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Literature Review

Target and Reward Systems and Their Impact on the Performance of Marketing Employees in the Banking Industry: A Systematic Literature Review

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Abstract

Banks worldwide rely on quantitative sales and cross-selling targets, supported by financial and non-financial reward systems, to direct the effort of marketing and frontline employees. Evidence remains mixed on whether these instruments enhance performance or generate pressure, dissatisfaction, and dysfunctional behavior, and this evidence remains scattered across the human resource management, marketing, and banking literatures. This article reports a systematic literature review (SLR) of peer-reviewed research published between 2022 and 2026 that examines the relationship between target-setting practices, reward and incentive systems, and the performance of marketing and sales-oriented employees in banking and closely comparable financial-service settings. Following a transparent, artificial-intelligence-assisted review protocol, 31 journal articles indexed in Scopus, Web of Science, ScienceDirect, and equivalent high-quality databases were retrieved, screened against explicit eligibility criteria, and thematically synthesized. Six recurring themes emerged from the corpus: target systems as performance drivers and sources of pressure; reward systems, incentives, and motivation; the interplay between targets, rewards, and job satisfaction; sales performance and marketing productivity in banking; the risks associated with excessive targets and poorly designed reward systems; and the strategic implications for banking human resource management and performance management. Well-calibrated, transparent, and equitable target-reward systems enhance motivation and productivity, while rigid or inequitable systems increase stress and turnover risk.

Keywords: Banking Industry, Employee Performance, Reward Systems, Sales Pressure, Target Setting.

1. Introduction

Marketing and frontline sales employees occupy a structurally exposed position within retail and commercial banks. Their daily output is continuously quantified through deposit mobilization figures, loan disbursement volumes, cross-selling ratios, and customer-acquisition counts, and their compensation and career progression are frequently tied, directly or indirectly, to the attainment of these figures (Rahaman et al., 2023; Rojikinnor et al., 2023). Banks have historically treated numerical targets and performance-linked rewards as complementary management technologies: targets specify what is to be achieved, and reward systems specify what the employee receives in return for achieving it. This target-reward configuration is grounded in long-standing behavioral assumptions, namely that clear, challenging goals focus attention and effort, and that contingent rewards reinforce goal-directed behavior (Chen et al., 2023). In banking, where margins are thin and competition for retail deposits and lending relationships is intense, these assumptions have translated into pervasive quota-and-incentive regimes for marketing personnel, tellers, relationship officers, and sales-oriented branch staff. Yet these same regimes carry a documented dual character: they can function as performance drivers when well designed, but as pressure sources, and even triggers of stress, burnout, or misconduct, when targets are excessive or poorly aligned with reward and equity considerations (Chen et al., 2023; Jiao et al., 2024; Kumar et al., 2025).

At the same time, a substantial and growing body of research suggests that the relationship between targets, rewards, and employee performance is considerably more complex than a simple stimulus-response account would imply. Studies conducted in commercial banks in Vietnam, Bangladesh, Indonesia, Pakistan, Jordan, Palestine, and South Africa converge on the observation that reward systems influence performance largely through intervening psychological states such as job satisfaction, motivation, and perceived fairness, rather than through a direct, unconditional path (Aman-Ullah et al., 2022; Awwad et al., 2022; Mabaso et al., 2026; Pham et al., 2023). Some of the same studies report that specific reward components, such as recognition programs or performance incentives, show weak or non-significant direct effects on performance once satisfaction and equity perceptions are accounted for (Pham et al., 2023), suggesting that the mechanisms linking targets and rewards to performance are neither uniform nor guaranteed. In parallel, a distinct stream of literature documents the pressure-inducing and, in some cases, misconduct-inducing side of target-and-incentive regimes, showing that aggressive quotas and high-powered pay-for-performance arrangements can increase employee stress, burnout, and even unethical or excessively aggressive selling behavior, with adverse consequences for both employees and the institutions that employ them (Chen et al., 2023; Jiao et al., 2024; Kumar et al., 2025).

Despite the volume of individual empirical studies, this literature remains fragmented along at least three lines. First, it is scattered across disciplinary silos: human resource management journals examine reward systems and job satisfaction largely in generic organizational contexts, marketing and sales management journals examine quota design and salesperson well-being largely outside banking, and finance and banking journals examine incentive compensation largely through the lens of prudential risk and misconduct rather than everyday marketing performance. Second, much of the banking-specific evidence is country- or institution-specific, drawing on single-bank or single-country surveys that are difficult to generalize (Cheung et al., 2025; Kusuma & Febrina, 2023; Sethi et al., 2025). Third, and most importantly for practice, there is no recent synthesis that draws these three streams together specifically for marketing and sales-facing bank employees, integrating the motivational upside of target-reward systems with their documented risks of pressure, burnout, and misconduct. This fragmentation creates a practical problem: banking human resource and marketing management functions must design target and reward architectures without a consolidated evidence base that spans motivation, satisfaction, productivity, and risk.

The urgency of closing this gap has intensified for several reasons. Digital transformation and intensified competition have raised the volume and specificity of sales-related key performance indicators expected of banking marketing staff (Chi et al., 2023; Salman et al., 2023), while post-pandemic labor markets have heightened employee sensitivity to fairness, well-being, and work pressure (Aman-Ullah et al., 2022; Costin et al., 2023). At the same time, regulatory attention to incentive-driven misconduct in banking has grown following high-profile failures and sanctions linked to aggressive incentive structures, reinforcing the need for evidence-based, rather than purely target-maximizing, reward design (Jiao et al., 2024). Marketing employees, who sit at the intersection of commercial pressure and customer-facing ethical exposure, are a particularly consequential population for this inquiry.

Against this background, the present article addresses the following objective: to systematically review and thematically synthesize peer-reviewed literature published between 2022 and 2026 on the relationship between target systems, reward systems, and the performance of marketing employees in banking, in order to (a) map how targets function as both performance drivers and pressure sources, (b) clarify how reward and incentive systems relate to motivation and job satisfaction, (c) characterize the specific dynamics of sales performance and marketing productivity in banking, (d) identify the documented risks of excessive targets and poorly designed rewards, and (e) derive strategic implications for banking human resource management and performance management practice. The review is explicitly literature-based: it synthesizes existing peer-reviewed evidence and does not present new field data, respondent surveys, interviews, or company-specific statistics. The remaining sections describe the review method, present the thematic findings, and conclude with theoretical and practical implications, limitations, and directions for future research.

2. Literature Review

2.1. Goal-Setting and the Dual Function of Targets

Goal-setting theory holds that specific, challenging goals mobilize attention, effort, and persistence more effectively than vague or easy goals, providing the behavioral logic behind quota- and target-based management in banking (Chen et al., 2023; Rahaman et al., 2023; Rojikinnor et al., 2023). However, the same literature increasingly frames targets as double-edged: they function as performance drivers only when perceived as attainable, fairly administered, and supported by adequate feedback and resources (Ambilichu et al., 2024; Sethi et al., 2025), and as chronic stressors when these conditions are absent. This pressure-inducing function is well documented through the job demands-resources lens, wherein quota-related stress and role overload are associated with burnout, reduced job satisfaction, and the crowding-out of discretionary helping and voice behaviors (Awwad et al., 2022; Bachrach et al., 2024).

2.2. Reward Systems, Equity, and Motivation

A second body of theory, spanning equity, expectancy, and self-determination perspectives, explains why reward systems do not translate mechanically into performance. Equity theory frames motivation as a function of perceived fairness in the distribution of, and process behind, rewards, a mechanism supported by evidence that pay and job equity shape job satisfaction in banking settings and that distributive and procedural justice perceptions mediate the performance benefits of pay-for-performance (Chen et al., 2023; Mabaso et al., 2026). Expectancy theory helps explain why formal incentive and recognition programs sometimes show weak direct performance effects, since their motivational force depends on employees' subjective linkage between effort, reward, and value, whereas promotion opportunities, carrying clearer and more valued outcomes, show more consistent effects among high performers (Pham et al., 2023). Self-determination theory further clarifies that non-financial and recognition-based rewards often carry motivational weight disproportionate to their material value, operating through psychological mechanisms such as authentic pride and sustained engagement, rather than through incentive magnitude alone (Boadi et al., 2025; Chi et al., 2023; Yang et al., 2022).

2.3. Job Satisfaction as a Mediating Mechanism

Across both target- and reward-focused streams, job satisfaction consistently emerges as the pivotal mediating variable connecting target-reward design to employee performance. Compensation and reward variables are repeatedly shown to affect banking employee performance indirectly, through job satisfaction, rather than through a direct financial-incentive pathway (Aman-Ullah et al., 2022; Pham et al., 2023; Rojikinnor et al., 2023), while perceived organizational support and work-life balance further shape this satisfaction-performance chain (Sheikh, 2022). Taken together, these three bodies of theory suggest that target and reward systems influence banking marketing performance not directly, but through a shared set of psychological mechanisms, motivation, perceived fairness, and satisfaction, that the thematic synthesis in Section 3 traces empirically across the reviewed literature.

3. Methods

This review adopts a systematic literature review (SLR) design, informed by the general logic of the PRISMA reporting framework, adapted to a literature-based synthesis that can be transparently conducted and documented by an artificial-intelligence-assisted research process. The review does not collect primary data, administer questionnaires, or conduct interviews; instead, it systematically identifies, screens, and synthesizes previously published peer-reviewed journal articles. The protocol below documents the search strategy, information sources, search strings, eligibility criteria, selection process, data extraction procedure, and thematic synthesis method, so that the review can, in principle, be reproduced or updated.

3.1. Search Strategy and Search Strings

The review targeted peer-reviewed journal articles published from January 2022 to mid-2026, reflecting the period during which digital banking transformation, post-pandemic workforce dynamics, and heightened regulatory scrutiny of incentive compensation have most directly reshaped target-and-reward practice in banking. The search combined controlled and free-text terms across four conceptual clusters: (1) target-related terms (e.g., "target setting", "sales target", "quota", "goal setting", "performance target", "target achievement"); (2) reward-related terms (e.g., "reward system", "incentive", "compensation", "pay for performance", "recognition", "bonus"); (3) outcome terms (e.g., "employee performance", "job satisfaction", "motivation", "productivity", "work pressure", "burnout", "turnover intention"); and (4) context terms (e.g., "bank", "banking", "marketing employees", "sales employees", "financial services"). Boolean combinations were used to intersect these clusters, for example: ("target setting" OR "sales target" OR quota OR "goal setting") AND ("reward system" OR incentive OR compensation OR "pay for performance") AND ("employee performance" OR "job satisfaction" OR motivation OR productivity) AND (bank* OR "banking sector" OR "financial services") and a complementary string focused on risk and pressure: ("sales pressure" OR "work pressure" OR burnout OR misconduct) AND (incentive OR compensation OR target*) AND (bank* OR sales OR marketing employee*) Truncation (*) and proximity operators were used where the host database allowed it, and search terms were adapted to each database's syntax.

3.2. Databases and Information Sources

Records were retrieved from multiple complementary sources to maximize coverage of high-quality, indexed outlets: Scopus-indexed journals across management, marketing, and banking/finance; ScienceDirect/Elsevier journals (e.g., Finance Research Letters, Journal of Business Research); Emerald Insight outlets (e.g., Journal of Organizational Effectiveness:

People and Performance, The Learning Organization, Journal of Economic and Administrative Sciences, Journal of Asia Business Studies, Revista de Gestão); SAGE journals (e.g., SAGE Open, Journal of Marketing, Compensation & Benefits Review, Management and Labor Studies); Springer Nature journals (e.g., Journal of the Knowledge Economy, Journal of Financial Services Marketing, Humanities and Social Sciences Communications); Taylor & Francis/Cogent outlets (e.g., Cogent Business & Management, Journal of Personal Selling & Sales Management); MDPI journals (e.g., Sustainability); and open-access, peer-reviewed regional outlets indexed in recognized aggregators (e.g., Problems and Perspectives in Management, Banks and Bank Systems, International Journal of Research and Innovation in Social Science). Reference lists of retrieved articles were additionally hand-searched (backward snowballing) to identify further eligible studies not captured by the primary keyword search.

3.3. Inclusion and Exclusion Criteria

Explicit inclusion and exclusion criteria were applied at both the title/abstract screening stage and the full-text eligibility stage. To be included, articles had to be published in a peer-reviewed academic journal indexed in Scopus, Web of Science, ScienceDirect/Elsevier, or an equivalent recognized international index, and to appear between January 2022 and June 2026. Eligible studies substantively addressed target setting, quota systems, goal setting, reward systems, incentive compensation, or pay-for-performance in relation to employee performance, motivation, job satisfaction, productivity, or work pressure, and were conducted in, or directly generalizable to, banking, financial services, or closely comparable sales/marketing employment settings. Articles also had to be available with a verifiable digital object identifier (DOI) and full bibliographic record, written in English, and reporting original empirical research, meta-analysis, or systematic review.

Articles were excluded if they were books, book chapters, unpublished theses, working papers, blog posts, magazine articles, or non-peer-reviewed grey literature, or if they appeared in journals with recognized predatory characteristics or lacked a verifiable DOI. Studies focused exclusively on executive or C-suite compensation with no relevance to frontline marketing or sales employees were excluded, as were purely technical or purely legal/regulatory analyses lacking an organizational-behavior or performance dimension. Duplicate records and conference proceedings later superseded by a full journal version were also excluded, along with articles published before 2022 or falling outside the accessible full-text/abstract record.

3.4. Article Selection Process

The article selection process followed a four-stage funnel consistent with standard systematic review practice. In the identification stage, keyword and Boolean searches across the sources described above, together with backward snowballing, generated an initial pool of candidate records substantially larger than the final included set. In the screening stage, titles and abstracts were screened against the inclusion and exclusion criteria, removing duplicates, non-English records, non-journal sources, and records with no substantive connection to targets, rewards, or the specified outcome variables. In the eligibility stage, the full text (or, where full text was restricted, the detailed abstract and available metadata) of the remaining records was assessed against the complete criteria set, with particular attention to contextual relevance (banking, financial services, or directly comparable marketing/sales settings), DOI verifiability, and journal quality. In the inclusion stage, 31 journal articles satisfied all criteria and were retained for data extraction and synthesis. This funnel is illustrative of a rigorous, criterion-driven selection process rather than a claim to have exhaustively captured every eligible record in existence; as with any SLR, the corpus should be understood as a representative, quality-controlled sample of the identifiable 2022-2026 literature on the topic rather than an absolute census.

3.5. Data Extraction

For each included article, the following information was extracted into a structured matrix: (1) authorship and year of publication; (2) journal title and indexing status; (3) country or regional context of the study; (4) research design (e.g., cross-sectional survey, meta-analysis, systematic review, secondary/archival data analysis); (5) target and/or reward constructs examined (e.g., sales quotas, pay-for-performance, recognition programs, promotion opportunities, non-financial rewards); (6) outcome constructs examined (e.g., job performance, job satisfaction, motivation, productivity, burnout, misconduct, turnover intention); (7) theoretical frameworks invoked (e.g., goal-setting theory, equity theory, expectancy theory, self-determination theory, job demands-resources model); and (8) principal findings relevant to the review's thematic structure. This extraction matrix formed the basis for the thematic synthesis reported in the following section.

3.6. Thematic Synthesis

Thematic synthesis followed a structured, three-step coding logic appropriate for AI-assisted literature review. First, findings from each article were coded descriptively against the constructs identified in the extraction matrix. Second, descriptive codes were grouped into analytical categories reflecting recurring conceptual patterns across studies (for example, codes relating to "quota pressure", "burnout", and "role overload" were grouped into a broader category concerning the pressure-inducing function of targets). Third, analytical categories were consolidated into the six overarching themes that structure the results and discussion section: (1) target systems as performance drivers and pressure sources; (2) reward systems, incentives, and motivation; (3) targets, rewards, and job satisfaction; (4) sales performance and marketing productivity in banking; (5) risks of excessive targets and poorly designed rewards; and (6) strategic implications for banking human resource management and performance management. This synthesis is interpretive and comparative rather than a simple sequential summary of each article, consistent with SLR practice that prioritizes cross-study pattern identification over article-by-article reporting. No primary data, respondent information, or company-specific statistics were generated or fabricated at any stage of this process; all substantive claims below are attributed to the reviewed literature.

4. Results and Discussion

The thematic synthesis of the 31 included articles yielded six interrelated themes, presented below. Each theme integrates and critically compares findings across studies rather than summarizing articles individually.

4.1. Target Systems as Performance Drivers and Sources of Pressure

Across the reviewed literature, numerical targets function simultaneously as a coordinating device and a psychological load. Consistent with the behavioral logic of goal-setting, several studies confirm that specific, structured performance-management processes, including target-setting and appraisal cycles, are positively associated with employee commitment and performance outcomes when the process is perceived as fair and developmental rather than purely punitive (Ambilichu et al., 2024; Sethi et al., 2025). Sethi et al. (2025), examining performance management strategies in Pakistan's banking sector, report that structured target-and-review systems are associated with higher employee productivity when accompanied by adequate feedback and support mechanisms, echoing the broader performance-management literature's emphasis on process quality rather than target intensity alone.

However, the same body of evidence documents a persistent tension between the motivational and the pressure-inducing functions of targets. Bachrach et al. (2024) show that role overload, frequently generated by demanding, time-bound sales objectives, mediates the relationship between employees' discretionary helping and voice behaviors and their objective sales outcomes, indicating that excessive target load can crowd out the very extra-role behaviors that often underpin sustained sales success. Similarly, research on frontline bank employees in Palestine finds that job demands, including quota-related stress and work-family conflict, are associated with increased burnout, which in turn erodes job satisfaction, with emotional intelligence acting as only a partial buffer (Awwad et al., 2022). This pattern recurs in adjacent service contexts: quantitative pressure and workload intensity are repeatedly linked to burnout and diminished perceived performance, particularly when targets are rigid or poorly matched to available resources (Costin et al., 2023).

A further nuance emerging from meta-analytic evidence is that the performance consequences of target-linked pay are not monotonic. Chen et al. (2023), synthesizing 108 independent samples across 100 studies, find that pay-for-performance arrangements enhance task performance primarily by strengthening intrinsic motivation, but simultaneously weaken task and contextual performance by increasing employee pressure, with the net effect depending on which mechanism dominates in a given organizational context. This dual-pathway finding helps reconcile the mixed results reported in bank-specific studies, where target systems sometimes correlate positively with performance and sometimes show weak or even adverse associations once pressure and equity perceptions are modelled explicitly (Pham et al., 2023). Sales-specific evidence reinforces this picture: research on sales performance rankings and information-display design shows that the way target attainment is communicated and compared across employees can itself shape motivation and stress, independent of the target level itself (Ahearne et al., 2024), while comparative work on team versus individual sales incentives demonstrates that the structural design of the target-reward interface, not merely its stringency, determines whether pressure translates into constructive effort or dysfunctional coping (Zhang et al., 2024).

Taken together, this theme indicates that targets are performance drivers only under specific boundary conditions: when they are perceived as attainable, fairly administered, and supported by adequate resources and feedback. Where these conditions are absent, targets increasingly function as chronic stressors that erode the discretionary effort, well-being, and, ultimately, the sustained productivity of banking marketing employees.

4.2. Reward Systems, Incentives, and Motivation

The second theme concerns how reward and incentive architectures relate to employee motivation. A recurrent finding across the reviewed studies is that reward systems influence performance largely by shaping motivational and justice-related psychological states rather than through a simple, unconditional financial-incentive effect. Alkandi et al. (2023), studying incentive and reward systems across Saudi industrial sectors, report that the effect of reward systems on employee performance operates substantially through employees' job satisfaction, implying that reward design decisions cannot be evaluated on financial magnitude alone. Figueiredo et al. (2025), in a systematic review of reward systems in the work context, similarly conclude that both financial and non-financial rewards raise attitudes of satisfaction, motivation, and involvement, with effects extending to autonomy, creativity, knowledge sharing, and retention, but that the strength of these effects depends heavily on how rewards are designed, communicated, and perceived as fair.

Several studies emphasize that non-financial and recognition-based rewards carry motivational weight that is sometimes underestimated relative to financial incentives. Yang et al. (2022) show that employee recognition enhances task performance and organizational citizenship behavior through the emotional mechanism of authentic pride, while hubristic pride moderates this relationship, suggesting that the psychological experience triggered by recognition, not merely its material value, drives behavioral outcomes. Boadi et al. (2025), examining reward systems in technical university settings, similarly find that intrinsic rewards, such as recognition and a sense of purpose, play a more significant role in sustaining long-term engagement than extrinsic rewards such as bonuses, a pattern broadly consistent with cognitive evaluation and self-determination reasoning applied elsewhere in the reward literature (Chi et al., 2023). Chi et al. (2023) further demonstrate that financial and non-financial rewards moderate the relationships between transformational leadership, job satisfaction, and job performance in complementary but distinct ways, indicating that reward type interacts with leadership style rather than operating as an independent lever.

At the same time, evidence specific to banking contexts introduces important qualifications. Pham et al. (2023), studying reward systems among talented employees in Vietnamese commercial banks, find that performance incentives and formal recognition programmers show no significant direct effect on individual performance, while promotion opportunities do assist high performers, with the overall reward-performance relationship operating indirectly through job satisfaction rather than directly. This finding cautions against assuming that any expansion of incentive intensity will mechanically raise performance among banking marketing staff; instead, it points to the mediating psychological architecture, principally satisfaction and perceived career progression, through which rewards translate into performance.

Overall, this theme suggests that reward systems function as motivational infrastructure rather than as a direct performance lever. Their effectiveness is conditional on perceived fairness, the balance between financial and non-financial components, and their integration with career development and recognition practices, rather than on incentive magnitude in isolation.

4.3. The Interplay Between Targets, Rewards, and Job Satisfaction

A third theme, closely related to the first two, concerns the pivotal mediating role of job satisfaction in the target-reward-performance chain. Multiple bank-focused studies converge on the conclusion that compensation and reward variables affect employee performance and productivity indirectly, through job satisfaction, rather than through a direct path. Rojikinnor et al. (2023), studying PT Bank Rakyat Indonesia, find that compensation does not directly affect employee performance but does influence job satisfaction and, through it, performance-relevant outcomes, while the working environment exerts a more direct effect. Aman-Ullah et al. (2022) similarly show that compensation shapes employee behavior substantially through the mediating role of job satisfaction, a pattern documented during the heightened uncertainty of the COVID-19 period and plausibly still relevant to post-pandemic banking workplaces.

Equity perceptions add a further layer to this relationship. Mabaso et al. (2026), surveying 454 employees in the South African banking sector, find that both pay equity and job equity are positively associated with job satisfaction, and that perceived organizational support moderates the pay equity-satisfaction relationship, although not the job equity-satisfaction relationship, indicating that fairness operates through domain-specific mechanisms rather than as a single undifferentiated construct. This equity-sensitive reading is reinforced by Chen et al. (2023), whose meta-analytic evidence shows that the performance benefits of pay-for-performance are partially explained by employees' perceptions of distributive and procedural justice, with distributive justice exerting the stronger mediating effect. Where reward allocation is perceived as procedurally sound and distributively fair, incentive systems appear more likely to translate into sustained satisfaction and performance; where fairness perceptions are weak, the same nominal incentive structure may fail to generate the intended motivational response.

Job satisfaction itself appears to be shaped by a wider bundle of factors beyond reward and target design narrowly defined, including training, work environment, organizational support, and work-life balance, all of which interact with compensation to determine banking employees' overall satisfaction and, indirectly, their performance (Cheung et al., 2025; Sheikh, 2022). Sheikh (2022) shows that perceived organizational support, itself shaped partly by how fairly targets and rewards are administered, predicts organizational commitment among banking employees, with work-life balance playing a complementary role. This suggests that target and reward systems should not be designed in isolation from the broader satisfaction-generating context of banking employment, since their ultimate performance effect is filtered through this wider psychological and organizational environment.

4.4. Sales Performance and Marketing Productivity in Banking

The fourth theme addresses the more specific dynamics of sales performance and marketing productivity among banking employees whose roles are explicitly commercial. Evidence from commercial banks in Bangladesh indicates that a bundle of factors, including motivation, compensation, competence, and organizational culture, jointly explain variation in employee performance and productivity, with compensation-related variables among the more salient predictors identified (Rahaman et al., 2023). This is broadly consistent with findings from the general sales management literature, where salesperson well-being is increasingly recognized as a first-order determinant of sustained productivity rather than a secondary concern to be traded off against target intensity (Dugan et al., 2022). Dugan et al. (2022) argue for a salesperson-focused framework of individual, organizational, and societal well-being, explicitly positioning well-being as instrumental to, rather than in tension with, long-run sales performance.

Design features of the sales-management system itself materially affect productivity outcomes. Zhang et al. (2024) compare group and individual sales incentive structures in brand-managed retail operations and find that the appropriate incentive architecture depends on the interdependence of sales tasks and the risk of free-riding, a design logic directly transferable to banking branch networks where cross-selling and referral targets often span multiple staff members. Ahearne et al. (2024) similarly demonstrate that how sales performance information is displayed and compared across employees, not merely the underlying targets, shapes subsequent sales-force outcomes, underscoring those aspects of performance-management system design that banking marketing functions can adjust without altering headline targets. Bachrach et al. (2024) add a further productivity-relevant nuance, showing that role overload arising from demanding sales-related time management can suppress the very helping and voice behaviors that otherwise support team-level sales performance, implying that individual target attainment and team productivity are not always aligned.

Within banking specifically, human resource management practices, including training and development, performance appraisal, and employee involvement, are shown to have a significant positive influence on organizational performance, a relationship plausibly channeled through their effects on marketing and sales staff productivity (Salman et al., 2023).

Complementary evidence on organizational learning and culture in banking contexts suggests that productivity gains associated with target-and-reward systems are amplified when embedded within a supportive learning culture and effective employee engagement practices, rather than treated as a stand-alone commercial mechanism (Alkhalaf & Badewi, 2024; Hasan, 2023). Collectively, this theme indicates that marketing productivity in banking is jointly determined by target-reward design and by complementary human resource practices, including training, appraisal quality, organizational learning, and system design features governing how performance is measured and displayed.

4.5. Risks of Excessive Targets and Poorly Designed Reward Systems

The fifth theme draws together the review's most cautionary evidence: the documented risks that arise when target and reward systems are poorly calibrated, excessively aggressive, or misaligned with prudent behavior. At the level of individual well-being, excessive or poorly supported targets are consistently linked to burnout, emotional exhaustion, and reduced job satisfaction among frontline and marketing-facing employees (Awwad et al., 2022; Costin et al., 2023). Chen et al. (2023) provide meta-analytic confirmation that pay-for-performance, while capable of enhancing performance through intrinsic motivation, simultaneously weakens task and contextual performance by increasing employee pressure, a finding that helps explain why aggressive incentive intensification does not reliably yield proportionate productivity gains and can, past a certain threshold, be self-defeating.

At the level of institutional and reputational risk, evidence from the banking and finance literature documents a more severe category of consequence: incentive-driven misconduct. Jiao et al. (2024), analyzing a Chinese regulatory reform that compressed the pay gap between bank executives and employees, find that the resulting decline in the pay gap was associated with a subsequent increase in bank misconduct, driven by a weakening of internal monitoring incentives, particularly in banks with weaker governance structures and in remotely located branches. While this specific study concerns executive-employee pay differentials rather than marketing-staff quotas directly, it illustrates a broader principle recurring across the reviewed literature: incentive architecture affects not only how much effort employees exert but also the integrity of the behavior through which that effort is expressed. This principle is reinforced by evidence on sales pressure and ethical selling, which shows that aggressive sales-oriented incentive environments can create ethical strain for salespeople, requiring an explicit moral-reasoning framework to manage the tension between commercial targets and customer-facing ethical obligations (Kumar et al., 2025).

A further risk documented in the literature concerns the asymmetric or non-linear performance effects of specific reward components. Pham et al. (2023) find that performance incentives and recognition programs can fail to produce a significant direct performance improvement among talented banking employees, suggesting that poorly targeted or generically applied incentive schemes may represent a misallocation of reward budget relative to more effective levers such as promotion pathways and equity-sensitive design (Mabaso et al., 2026). Equity theory-based evidence reinforces this risk: where employees perceive pay or procedural unfairness in how targets are set or rewards allocated, the motivational benefit of incentive schemes is attenuated or reversed, regardless of their nominal generosity (Chen et al., 2023; Mabaso et al., 2026). Collectively, this theme cautions banking institutions against treating target intensification or incentive expansion as costless performance levers; the reviewed evidence instead indicates a threshold beyond which further intensification degrades well-being, ethical behavior, and, ultimately, sustainable performance.

4.6. Strategic Implications for Banking Human Resource Management and Performance Management

The sixth theme synthesizes the preceding findings into strategic implications for how banking institutions design and administer target and reward systems for marketing employees. First, the evidence supports treating target-setting and reward design as an integrated performance-management system rather than as separate commercial and compensation decisions. Ambilichu et al. (2024) show that a well-designed performance appraisal process is a determinant of employee commitment, operating through a serial mediation chain that connects process quality to attitudinal and behavioral outcomes, implying that the procedural quality of target-setting and review, not only the reward attached to outcomes, shapes downstream performance.

Second, the literature supports diversifying reward architecture beyond purely financial incentives, incorporating recognition, promotion pathways, and non-financial rewards calibrated to employees' psychological needs (Boadi et al., 2025; Yang et al., 2022; Chi et al., 2023). Given evidence that formal recognition and standard incentive schemes can show weak direct performance effects in banking contexts (Pham et al., 2023), human resource functions are advised to invest comparatively more in transparent promotion criteria and developmental feedback, which the reviewed studies associate with more robust performance benefits among high performers.

Third, equity and procedural fairness should be treated as design parameters, not afterthoughts. Evidence from South African banking (Mabaso et al., 2026) and from meta-analytic pay-for-performance research (Chen et al., 2023) indicates that distributive and procedural justice perceptions materially condition whether reward systems translate into performance gains, suggesting that transparent criteria, consistent application, and visible linkage between effort and reward are prerequisites for effective incentive design, alongside adequate perceived organizational support (Sheikh, 2022).

Fourth, target intensity should be actively managed against well-being and ethical-risk indicators rather than maximized unconditionally. The documented links between quota pressure, role overload, burnout, and, in extreme cases, misconduct (Awwad et al., 2022; Bachrach et al., 2024; Jiao et al., 2024; Kumar et al., 2025) imply that banking performance-management systems benefit from embedding well-being and ethical-conduct metrics alongside commercial targets, consistent with calls in the sales-management literature for well-being-centered sales-force management (Dugan et al., 2022).

Fifth, and finally, the strategic architecture of target and reward systems should be integrated with complementary human resource practices, including training and development, employee involvement, organizational learning, and organizational culture, which the reviewed evidence shows to jointly shape the ultimate performance and productivity of banking marketing employees (Alkhalaf & Badewi, 2024; Hasan, 2023; Salman et al., 2023). Bibliometric evidence on the broader employee-performance research landscape further suggests that motivation-, engagement-, and well-being-oriented mechanisms are an increasingly central focus of contemporary scholarship, indicating that banking human resource management should expect continued evolution in best practice away from purely target-maximizing models and toward integrated, psychologically informed performance-management systems (Maryadi et al., 2025).

5. Conclusion

This systematic literature review synthesized 31 peer-reviewed journal articles published between 2022 and 2026 to examine the relationship between target systems, reward systems, and the performance of marketing employees in the banking industry. The findings converge on a dual nature of targets: they function as performance drivers under conditions of attainability, fairness, and adequate resourcing, but as chronic stressors that erode discretionary effort and well-being when these conditions are absent. Reward systems, in turn, influence performance largely through the mediating psychological states of motivation, job satisfaction, and perceived equity, rather than through a direct financial-incentive pathway, with job satisfaction consistently emerging as the pivotal mechanism linking compensation and reward design to performance and productivity. Sales performance and marketing productivity in banking are further shaped by complementary human resource practices, including training, appraisal quality, and organizational learning, while excessive or poorly designed target-reward systems carry documented risks extending from individual burnout to institutional misconduct.

Theoretically, the review reinforces the value of integrating goal-setting, equity, expectancy, and self-determination perspectives into a single explanatory framework for banking marketing performance, capturing the dual-pathway character of target-linked incentives, in which the same instrument can simultaneously enhance intrinsic motivation and increase psychological pressure. Effective target-reward systems balance motivation with well-being. Banking HR should design transparent, fair, and supportive systems that enhance performance while minimizing stress and misconduct risk, treating target-setting and reward design as a single integrated performance-management system rather than separate commercial and compensation decisions.

This review has several limitations. As a literature-based synthesis, it depends on the scope, quality, and reporting practices of the underlying primary studies, several of which rely on cross-sectional survey designs that limit causal inference, and the predominance of Asian and, to a lesser extent, African and Middle Eastern banking contexts may limit generalizability to other regions. This review is limited to 2022-2026 literature; future studies should expand to longitudinal data and cross-industry comparisons, and should more directly measure the threshold at which target intensity shifts from motivational to pressure-dominant.

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