

ORGANIZATIONAL FACTORS THAT INFLUENCE SALESPERSONS' ATTITUDE TOWARDS CUSTOMER SERVICE IN THE FINANCIAL SERVICES INDUSTRY

Opportunities to generate innovation

FACTORES ORGANIZACIONALES QUE INFLUYEN EN LA ACTITUD DE LOS VENDEDORES HACIA EL SERVICIO AL CLIENTE EN LA INDUSTRIA DE SERVICIOS FINANCIEROS

Posibilidades de generar innovación

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Abstract

Literature has stressed the significant role of customer orientation in the success of a business firm. Customer orientation has been evaluated at two prominent dimensions, one at the organizational level and the other at the individual level. The strength of relationship between organization, sales person's customer orientation and supportive

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work environment can be affected by the organization's decision to regulate authority. This paper attempts to understand the influence organization's regulation of authority on nature of orientation at individual and organizational level and supportive work environment in the financial services industry.

Key Words: *Customer orientation; Supportive work environment; Centralization of authority; Moderation; Sales management.*

Resumen

La literatura ha subrayado el papel significativo de la orientación al cliente en el éxito de una empresa de negocios. La orientación al cliente se ha evaluado en dos dimensiones prominentes, una a nivel organizacional y la otra a nivel individual. La fuerza de la relación entre la organización y la orientación de los clientes de ventas y el ambiente de trabajo de apoyo, puede verse afectada por la decisión de la organización de regular la autoridad. Este trabajo intenta entender la influencia de la organización de la regulación de la autoridad sobre la naturaleza de la orientación a nivel individual y organizacional y ambiente de trabajo de apoyo en la industria de servicios financieros.

Palabras Clave: Clientes; Orientación; Ambiente laboral; Centralización; Autoridad; Gestión de ventas.

Introduction

Organizational success to a large extent is attributed to the efforts of its customer contact employees i.e. sales people. Many studies have recognised that customers, in today's competitive environment, have more information, improved value perceptions and expectations from the service providers (Roman et al., 2002).

In line with the changing scenario, many service provider companies have embraced customer oriented strategies for enhancing their performance. Customer oriented behaviour is understood as the application of the marketing concept at the employee customer inter-phase (O'Hara et al., 1991). Significance of customer orientation which reflects the marketing concept has been identified and studied equally at the firm level and individual sales person level (Hartline et al., 2000; Singh and Ranchhod, 2004). At the firm level, customer orientation with competitor orientation defines primarily a firm's market orientation (Kohli and 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, sales people play a decisive part in providing added value in the exchange process and forge extended relationship with customers (Leigh et al., 2001; Beverland, 2001). Even though organizations recognize the importance of customer orientation, the adoption of the same differ significantly (Boles et al., 2001; Brown et al., 2002).

Most of the employees, especially sales people agree to the statement that the work environment can be a potential source of stress but it is also seen that the care and support received from the co-workers can reduce the same to a great extent (Mohl et al., 1982; Stone et al., 1984). It is noted by researchers that centralization can have undesirable influence on the capability of a salesperson in undertaking unconventional problem solving methods which would diminish his skill in helping the customer (Jaworaski and 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).

In the light of the above argument, it would be exciting to examine whether degree of centralization intermingle with other organizational factors to determine salespeople's usage of customer-oriented selling. It is observed that extend of market orientation adopted by firms differ substantially between firms of emerging and developed markets (Anwar & Sohail, 2003). This aspect is more relevant for the financial market in India which is experiencing fluctuations due to changing environmental factors (Padmavathy, Balaji & Sivakumar, 2012). This paper tries to understand how orientation of the firm and work environment influence orientation of the sales person with varying degree of perceived authority delegation.

Conceptual Framework

The prominent role of buyer seller exchange relationship in the personal selling context has been thoroughly examined and deliberated in the marketing literature. Ingram (1990) contends that employment of customer oriented selling approach would be warranted by sales people if they were to meet the future challenges. With greater importance placed on relationship building, sales people would face more pressure in building stronger linkages with a valued customer base. To achieve these objectives sales people would require superior problem solving and affiliating skills in addition to territory management skills. To address these challenges organizations can adopt different orientations and customer orientation enjoys a preferred position

Studies propose that organization's degree of market orientation is consequential of the attitude of the management. It is anticipated that the influence of these environments can prompt sales people to be more customer oriented. In an extremely competitive market situation, sales people would be obligated to take spontaneous decisions to satisfy to the needs of their customers and retort to competitor actions. A degree of delegation of authority would provide a sales person the necessary flexibility to cater to these challenges effectively.

The most valued explanation for the important link between supportive work environment and positive job outcomes involves employee's conviction about the organizational values. If the organization can make an employee feel valued for the organization it is possible that the employees would be motivated to make other employees feel valued and thereby creating a supportive work set up.

Organization's Customer Orientation (OCO)

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. In a customer oriented firm, all the employees need to be aware of the effects of their actions on the welfare of the customers. Adoptions of customer orientation by sales people help the organizations in achieving profitable long term relationships (Hunter, G. K., & Perreault Jr, 2007). 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 specially 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 in favour of customer benefits. So it is argued that:

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

Supportive Work Environment (SWE)

The importance of the work environment and its influence on performance of the salesperson has been explored in detail by various researchers (Johston et al., 1989; Kohli, 1989). A unified work environment can encourage employees to be more supportive to one another and this can lead to the detection of novel methods to address customer challenges successfully. Organizations that have accomplished superior levels of market orientation have achieved it by adopting a market oriented philosophy and culture (Hartline et al., 2000). Salespeople who are engaged with such environment can rationally be anticipated to be more customer-oriented because of the influence of the environment. Studies indicate that supportive work atmosphere has constructive influence on job satisfaction and has undesirable relation with job stress (Babin and Boles, 1996). When customer contact employees perceive support from their work environment in designing efficient customer solutions their performance will improve and job stress would be reduced. It is explained that healthier co-worker support leads to better customer orientation and enhanced performance outcomes (Lindsey & Attridge 1989; Boles et al., 2001; Susskind et al., 2007). So it is proposed that:

H2: Supportive work environment (SWE) has a positive influence on sales person's customer orientation (SCO).

Moderating role of Centralization of Authority (OZ)

Role of authority delegation is crucial for the organizational success in dynamic markets. Encouraging sales people to make spot decisions ensures organizational success to a great extent in this scenario. But this move can diminish the consistency of the experiences for the customers. Researches in this field indicate that centralization of authority can affect customer oriented selling style in an unhelpful manner (Boles et al., 2001).

Organizations culture and management style would determine the degree of customer orientation of its sales people. When sales people respond to competitor challenges in aggressive markets, taking a judgmental call without the approval of the supervisor are likely. With fluctuating financial markets, like India this could be anticipated. A highly centralized authority structure would restrain the drive of sales person to resort to customer oriented selling. Though centralization can bring in consistent experiences for the customers, market oriented organizations are accepting delegation of authority (Boles et al., 2001; Van der Voet, 2013). So it is argued that:-

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).

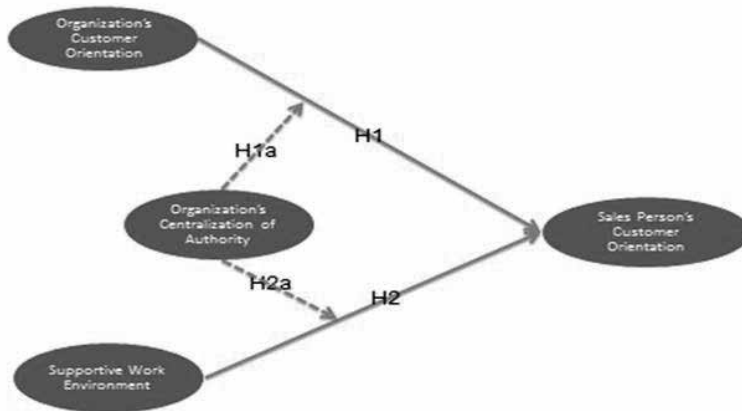
The place of work can be a setting that encourages fostering of relationships with others (Hodson, 2001; Mirowsky et al., 2003). It is likely that at the work place, employees share

the thought and anticipations as well as their experiences with co-workers. The similarities in the experiences shared by the co-workers help the employees to have distinctive capabilities to identify with each other and develop close associations (Korczyński, 2003; Lively, 2000; Rumens, 2010; Thoits, 2011). Even though there is considerable indications to propose that social ties and social support are advantageous, it is seen that these resources are not disseminated uniformly (McPherson et al., 2006; Schieman, 2005; Umberson et al., 2010).

The construct of centralization bring out the hierarchical nature of the organization and is considered a primary characteristic of any firm. Research in this field explains that centralization has got a reverse relationship with information utilization (Deshpande et al., 1982; Hage et al., 1970; Zaltman et al., 1973). A highly supportive work setting facilitates sharing of knowledge, provide back-up and encouragement among co-worker (Zhou et al., 2007) and a centralized decision making structure would restrict the same. So we propose that:-

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

Figure 1. Theoretical Model



Source: Developed by Authors

Methodology

The study is part of a larger research project, aimed at comprehensively understanding how organizational factors influence a salesperson’s customer orientation. In this segment of the project, we considered in particular how an organization’s centralization of authority moderates the main relationships, in the context of insurance companies and banks (both

public and private). 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 procedure for filling in the questionnaires and doubts of the sales people were explained and clarified. Collection of data at different time and ensuring the collection of data from not more than two branches a day were adopted as control measures. Supervisors (Team leaders, Development officers and Asst. Managers) of sales teams were contacted to ensure the accuracy of the sales data. 87 responses were eliminated from the final data set on supervisor suggestions. A total of 331 responses (244 incomplete responses and 87 responses suggested by the supervisors) were omitted and 1106 usable responses were obtained and used for the study. The data collection was completed within 7 months (October 2014 to March 2015). Harman's single-factor test was employed to assess common method effect. The test has obtained a value of 22.295% for its single factor extraction sum of squared loadings. The reliability and validity tests of the data fetched acceptable results.

Table (1) –Validity and Reliability Scores

S No.	Consideration	OCO	SWE	OZ	SCO	OZ*OCO	OZ*SWE
1	Cronbach alpha coefficient	.921	.758	.796	.910	.935	.884
2	Composite reliability	.938	.848	.868	.925	.941	.902
v	Average variance extracted	.717	.587	.625	.516	.404	.371
4	Full Collinearity VIF	1.468	1.278	1.124	1.481	1.177	1.166
5	Effect sizes of path coefficient (For paths ending at SCO)	.416	.230	NA	NA	-0.093	.106
6	Convergent validity	Since all 'p' values <0.05; loadings >0.5; cross loadings <0.5, convergent validity is established.					
7	Discriminant validity	As square root of average variance extracted for all the variables was found to be higher than any of the correlations involving variables, discriminant validity is established.					
8	Predictive validity	Established a Q-squared coefficient of .349 for SCO					
OCO-Organizational Customer Orientation, SWE- Supportive Work Environment, OZ- organization's Centralization of authority, SCO – Sales Person's Customer Orientation							

Source: Compiled by the authors

Results

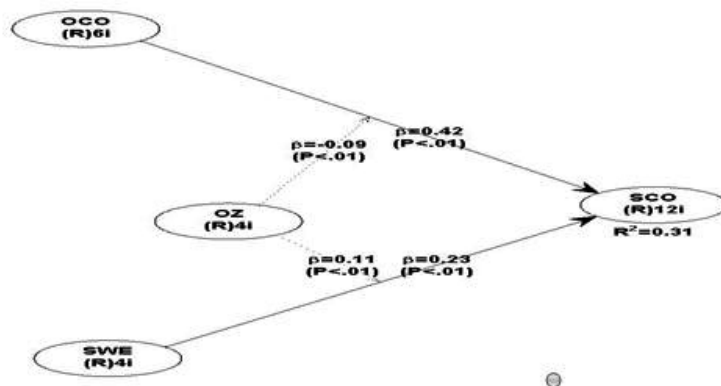
To analyse causal relationships between constructs used in the study, the structural equation modelling (SEM) approach was adopted. SEM is a statistical procedure for testing and estimating those causal relationships based on statistical data and qualitative causal assumptions. SEM is a confirmatory technique used to establish whether the model developed for the research is applicable for data. The SEM can be divided into two parts. The measurement model is the component which associates measured variables to latent variables whereas structural model is the section that connects the latent variables to each other. The analysis component of SEM tries to combine the measurements or the

measurement model and the hypothesized causal paths also known as the structural model, into a concurrent estimation. SEM would examine many stages of independent and dependent variables including, the error terms, into one cohesive model. This amalgamated measurement and structural model is then calculated in PLS, and the results are offered as one unified model in which the path estimates of both the measurement and the structural models are obtained as a whole. This procedure allows a superior estimation of both measurement and structural relationships PLS. These properties and procedures make the estimates provided by SEM healthier than those produced by linear regression.

As the present study comprises of a hypothesized model that is to be evaluated for the best fit of the data, SEM is considered to be the appropriate analysis tool as this can generate a more comprehensive overall goodness-of-fit. Analysis of the research model was done using the Partial Least Square (PLS) based software, Warp PLS 5.0. The estimated model with path coefficients and corresponding 'p' values are incorporated as Fig.2. The validity of the model was assessed using different fit indices. Kock, (2010) suggested that the 'p' values for the average path coefficient (APC) and the average R-squared (ARS) should be lower than 0.05. It was also recommended that the average variance inflation factor (AVIF) be lower than 5. These criteria were met by the present model. It is seen that factor loadings of the indicators were found to be more than 0.5 with 'p' < 0.01. The values for composite reliability, Cronbach alpha and average variance extracted (AVE) were above the prescribed limits. Acceptable R-squared and Q-squared values indicate predictive validity of the model. The square root of average variance extracted for all the variables were found to be higher than any of the correlations involving that variables.

All the above results confirm acceptable reliability and validity of the constructs allowing drawing conclusions on causality.

Figure (2) - Estimated Model with moderation paths



Source: SEM Output

Hypothesis Testing

The validity and reliability of the multi-item scales were determined before proceeding with the hypotheses testing procedures. Regression analysis involving moderator variable 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.

Evaluation of the variance inflation factors for the regression equation shown that all the values were below 2.5 which was very much lower than the suggestive value of 10 for multicollinearity (Neter et al., 1990). The analysis shows that there are positive significant relationships between organization's customer orientation, supportive work environment and sales person's customer orientation (OCO \rightarrow SCO, $\beta = .42$, SWE \rightarrow SCO, $\beta = .23$ and both having $p < .001$). Together they are accounting for 31% 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 Supportive work environment (SWE) and sales person's customer orientation (SCO) ($\beta = .11$, $p < .01$). The hypotheses test results are summarized in table (2).

Table (2) – Results of Hypotheses Testing

S No.	Hypotheses	Value	Sig.	Result
H 1	H1: There is a positive relationship between Organizations customer orientation and Sales persons customer orientation (SCO)	.42	<.01	Accepted
H 1(a)	H1(a): The strength of the positive relationship between organizations customer orientation (OCO) and sales persons customer orientation (SCO) will decrease with increasing levels of centralization of authority(OZ).	-.09	<.01	Accepted
H 2	H2: There is a positive relationship between Supportive work environment (SWE) and sales persons customer orientation (SCO).	.23	<.01	Accepted
H 2(a)	H2(a): The strength of the positive relationship between supportive work environment (SWE) and sales persons customer orientation (SCO) will decrease with increasing levels of centralization of authority(OZ).	.11	<.01	Rejected

Source: Compiled by the authors

Discussion

The study attempted to understand the influence of orientation at the firm and individual level along with supportive work environment and their implications on customer orientation of the salesperson in the financial services sector. It is observed that organization's customer orientation has a strong positive influence on sales person's

orientation.. This explains the need for aligning the organizational policies with the individual policies. When organization is able to frame their policies which are in tune with their employees, organizational performance would increase in the market place. 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 to the results of the studies of Langerak, (2003); Cano et al. (2004); Kirca et al. (2005) and Baker et al.(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 role of style of decision making is also stressed through the present study. It is observed that there is adverse 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 loosing of the customer. A reasonable control with flexibility to accommodate customer requirements would be a suitable proposition in the relationship building context. Supportive work environment fosters improved relations among employees and helps individuals to perform better in their job.

The present study observes a positive relationship between centralization of authority and the relationship between supportive work environment and sales person's customer orientation. When the organizational goals and the individual goals are aligned optimally, improved performance outcomes of an employee would be valued more by the organization as it is the desired goal of the organization also.

Employees will experience a feeling of importance in the organization under such circumstances which would help them to perceive their job as more meaningful. Centralization of authority may bring in the goal alignment among the organization and employees in a better manner which justifies the positive influence of centralization of authority on supportive work environment and sales person's customer orientation.

Conclusion

Centralization of authority helps organizations to provide similar experiences for its customers. But in a relationship context the salespeople would cater to individual customer requirements and respond accordingly. Centralized decision making can prove to be a major handicap in this scenario. Organizations should decide on a judicious mix of delegation and centralization of authority to tide over this difficult situation.

Designing programmes for improving relationship among employees would benefit organization in the long run as this would help employees to perform better in their job. When organizations value the efforts of their employees, they would feel important for the organization. This feeling would help them to value each other better which would improve the perception regarding the organizational climate.

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