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Fostering Market Orientation and Service Orientation Culture in Banking Industry

Hamed Gheysari*, Amran Rasli, Mir Hadi Moazen Jamshidi, Parastoo Roghanian, Azam Haghkhah

Faculty of Management & Human Resource development, Universiti Teknologi Malaysia, 81300 Skudai, Malaysia

ABSTRACT

As a significant contribution to a bank's long-term success, market orientation (MO) and service orientation (SO) have emerged as significant antecedents of bank performance. Many banks are obligated to market and service orientation as the fundamental philosophy for their strategic development. Market orientation has to be coordinated with a service orientation in order that accomplish the bank's mission. In the current paper, the authors investigate the different factors which influence market orientation and service orientation on bank's prosperity. The following paper explains the relationship between market orientation and service orientation by investigating relevant theories and past studies. This paper uncovers that the literature proffers a affluent, yet fragmented, photograph of what market and service orientation is, and how it can be improved and help managers and employees in banking industry. The outcomes must lead managers to take into account the significant of emphasizing those banks cues that help make a market and service orientation culture and climate in their banks.
KEYWORDS: Market Orientation, Service Orientation, Banking Industry.

INTRODUCTION

In today's global marketplace, globalization, technological innovations, privatization, changing customer requirements and an array of external challenges have dramatically changed the way in which businesses operate. Indeed, these changes have challenged traditional business paradigms and have fundamentally changed how businesses conduct themselves to compete (Hamel, 2002). To be competitive, managers need to develop strategies that will optimize their competitive advantages, while minimizing their vulnerability to external threats and emulation. The single most pressing and ongoing challenge to managers in banking industry is the ever-increasing demand for market and service orientation (Kandampully, 2002). The study of marketing concepts is paramount to understanding and managing banks, yet is not adequately covered by traditional management paradigms and old culture.

Marketing concept, comprising market orientation and service orientation has been researched increasingly since the frameworks by Kohli and Jawarski and Narver and Slater in 1990. It stresses placing customers' interests at the beginning and comprehending their needs well, with the purpose of making lengthy term relationships with clients. Therefore, marketing concept make capable the bank to improve satisfaction of customer because needs of customers are better comprehended and farther more impact on profitability of bank for long term. The role of marketing concept is therefore crucial to sustained competitive advantage. Especially, employees' market orientation is over all others in a service sector. Thus, market and service orientation may be one possible respond to in what way banks be able retain their competitive advantage and set up a winning position in a fiercely competitive environment.

Market and service orientation describe the way marketing is carried out. The marketing concept is viewed as a philosophy, the essence of corporate culture, or a cornerstone of the marketing discipline, as Kohli and Jawarski put it in 1990. The marketing concept era was made more popular by McKitterick (McKitterick, 1957) of General Electric who said the 'marketing concept' phrase was born after 1940 when businesses starting noticing the results from focusing on the customer's well being, rather than only lower prices. In other words, innovation was trumping productive capacity.

Words like market orientation (MO) and service orientation (SO), have been utilized to depict a kind of organizational orientation where needs of customer are the foundation for making plan and designing strategy of organizational. These thoughts are important in marketing management practice and theory in banks and above the last twenty years particularly, have created numerous reports directed at upholding the sentence that banks which match a market and service orientation perspective are more probably to furnish quality, contribute to customer's satisfaction of and also achieve banks targets more productive than competitors. Also, it's claim that this kind of orientations perform an even more related function in service organizations than in other kinds of companies,

***Corresponding Author:** Hamed Gheysari, Faculty of Management & Human Resource development, Universiti Teknologi Malaysia, 81300 Skudai, Malaysia. E-mail: hamedgheysari@yahoo.com

pointing out the significance of taking into account employees behavior as the basis for presenting this kind of plan and strategy (Dobni, 2002; Saura *et al.*, 2005).

Service organizations commence to take into account the position of their workers must perform in obtaining a maintainable competitive advantage (Asif and Sargeant, 2000): when workers constitutes piece of a service culture and get uphold from manager for delivering enhanced customer service, this lead to enlarged incomes. Therefore a bank climate, which favors a service culture, be able arrive to behaviors and attitudes in workforces, which in line make more value and improve outcome.

Consequently, this paper utilizes the market and service orientation culture among employees, arguing that this approach is appropriate to the banking industry. In this way, the bank's market and service-oriented business strategy becomes an embedded strategic initiative, rather than a transitory project that monitored intermittently with employee surveys. Initially, we proffer a background review of the concepts of market orientation and service orientation and then investigate in what way to build the variables operative and attempt to recognize relations among variables. At the end, we display some conclusions and make suggestions for management.

1- MARKET ORIENTATION

A new era in the history of marketing which is the relationship era has emerged during the last decade of the 20th century, and continues into the 21st century. Market orientation was introduced into the academic literature as early as the 1920s, and by the year of 1950s, it was then be seen as the marketing operationalization at the organizational level, with value and orientation abilities capturing the interest of top management (Felton, 1959). By the mid-1960s and into the next few years, some empirical studies were measuring the effects of market orientation while the theory of construction was done in order to examine the organizational structure effects on organizational market orientation. However, technological advances is said to be responsible for the diminishing response to individual customer needs and also the importance of organizational market orientation (Cross *et al.*, 2007). Over the next decade, the focus shifted once again, this time it is on the selling organization. Evaluation and reward systems were being implemented, thus scrutinizing sales force market orientation started. In about 30 years ago, the interest in relationship marketing sparked, resulting in satisfaction and trust being viewed as the serious influences on market orientation and its outcomes (Stock and Hoyer, 2005). Examples of the early, diverse terminology for basic marketing concepts were "market driven", "market focused", "market oriented", and "customer oriented" (Day, 1994). After the year of 1990, "market orientation" became the widely accepted term to be referred to the implementation of the marketing concept and was very well received (Mason and Harris, 2006).

At first, Kohli and Jaworski (1990) as well as Narver and Slater (1990) wanted to measure and better understand the market orientation phenomenon by trying to determine how market orientation influences different measures of firm performance. Narver and Slater (1990) who see the two decision criteria making up market orientation as an organizational culture are long-term focus and profitability along with its three essential dimensions. Keeping in view customers' current desires and perceptions highly influence the market, and is therefore important. Furthermore, a company must identify and scrutinize its competitors, their strengths, weaknesses, and present/future actions and strategies. Also, Inter-functional coordination, which is needed due to information move effectively (formally or informally) and reach responsible parties (Cambra-Fierro *et al.*, 2011). Unlike, the another definition is the behavioral concept put forth by Kohli and Jaworski (1990) who implement an information-based view of and present market orientation as encompassing three components. First, generating market info should be based on current customer needs and environmental factors; second, the information obtained should be promulgated among alike organizational bodies; and third, after having collected data, develop and implement new strategies. It goes to show the importance of proactively doing business and growing with a competitive edge (Liu *et al.*, 2002). This style of marketing is in theory different from organizational proficiency (Erdil *et al.*, 2004).

In this part, we concentrate on some important market orientation's definitions, and go away from descriptions and definitions of the marketing concept previous 1988. What are debatably the most powerful definitions shows in Table 1.

Table 1: Summary of definitions of Market Orientation

Shapiro (1988)	A organization is market oriented when "information on all important buying influences permeates every corporate function" (p.120), "strategic and tactical decisions are made inter-functionally and inter-divisionally", (p.121) and "divisions and functions make well-coordinated decisions and execute them with a sense of commitment." (p.122)
Kohli and Jaworski (1990)	"Market orientation is the organization wide generation of market intelligence pertaining to current and future customer needs, dissemination of the intelligence across departments, and organization wide responsiveness to it." (p.6)
Narver and Slater (1990)	Market orientation is defined as "the business culture that most effectively and efficiently creates the necessary behaviors for the creation of superior value for customers." (p.20) Market orientation "consists of three behavioral components – customer orientation, competitor orientation, and inter-functional co-ordination – and two decision criteria – long-term focus and profitability." (p.21)
Ruekert (1992)	The level of market orientation in a business unit is "the degree to which the business unit (1) obtains and uses information from customers; (2) develops a strategy which will meet customer needs; and (3) implements that strategy by being responsive to customer needs and wants." (p.228)
Deshpandé *et al.* (1993)	Customer orientation is "the set of beliefs that puts the customer's interest first, while not excluding those of all other stakeholders such as owners, managers, and employees, in order to develop a long-term profitable enterprise." (p.27)
Day (1994)	"Market orientation represents superior skills in understanding and satisfying customers." (p.37)

Each definition in above Table entails an outside concentrate on the customers as the initial central point. Each definition, exclude of the definition of Deshpandé et al. (1993) has a obvious activity element, i.e., being responsive to customers. The major distinction put in the organizational elements that are empathized in the meanings: Shapiro (1988) focuses the decision-making procedures; Kohli and Jaworski (1990) the activities of information processing; Narver and Slater (1990) the culture of business as a group of behavioral components, Ruekert (1992) the process of organizational strategy, Deshpandé et al. (1993), the culture of business as a group of opinion, and Day stresses the skills of organization.

Through the years, the most studies in the field of market orientation have applied either Kohli and Jaworski's (1990) or Narver and Slater's (1990) meaning. Two major viewpoints on market orientation have appeared as outcome: a behavioral view on Kohli and Jaworski, and a cultural view on Narver and Slater. Homburg and Pflesser (2000) have presented a third, integrationist view. Applying a various-layer model of organizational culture, these scholars represent that the behavioral market orientation maybe formed as one of 4 layers of a cultural market orientation. Without thinking about of viewpoint (cultural, behavioral, or integrationist), most writers related to issue seem to have consensus that market orientation includes factors of generation of market intelligence, dissemination and utilize, with the goal to generate benefits for clients (Lafferty and Hult, 2001).

The organizational Market orientation is organizations that know relevant information about market and that enable to apply those benefits of information to generate excellent benefit for their goal customers. Identifying this shared interest can support counter some of the unfair criticism on the standard implications of the idea. However, simultaneously we must admit that it is ambiguous what the implications of actionable managerial of this background are. When it is useed to the implementation of a market orientation, the various mining of market orientation proffer a lot of distinct levers for enhancing the market orientation of a company. These levers contain specific behaviors of organization, like process of information, making decision, and forming the strategy (Kohli and Jaworski, 1990; Ruekert, 1992), particular abilities to make possible those behaviors, like customer linking and market sensing (Day, 1994), and components of culture to conduct the wanted behaviors, like beliefs, values, and norms. In according to the writers they advise, managers who desire to develop their organizational market orientation would be given various opinions about where to concentrate their consideration.

Slater and Narver (1994) did not discover any direct effect of focusing more on the customer rather than competitor on market performance, so they admit that "because businesses have limited resources to generate market intelligence, trade-offs between customer and competitor monitoring must necessarily be made" (Slater and Narver, 1994, p.46). Naturally, in keeping an eye on the environment a business may often prioritize either the customer or focus on the competition at the cost of the other in order to generate a unique market orientation analysis. Either way, the customer and the competitor are the two most important external variables which make up a four-cell market orientation matrix (Heiens, 2000). Figure 1 depicts the market orientation matrix.

		Customer Focus	
		High	**Low**
Competitor Focus	**High**	Strategically Integrated	Marketing Warriors
	Low	Customer Preoccupied	Strategically Inept

Figure 1: Market orientation matrix, Source: Heiens (2000)

(a) Customer Preoccupied: Companies centered in their attention on the customer at the cost of competitor information are in the "customer preoccupied" category. However, Slater and Narver (1994) advise putting priority on customers especially when the market is growing, becomes fragmented or has less buyer power, and catering specifically to main buyers is preferable as they will likely set the trend for future buyers (Heiens, 2000).

(b) Marketing Warriors: A well known warfare analogy by Ries and Trout (1986) now applies to firms that mainly focus on the competitors in studying outside market factors, firms now being called "marketing warriors". They use specific rivals as mirrors to help figure out their own strengths and weaknesses and also to keep up with, or better yet, stay ahead of the competition (Heiens, 2000). One reason focus naturally shifts to the competition is because there are times when only few strong customers remain due to predictable market with a uniform and stable competitive canvas. Moreover, with less competitive hostility, performance improves (Slater and Narver, 1994).

(c) Strategically Integrated: Firms falling in this category focus on gathering, distributing and utilizing customer and competitor data equally. They choose this as opposed to only relying on either customer or competitor data for decision making, so complete business planning is achieved, in other words not only "a partial and biased picture of reality" (Day and Wensley, 1988). This is why Slater and Narver (1994) recommend maintaining equilibrium in willingness to change and move resources between the customer and competitor fields within the company, to keep up with the short-term market changes.

(d) Strategically Inept: Strategic planning requires external analysis. Kohli and Jaworski (1990, p.1) mention that "a market orientation appears to provide a unifying focus for the efforts and projects of individuals and departments within the organization". With this in mind, not being able to create an external market orientation can have negative impact on a company's achievements (Deshpandé *et al.*, 1993; Jaworski and Kohli, 1993; Slater and Narver, 1994). In exceptional instances, businesses can still defy these odds if they really focus their forces on internal activities, technological edge, and building core aptitudes.

2- SRVICE ORIENTATION

Service is another area with many different definitions. From an economic point of view, according to Murdick (1990) service means "economic activities that produce time, place, form, or psychological utilities." From a marketing perspective, Kotler *et al*. (1991) says service is "any act or performance that one party can offer to another that is essentially intangible and does not result in the ownership of anything." Intangibility makes service so much harder to assess than product quality measurements. In brief, service differs from goods in that goods are produced, sold, and then consumed, whereas services are first sold, then produced and consumed. Some problems associated with this aspect of service are that consumers are part of production and centralized service mass production is challenging. Some strategies to overcome these problems are the special selection and training of customer contact staff, managing consumers, and spreading to multiple locations.

The current global trend is a shift from industrial production to service orientation, prompting research and theory development aiming to help better comprehend the contributing factors to better quality of service. Consumers judge and assess, then return to the service or not, and because a service is produced while being consumed it is not possible to recall that product and make it better for next time. Therefore, receiving the service is the exact point at which customers evaluate, assess if they will come back or not (Carraher *et al.*, 2009).

Service orientation research started off with the fields of library services and later expanded into manufacturing, banking, retailing (Dotson and Patton, 1992), restaurants (Dienhart *et al.*, 1992) and small businesses (Garg and Chan, 1997; O'Connor *et al.*, 2000). Personnel in the service industries should display care for customers (all practices and policies should be customer-oriented), as well as attention to employees (the way administration supports and treats employees); in other words, if employees are happy and their needs are met, they are then able to better serve consumers. If an organization is not really focused on the customer, the result is usually that both employees and customers encounter less positive experiences (Bendapudi and Bendapudi, 2005). On the other hand, if the business puts priority on excellent service, then a positive climate is encountered by all (Dietz *et al.*, 2004). In this case, service climate entails "employee perceptions of practices, procedures and behaviors that get rewarded, supported and expected with regard to customer service and service quality" (Schneider *et al.*, 1998, p.83).

Businesses in the service field usually attend to customer needs, share, help, assist, and give; through these actions, it is clear to see that the company's strategy is to achieve excellence, develop excellent value, satisfy customers, gain competitive advantage, grow, and profit. Therefore, as presented by Berry *et al*. (1994), businesses in the service industry that follow service oriented approaches will bring in more new customers, keep the existing ones coming back, lose fewer customers, stay safe from price competition, and receive less consumer complaints (Kim *et al.*, 2005).

Lytle *et al*. (1998) point out that the members of an organization are those who can most accurately evaluate service orientation based on perceptual interpretations, or simply put, a firm's service orientation is what its employees identify it to be. Since service achievement is in direct relation with quality, a factor more and more often considered is the study of staff perceptions and inferences. Therefore, as per experimental results, when employees believe their organization to have robust service orientation, customers also report more positive service encounters. Even though competition is always growing, small businesses are also realizing that to gain advantage and even survive, it is necessary to embrace service orientation. Only because a business is small has nothing to do with how successfully it implements a service-oriented attitude, but the manner of dealing with customers is the key to success (Carraher *et al.*, 2009).

Evidently, many organizations are beginning to emphasize on the hiring process, the aim being to hire people with strong sense of service orientation, a skill used as strategy to set companies apart from the others (Homburg *et al.*, 2002). So important is customer interaction to service employees on the personal level, that it determines the overall end customer satisfaction; so, these workers are thought to be directly involved in enabling the marketing concept.

Liao and Chuang (2004) found evidence of the positive relationship between service orientation (e.g., service environment) and front line employee service performance. Furthermore, Alge *et al.* (2002) also agree that workers directly involved in service are the main contributors to customer service, and that firms that stress the importance of service or service orientation can directly improve employees' service attitude and performance (Liang *et al.*, 2010; Gheysari *et al.*, 2012).

In the service marketing world, service orientation establishment is crucial. As per Homburg *et al.* (2002), the two possible levels in achieving service orientation are the individual or micro level, and the organizational level. One of the ways service orientation is studied and investigated is as an individual personality variable, because service orientation is source of the behavior communicated through attitude by individual staff members. Normally, in the service industry this behavior should entail courteous and friendly disposition. The most prominent definition by Hogan *et al.* (1984) is that service oriented people are naturally predisposed to being helpful, thoughtful, considerate, and cooperative. From a micro organizational perspective, selecting employees who are likely to provide a quality service orientation is of paramount importance in generating and delivering service excellence to customers. Employee service orientation has been explored on the belief that certain personality traits affect later service-quality behaviors. However, to fully take into account employee service orientation, not only the personality trait approach but also more comprehensive approaches are needed (Sanchez and Fraser, 1993).

The other way service orientation can be examined from the organizational level to pinpoint which organizational practices account for better service orientation and achievement (Homburg *et al.*, 2002).As previously mentioned, Lytle *et al*. (1998) described an organizational service orientation made up of ten basic elements resulting from the best-in-class service practices and procedures. As shown in **Figure** 2 these ten elements (dimensions) are further grouped into four service orientation attributes:

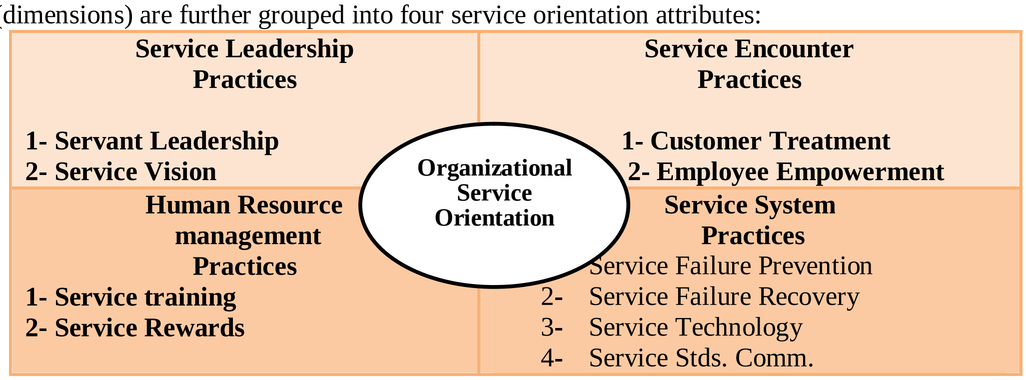

Figure 2: Service orientation: components and dimensions
Source: Lytle *et al.* (1998 p.464)

A service orientation is important because it is conceptually and empirically linked with customer satisfaction. Many studies have established links between the dimensions of a service climate or service orientation (in terms of employees' perceptions of management practices) and customer perceptions of service (Solnet *et al.*, 2010). A definite correlation has been demonstrated between: (i) customers' experiences (what employees say customers experience and what customers report that they experience); and (ii) employees' experiences (especially the specific aspects of employees' experiences that most strongly relate to customer satisfaction). Heskett *et al.* (1997) have used the term 'satisfaction mirror' to describe this connection between employees' experiences and customers' experiences.

3- MARKET ORIENTATION AND SERVICE ORIENTATION

Lytle (1998) speculated a strong, positive connection between market and service orientations, even as Wright *et al*. (1997) suggested that market orientation and service orientation are different marketing aspects with service orientation being the more comprehensive, vital market orientation facet. Banks that sustain a healthy workforce focus and a cooperative internal work culture are more likely to possess greater levels of service orientation and banks that concentrate on external problems, have greater levels of market orientation. Also, banks that possess greater levels of market orientation have greater levels of service orientation.

Market orientation and service orientation are important components of an organization's culture represented and measured as organizational values (Deshpande and Webster, 1989; Kohli and Jaworski, 1990; Narver and Slater, 1990). Organizations that are both market and service oriented are more likely to provide excellent customer value and gain competitive advantage, by understanding and responding well to market service needs (Schlesinger and Heskett, 1991). Also, since higher service levels are in customer demand, it stands to reason that market oriented organizations are better prepared to identify and satisfy customer needs.

Market orientation is positively related to a bank's ROA and commercial banking performance. In addition, service orientation is positively related to a unit's ROA, its consumer banking performance and its service quality image. Also, both market orientation and service orientation are positively related to important employee outcomes such as organizational commitment and esprit de corps (Cho, 2004).

The findings from Cho (2004) provide further validation of Lytle (1994) research. All 3 dimensions of market orientation, customer orientation, competitor orientation and inter-functional coordination, were found to have significant and unique relationships to each dimensions of service orientation. Saura *et al*. (2005) also further posited that organizational service orientation was a more detailed facet of customer orientation, which is critical dimension of market orientation. Thus, they proffered that both market orientation and service orientation were different facets of marketing concept. On the other hand, inter-functional coordination was the most influential predictor on overall service orientation. This finding suggested that for a bank to be service orientation, it should be inter-functionally coordinated (Cho, 2004). To be inter-functionally coordinated, the functional areas' incentives should be aligned, inter-functional dependency should be created, and every functional area for contributing to creating superior customer value should be properly rewarded so that each area perceives its own advantages in cooperating closely with the others.

On the other hand, bank branches filled with veteran workforces can be deprived of market focus and responsiveness. Maybe these workforces believe they understand all about the marketplace since they have been employed at the branch for such a lengthy period of time. In addition, the investigate may be indicating that bank branches filled with relatively unskilled and inexperienced workforces have not yet improved sensitivity to the nature of customers and the need for market and service oriented practices. These workforces may have an inclination to be more engaged in learning their jobs and moving up the ladder than there elder colleagues. Therefore, less experienced workforces may be somewhat impeded from improving a market and service orientation culture.

4- DISCUSSION AND CONCLUSIONS

A powerful banking industry is significant in each country and can have an important influence in upholding economic development through efficient financial services (Salehi and Alipour, 2010). This article has debated for the importance of market orientation and service orientation as a strategic culture that must be continuously informed by: (1) external (market) elements; (2) internal (strategic and service culture) elements; and (3) customer-result (image, loyalty, and …) elements. The conclusions of the study can be summarized as follows.

It is crucial that banks manager do not overlook the crucial external elements including customers, market, and the competition and the importance of a committed and empowered employees in serving to these. In a similar manner, banks have construct a culture of committed employees through its training and reward program and its concentration to internal service orientation-thus satisfying its customers and the marketplace and making long-term relationships and increasing loyalty with them. However, when banks become prosperous, it becomes increasingly hard to concentrate on customer in the employees. This, it is recommended can be overpower if banks make a market and service orientation focused culture as section of its fundamental strategic orientation.

Also, using the literature, the present article recommended that banks should utilize full benefits of customer and market information to clarify the related aspects of market orientation and service orientation. Modifications in the different aspects of market and service orientation will take place as the needs and demands of customers change and without having strong and powerful culture the bank cannot face with market and customer changes. To coordinate with the current aspects relevant to market and service orientation culture, banks should constantly revise and improve: (1) Strengthening and institutionalizing scientific marketing research through bank; (2) Strengthen team working culture for better sharing information and increasing synergetic; (3)Staffs should be trained on the different aspect of market and service orientation; (4) Removal and changing the old culture with work force down size, premature retirement, replacing forces and also force and training; (5) Recruitment of market and service oriented employees; and (6) Flexibility environment instead of bureaucratic policies with authorization and independency.

Investigating the views of workforce can help managers to recognize, evaluate, and manage the related intra-organizational drivers needed to improve customer satisfaction. Managers should frequently ask themselves what they can make change in their banks—such as internal structures, employees arrangements, service processes, training and reward systems, and similar to that will have a positive impact on the quality of service that would be received by customers. Furthermore, managers and administrators should understand that a market and service orientation culture cannot establish unless it is perceived by the employees through the attitudes and actions of management with setup a good and stable market and service orientation policy and culture.

In conclusion, both market and service orientation can bring some advantages for bank managers and supervisors. First, bank managers must understand that organizational values are base of making and maintaining great levels of market and service oriented practices within banks. Second, managers must measure, examine and diagnose every parts of market and service orientation to benchmark and supervise how well their especial organization is performing in every of those areas. Third, managers have known that any particular configuration of banks values and practices is highly correlated with organizational commitment, loyalty and esprit de corps.

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