	Resid. Mean Square (MSE)	18.6667		
Adjusted R-Squared	0.8632	Standard Deviation	4.32049		
Source	DF	SS	MS	F	P
Regression	1	490.000	490.000	26.25	0.0144
Residual	3	56.000	18.667		
Total	4	546.000			
Cases Included 5 Missing Cases 0					

Unweighted Least Squares Linear Regression of HARASS**Predictor**

Variables	Coefficient	Std Error	T	P	
Constant	-11.1000	5.03355	-2.21	0.1146	
TDM	7.70000	1.51767	5.07	0.0148	
R-Squared	0.8956	Resid. Mean Square (MSE)	23.0333		
Adjusted R-Squared	0.8608	Standard Deviation	4.79931		
Source	DF	SS	MS	F	P
Regression	1	592.900	592.900	25.74	0.0148
Residual	3	69.100	23.033		
Total	4	662.000			
Cases Included 5 Missing Cases 0					