

Centralization of Authority, Market Orientation, and Customer Relationship Management in the Banking Sector: A Study in India

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ABSTRACT

Buyer-seller exchange relationship in the personal selling context is a topic of great interest in the financial services sector. In today's highly competitive scenario where market offers are largely homogenous, an organization's relationship orientation is found to have a significant impact on the extent to which relationships are developed between salespeople and the customers. Customer oriented selling approach benefits both the salesperson and the organization since it has got positive associations with customer relationships. The strength of the relationship between market orientation and salesperson's customer orientation can, however, be affected by the organization's decision to regulate authority. This paper attempts to understand the influence organization's regulation of authority on orientation at an individual and organizational level in the financial services industry.

KEYWORDS: *Customer orientation, Competitive orientation, Centralization of authority, Sales management, Financial services, India.*

JEL CLASSIFICATION: *M39*

1. INTRODUCTION

The significance of customer orientation which reflects the marketing concept has been detected and studied both at the firm level and individual sales person level (Hartline et al., 2000; Singh & Ranchhod, 2004). At the firm level, customer orientation with competitor orientation defines primarily a firm's market orientation (Kohli & Jaworski, 1990; Kirca et al., 2005; Sandvik & Sandvik, 2003; Rapp et al., 2008). The role of salespeople's customer orientation is a critical factor of success in relationship marketing. As boundary spanners, salespeople play a crucial role in providing added value in the exchange process and forge long term relationship with customers (Leigh et al., 2001; Beverland, 2001). This aspect is particularly significant in the financial service industry, the specific context used for this study, where due to the multiplicity and the complex nature of products and services customers depend on sales people's advice while making investment decisions.

Despite the significance of customer orientation and its impact on long-term performance, considerable variance exists in the extent to which customer orientation is practiced (Boles et al., 2001; Brown et al., 2002). Declining role of salespeople, in a highly centralized technology oriented sales environment, closely monitored with sales targets and performance (Brooks, 2004; Weeks, 2004; Van der Voet et al., 2013) may also explain this uneven

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adoption of customer orientation in the sales force. Many organizations, especially in the service sector are now empowering and encouraging their salespeople to make spot decisions to serve customers in a more satisfied manner. In the financial services sector, this move would be more prominent since the customers rely profoundly on the salespeople to finalize their decisions. *To correct*/Centralization can have negative effects on the ability of a salesperson to venture into creative problem-solving techniques which would reduce his ability in serving the customer satisfactorily (Jaworaski & Kohali, 1993; Zaltman et al., 1973). A salesperson operating in a highly-centralized work environment is prone to indulge in sales oriented techniques than customer oriented style to acquire short-term sales gains (Boles et al., 2001). Organization's competitive orientation provides norms for behavior regarding responsiveness to market information (Narver & Slater, 1994).

Studies indicate that development of a customer oriented culture would cater to addressing customer issues and empower the employees to solve customer problems. Explaining the influence of control system on employee behavior, Anderson and Oliver (1987) proposed that employees tend to deploy more customer oriented strategies when the control system is more behavior based. Research related to the idea of management control reveals the negative association between centralized decision-making and customer-oriented selling (Boles et al. 2001). Though decentralized structures appear to provide the salespeople greater flexibility in making decisions, it would also allow them to choose their own means of addressing customer issues. This can affect the consistency experienced by the customers. In the light of the above argument, it would be interesting to investigate whether the degree of centralization interacts with other organizational factors to determine salespeople's use of customer-oriented selling? Though centralization can have consistent organizational actions, it can reduce the pace of organizational efforts in addressing competitor threats.

In the emerging markets, like India, the market dynamics may vastly differ. Even the degree of market orientation practiced by the firms in the emerging markets may vary compared to those practiced in the developed countries (Anwar & Sohail, 2003) and this may reflect in the sales person's customer orientation as well. This aspect could be particularly relevant in the financial service industry in the emerging markets like India, which is undergoing a state of flux due to changing regulation, structural and technological factors (Padmavathy, Balaji & Sivakumar, 2012.). So, in this study, we seek to understand how market orientation of a firm (captured by customer and competitor orientation), operate in tandem with management control factor such as centralization of authority on the influence sales person's customer orientation.

2. CONCEPTUAL FRAMEWORK

Organizations can adopt different orientations like customer orientation, goal orientation, management orientation, sales orientation and market orientation to address market challenges. Companies that have achieved higher levels of market orientation have done so by creating a culture and environment that supports the marketing philosophy (Hartline et al., 2000). Studies propose that firm's degree of market orientation is consequential of the attitude of the management. Such organizational environment might reasonably be expected to influence salespeople within the organization to be more customer-oriented. Moreover, the organization's culture helps to shape employee attitudes and behaviors (Rozell et al., 2003). By collecting and sharing information about the customers' needs and competitors actions, an organization can be sensitive to customer needs, responsive to competitor threats, and prepared to respond rapidly (Kohli & Jaworski, 1990; Kulp et al., 2004). In a highly

competitive market scenario, salespeople would be required to take on the spot decisions to cater to the needs of their customers and respond to competitor actions. A centralized decision-making style would affect the sales person's ability to respond to customer requirements and competitive actions, whereas a decentralized style would provide the necessary flexibility to cater to these challenges effectively.

2.1 Organization's Customer Orientation (OCO)

When organizations adopt and implement the marketing concept, it partly helps in establishing and maintaining long-term relationships with the customers. So the organizational objective of building long-term relationships with the customers is better addressed when its employees follow customer oriented selling styles (Hunter & Perreault, 2007). Customer orientation at the firm level encompasses actions and events that are enforced to reveal the degree to which the needs and desires of the customers form the basis of an organization's sales philosophy. An organization's pledge to develop and maintain long-lasting relationships with their customers by protecting their best interests should radiate through their customer engagement by the employees especially the sales force (Brooks et al., 2001). When the organization operates on increased importance of customer orientation because of the persistent concern for its customers, sales people would be motivated to prioritize their actions for customer benefits. So, we have the following hypothesis:

H1: Organization's customer orientation (OCO) has a positive influence on sales person's customer orientation (SCO).

2.2 Organization's Competitive Orientation (OC)

Customers in competitive markets are provided with more options to address their needs and wants. In such contexts, it would be critical if the organizations are not sensitive and responsive to the customer needs (Appiah-Adu, 1998; Lusch et al., 2007), and so they tend to be more market oriented. The rationale of a competitor orientation is to provide a solid basis of market intelligence on present and probable competitors for managerial actions. It is pointed out that the results of adopting competitor orientation could be evidenced as cost advantages because competitor-oriented organizations tend to observe costs strictly, which will help them in matching with the competition (Zhou et al., 2007). When the employees acquire the ability to gather and share the information regarding competitor initiatives and responses, it will enable the organizations to prepare effectively to come up with rapid responses (Kohli et al., 1990; Kulp et al., 2004). Salespeople who operate in such environments can rationally be anticipated to be more customer-oriented because of the influence of the environment. So we propose the following:

H2: Organization's competitive orientation (OC) has a positive influence on sales person's customer orientation (SCO).

2.3 Moderating effect of Centralization of Authority (OZ)

Regulation of the flow of authority is a crucial component that determines the success of an organization especially in a competitive market. Though many organizations are taking steps to empower their employees to make spot decisions to address the customer requirements, it can have a negative impact on the organizations' efforts to provide a consistent experience for its customers. Investigations associated with the idea of management control explain that centralized decision-making has a negative association with customer-oriented selling (Boles et al., 2001). The impact of centralization on salesperson's customer orientation tends to be influenced by the organization's culture and management control system. While a customer-

oriented culture recommends the direction to, and monitoring of, decisions that make them aligned with a customer-oriented approach (Schwepker, 2003), decentralization may endow with the autonomy in decision-making.

Being a market-oriented salesperson, sometimes it would be necessary for salespeople to address the customer requirements on a judgmental call without conferring with the manager. This could happen when a high valued customer is being served or responding to a competitor action. In a financial services sales situation, chances of these incidents would be more while selling a product, addressing a customer complaint. Intense competition in this field would keep the salespeople on their toes as enough and more information regarding financial products and services are available for the customer. Customers rely on the sales people for finalizing their purchase and so a prompt and quick response from the sales people is warranted. A centralized decision making philosophy would restrain the ability of the salespeople to respond to these situations appropriately. Moreover, this philosophy can be a hindrance for the market orientation of the firm. A salesperson operating in a highly-centralized work environment would be less likely to adapt to customer’s needs and will be less able to respond to competitor actions. Decentralization may provide liberty in decision-making while a customer-oriented culture or behavior-based control system provide direction to, and monitoring of, decisions that make them consistent with a customer-oriented approach. Though centralization is linked to consistency and stability, progressive organizations are characterized by decentralized decision-making structures (Boles et al., 2001; Van der Voet et al., 2013). Organizations opting market orientation can achieve better results by optimizing the degree of management control in decision making.

H1(a): The strength of the positive relationship between organization’s customer orientation (OCO) and sales person’s customer orientation (SCO) will decrease with increasing levels of centralization of authority(OZ).

H2(a): The strength of the positive relationship between organization’s competitive orientation (OC) and sales person’s customer orientation (SCO) will decrease with increasing levels of centralization of authority(OZ).

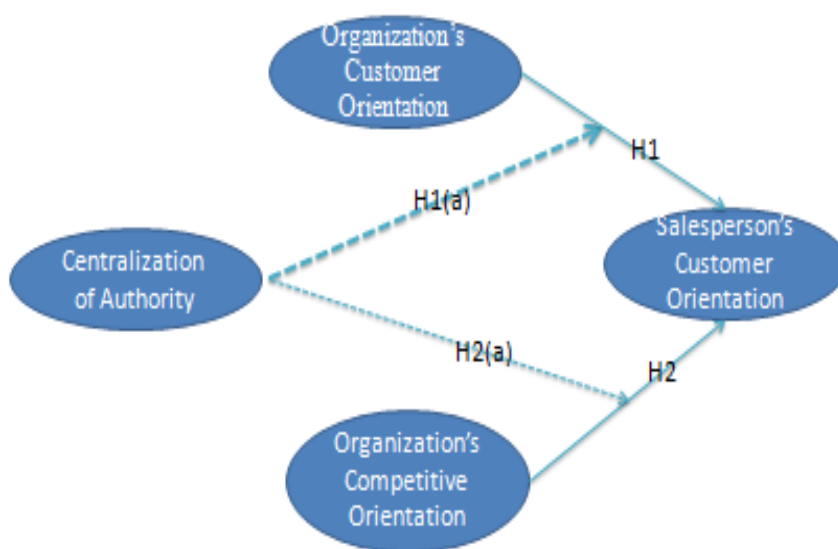


Figure 1. Conceptual Model

Source: authors

3. METHODOLOGY

For the study, sales people (both male and female) working for insurance companies and Banks (both public and private) with two years of sales experience of which one year with the present organization, in the state of Kerala were considered. The questionnaires were distributed to 1500 insurance salespeople and 750 salespeople from the banking industry across the five chosen districts in the state of Kerala. The salespeople were contacted in their branches when they were attending their monthly review meetings after obtaining permissions from the branches. The purpose of the data collection and the method of filling up of the questionnaires were explained and their doubts/clarifications were addressed. Repeat visits were necessary for obtaining the filled-up questionnaires. Sample control measures like collection of data from not more than two branches in a day and meeting the respondents at different time were employed to increase the accuracy of the data. Once the data collection from each branch was completed the reporting authorities of the salespeople (Team leaders, Development Officers and Asst. Managers) were contacted to verify the accuracy of the sales performance details provided by the employees.

Based on the evaluations of the supervisors, a total of 87 responses were eliminated from the final data set. This procedure helped to reduce the self-reporting bias of respondents. A total of 1437 filled up responses were obtained from which 331 responses (244 incomplete responses and 87 responses suggested by the supervisors) were omitted. Finally, 1106 usable responses were obtained and used for the study and the data collection was completed within a span of 7 months (October 2014 to March 2015). Harman's single-factor test was conducted to test the presence of common method effect. In the Common Method Variance Bias test carried out for the dataset used for the analysis by the researcher, the test has obtained a value of 22.295% for its single factor extraction sum of squared loadings. This value being less than 50%, establishes that there is no Common Method Variance Bias existing with the data set that the researcher has used for the analysis purpose. The reliability and validity tests of the data were also performed and the results were all within the acceptable range.

Table 1. Details of critical considerations regarding validity and reliability

S No.	Consideration	OCO	OC	OZ	SCO	OZ*OCO	OZ*OC
1	Cronbach alpha coefficient	.921	.852	.796	.910	NA	NA
2	Composite reliability	.938	.900	.868	.925	NA	NA
3	Average variance extracted	.717	.692	.625	.516	.404	.402
4	Full Collinearity VIF	1.807	1.598	1.162	1.448	1.359	1.340
5	Effect sizes of path coefficient (For paths ending at SCO)	.407	.191	NA	NA	-.087	.085
6	Convergent validity	Established as:- a) all 'p' values <0.05; loadings >0.5; cross loadings <0.5 for reflective measures b) VIF< 5; 'p' values < 0.05 for indicator weights of formative measures					
7	Discriminant validity	Established as square root of average variance extracted was found higher than any of the correlations involving that variable					
8	Predictive validity	Established a Q-squared coefficient of .323 for SCO					
OCO-Organizational Customer Orientation, OC- Organizational Competitive Orientation, OZ- Centralization of authority, SCO – Sales Person's Customer Orientation							

Source: Compiled by the authors

4. RESULTS

To analyze causal relationships between constructs used in the study, the structural equation modeling (SEM) approach was adopted. The SEM technique can be divided into two parts. The measurement model is the part which relates measured indicators to latent variables. The structural model is the part that relates latent variables among one another. The estimation of the model requires calculating of the parameters related to both measurement model and structural model using appropriate estimation methods. Analysis of the research model was done using the Partial Least Square (PLS) based software, Warp PLS 5.0.

The major features of Warp PLS 5.0 include model fit indices, ‘p’ values for path coefficient and latent variable coefficients to assess reliability and validity considerations. Warp PLS 5.0 evaluates both measurement model as well as structural model simultaneously. The PLS regression algorithm with bootstrapping method of resampling was used for estimation of the model that maximizes the variance explained in the latent variable scores by the latent variable indicators. The estimates included path coefficients with ‘p’ values, indicators’ weights, loadings, and factor scores.

The validity and reliability criteria vary depending on the nature of the construct. For evaluation of measurement indicators, the loading/weights of the indicators should be more than 0.5 and the corresponding ‘p’ should be less than 0.01, after estimation. Causality assumptions were verified only on the basis of a valid model. The pre-processing of data as part of Warp PLS 5.0 analysis confirmed the quality of data for further analysis with regard to missing values, zero variance. The estimated model with path coefficients and corresponding ‘p’ values are illustrated in Figure 2.

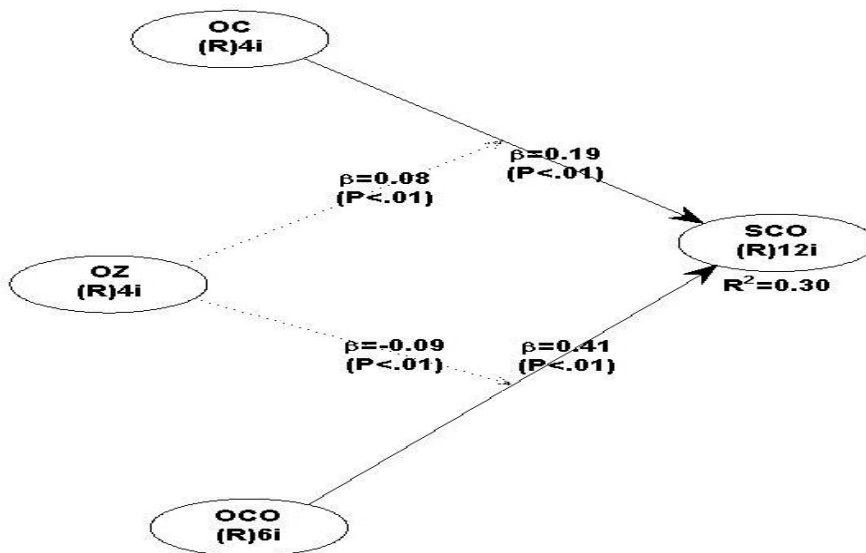


Figure 2. Estimated Model with moderation paths

Source: PLS output of the analysis

The validity of the model was evaluated with various fit indices. It was recommended that the ‘p’ values for both the average path coefficient (APC) and the average R-squared (ARS) be lower than 0.05. In addition, it was recommended that the average variance inflation factor (AVIF) be lower than 5 (Kock, 2010). It was found that all three fit criteria were met and the model had an acceptable predictive and the model well represented explanatory quality as the

data. All the factor loadings of the reflective indicators were found to be more than 0.5 with 'p' < 0.01. The composite reliability, Cronbach alpha and average variance extracted (AVE) were above the threshold limits. The model emerged as one with satisfactory value for R-squared and Q-squared being indicators for predictive validity. The square root of AVE for all constructs was found to be more than any of the correlations involving that latent variable. All these observations confirmed the reliability and validity of the constructs making it suitable to draw conclusions on causality.

5. HYPOTHESIS TESTING

The validity and reliability of the multi-item scales were determined before proceeding with the hypotheses testing procedures. Moderator regression analysis was used to test the hypotheses.

Since both main and interaction terms are incorporated into the regression equation for the analysis purposes the chances of multicollinearity is very high. Assessment of the variance inflation factors for the regression equation revealed that all the values were below 2.5 which was very much lower than the multicollinearity indicative value of 10 (Neter et al., 1990). The analysis shows that there are positive significant relationships between organization's customer and competitive orientations with sales person's customer orientation (OCO → SCO, $\beta = .41$, OC → SCO, $\beta = .19$ and both having $p < .001$).

Together they are accounting for 30% variation in sales person's customer orientation (SCO). Analysis of the effect of the moderator variable centralization of authority (OZ) on the above said relationships reveal that centralization of authority has got negative influence on the relationship between organization's customer orientation (OCO) with sales person's customer orientation (SCO) ($\beta = -.09$, $p < .01$) and positive influence on the relationship between organization's competitive orientation (OC) and sales person's customer orientation (SCO) ($\beta = .08$, $p < .01$). The hypotheses test results are summarized in table 2.

Table 2. Results of Hypotheses Testing

S No.	Hypotheses	β Value	Sig.	Result
H 1	Organization's customer orientation (OCO) has a positive influence on sales person's customer orientation (SCO).	.41	<.01	Accepted
H 1(a)	The strength of the positive relationship between organization's customer orientation (OCO) and sales person's customer orientation (SCO) will decrease with increasing levels of centralization of authority (OZ).	-.09	<.01	Accepted
H 2	Organization's competitive orientation (OC) has a positive influence on sales person's customer orientation (SCO).	.19	<.01	Accepted
H 2(a)	The strength of the positive relationship between organization's competitive orientation (OC) and sales person's customer orientation (SCO) will decrease with increasing levels of centralization of authority (OZ).	.08	<.01	Rejected

Source: compiled by the authors

6. DISCUSSION

The present study focused mainly on the market orientation of an organization and its influence on the orientation of the employees, especially the sales people, with specific reference to the financial services industry. The study results are in agreement with the evidence from other studies wherein the strong positive relationship between, the market orientation of the firm and individual employee orientation is observed. Market orientation is understood in two major dimensions i.e. customer and competitive orientations of the firm. The influence of customer orientation of the firm on individual employee orientation is found to be having the strongest influence. A major step in the adoption of market orientation by a firm is by framing of the right kind of policies which are customer focused at the organizational level. It is equally important to have a critical understanding of the competition by the organization, failing which the efforts to create superior value for the customer would be in vein. It is observed that in a highly competitive and near perfect homogeneous market like the financial services, the sales success would depend on the ability of the firm and its employees to be customer centric and responsive to the competition. This finding is supported by the research outcomes of Sarraf & Ellis (2006), Zhou et al. (2005) and Gebhardt et al. (2006).

If the employees, especially the customer contact employees, are not customer oriented, organizational level customer orientation is of no use. This is because, for the customer, the boundary spanning employees mainly the salespeople are the organization. If the salespeople are not customer oriented, and if they are not able to provide higher value for the customers than the competition, the performance of the organization would be affected. So agreeing with the results of the studies of Langerak (2003), Cano et al. (2004), Kirca et al. (2005) and Baker and Sinkula (2005), this study calls for having a customer-focused philosophy at the organizational level and customer oriented employees at the operational level, which would ensure a market-oriented image and enhance performance of the organization. The selling behavior of salespersons plays a vital role in the relationship development with customers. Therefore an analysis of diverse organizational characteristics that can influence the salesperson performance can contribute to better individual and organizational performance. Organizations can initiate programs and procedures for providing the necessary training in, and monitoring of, such behaviors may be a key constituent in developing a successful sales organization. In managing a sales organization, this finding may provide support for the efficacy of training and development in attempts to improve productivity.

The role of the style of decision making is also stressed through the present study. It is observed that there is negative influence of centralized decision making on the customer orientation of the firm as well as the employees. Since employees, especially the sales people have to take immediate decisions to cater to the requirements of the customers in the service sector; centralization of decision making would create delay and even to losing of the customer. Having pointed out the above-said observation, centralization would bring in standardized experience for the customers. When the organization frames its policies on competition, it would be advisable to have a centralized decision-making style which is evidenced from the positive influence of centralization of authority on the relationship between the competitive orientation of the firm and individual customer orientation. This standardization can bring in similar experience for the customers by the service providing employees by streamlining individual differences in decision making while addressing customer requirements.

7. LIMITATIONS AND FUTURE DIRECTIONS

Though this research work was carefully designed and executed it is not free from limitations. Sales people from banking and insurance sectors only were considered for the study though it constituted only a part of the industry. So, what we got from this analysis is only a partial perspective. Views of employees from other functional areas should also be surveyed in order to develop a more comprehensive picture.

The role of customer orientation of sales people have been investigated; yet, the researchers omitted the influence of sales orientation of sales people in the study. While these two are interrelated, the extent of moderation by the latter is unknown. This aspect could enrich a future investigation. The geographical location for the study was restricted to the state of Kerala in India for want of time and resources. The banking system and its customers show a wide diversity of India and a future study should draw samples from different geographical regions of the country.

This study could be replicated incorporating sales people from other sectors of the industry like non-banking financial institutions. Non-banking financial institutions are growing in number and size and customer orientation practices in the new age enterprises in this sector needs specific attention. It is also suggested that the role of sales orientation could also be investigated in future. Comparison between various organizations in a given sector (like among banks) might provide valuable insights on the role of sales people's orientation and its influence on individual performance specific to different sectors.

8. CONCLUSION

Most of the organizations engaged in the personal selling of their products and services are adopting the idea of relationship orientation in all their selling efforts. This strategic focus of organizations on long-term customer relationships suggests that, salespersons engaged in personal selling should behave more as professional consultative sellers, trying to provide information that is helpful to the customers. Authority delegation should be designed in such a way that it would facilitate effective and efficient addressing of customer challenges without losing the chance of providing consistent and similar experiences for the customers. Organizations and the management should realize this truth and be willing to facilitate the sales people to create satisfied customers by aligning organizational policies with individual level policies.

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