

Marketing Culture in Sri Lankan Service Firms: Special Reference to Commercial Banks in Financial Service Sector

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Abstract

The contribution from the service sector to Gross National Production (GNP) is one of the indicators of national development. High contribution from the service sector reflects that the country is moving toward its development. Currently, the services sector in Sri Lanka generates more than half of the GDP and provides employment for three million people, (43 per cent of the total employed). And the services sector grew by 7.7 percent contributing 70 percent of overall growth (Central Bank Annual Report, 2007). This reflects the high performance of the service firms. The established literature suggests that marketing culture is central for high performance of the services firms (e.g. Day, 1994; Chang and Chen, 1998; Kumar et al., 1998; Han et al., 1998; Voss and Voss, 2000). Therefore, the importance of a firm's marketing culture has received considerable interest in the past few years from both researchers and practitioners (see Parasuraman, 1986; Schneider and Bowen, 1985). However, no research has been conducted in Sri Lanka to study the degree of existence of marketing culture in Sri Lankan service firms. This is a serious omission. Therefore, the purpose of this paper is to study the *degree of existence of marketing culture in Sri Lankan Service Firms. Special Reference to Commercial Banks in Financial Service Sector*. This study applies Webster's model (1995) in assessing the existence of the marketing culture. Public sector commercial banks and local private sector commercial banks, which are registered under Central Bank, were selected for study. All local commercial banks were studied in this research. The data were collected through structured questionnaire using personal interviews. The result discloses that the existence of marketing culture in commercial banks is at moderate degree. The findings of this study are useful for making suggestions to enhance the

marketing culture of commercial banks that will be useful in improving their performance.

Key words: Marketing Culture, Service Firms , Gross National Production

1. INTRODUCTION

The service sector contribution to Gross Domestic Product (GDP) of a country is one of development indicators. According to Fitzsimmons and Fitzsimmons (1994) no economy can function without the infrastructure that service provide in the form of transportation and communications and without government services such as education and health care. However, as an economy develops, service becomes even more important, and soon the vast majority of the population is employed in service activities. Also, they stated that services lie at the very hub of economic activity in any society. Fitzsimmons and Fitzsimmons, (1994) in writing about the role of the service sector in world development formulated the economic model which explains the significance of the service sector for the development of a country. Similarly, the faster growth and rising share of the services sector in the GDP of a country, in tandem with the increase in per capita income, has been observed in the development process of developed as well as developing countries. Currently, the services sector in Sri Lanka generates more than half the GDP and provides employment for three million people, 43 per cent of the total employed. Furthermore, the sector grew by 7.7 percent contributing 70 percent of overall growth (Central Bank Annual Report, 2007). Furthermore, the service sector contributes to economy significantly as it influences the production, distribution and consumption of the economy (Central Bank Annual Report, 2007). More specifically, the number of service activities: transport, storage and communication; wholesale and retail trade; banking, insurance; and real estate, has become more diversified and favored to a growth in the consumption of these services which, in turn, has been modified according to environmental elements and consumers' preferences. Further, the Central Bank (2007) identifies the service sector as the most effective sector for being in the development path of the nation as the services sector continued as the main driving force in the economic recovery. This was enabled by a continuation of the high growth momentum in telecommunications and financial services, and accelerated recovery in trade, tourism and

port services. According to the Central Bank annual report, 2006 announcement, developing strategies for enhancing performance in service sector is an essential requirement, as it will be benefited to the nation at large.

Further, being agreed with the central bank classifications, service sector composes to six main services: Transport, storage, communication; wholesaling and retailing trade; banking, insurance and real estate; ownership of dwellings; and public administration. Among them central bank report (2007) discloses that the banking, insurance and the real estate sector recorded the highest growth of 10.6 per cent. The growth in the banking sector by 15.3 per cent was mainly responsible for the highest growth. It discloses the significance of financial sector, mainly the banking sector, for the development of the country. Therefore, the financial service sector was selected for this study.

Further, the established literature suggests that market orientation is central for performance of any business firm (e.g. Day, 1994; Chang and Chen, 1998; Kumar et al., 1998; Han et al., 1998; Voss and Voss, 2000). In other words, the performance of service sector, the main drive for the development, is mainly determined by the market orientation strategies. According to Day (1994) there are ample evidences for the market orientation-performance link in the context of service industries. More specifically, Han et al., (1998) support the same conclusion through their study in banking sector. In contrast, some of the literatures disclose a mixed effect of market orientation on business performances. For instance Narver and Slater (1990) have found out that there was a mix effect of market orientation on business performance with the context of commodity and non-commodity market. Some studies found out that market orientation influences the performance through innovation and learning culture. For instance, Han et al. (1998) have found out that market orientation has a positive effect on performance through technical and administrative innovativeness based on banking sector data. Further more, several researchers have identified marketing culture, a part of market orientation, as one of the influencer of business performances. Therefore, the importance of a firm's marketing culture has received considerable interest in the past few years from both researchers and practitioners. However, no research has conducted in Sri Lanka to study the existence of marketing culture in Sri Lankan service firms. Further, according to

Central Bank Annual Report (2006 and 2007) commercial banking sector has been identified as one of the important sector though it has not been considered for much published research in Sri Lanka. This is a serious omission. Therefore the purpose of this paper is to study the *existence of marketing culture in Sri Lankan Commercial Banks*.

2. LITERATURE REVIEW

2.1 Culture

In the past few years, the construct of culture, or more specifically, organization culture, has been put forth in the popular and scholarly literatures. Although the empirical literature is sparse, many conceptualizations of culture have been written (Thompson and Wildavsky, 1986). There is however, an obvious common element running through the various definitions. According to Webster (1992); culture is defined as a pattern of shared basic assumptions that the group learned as it solved its problems of external adaptation and internal integration, that has worked well enough to be considered valid and, therefore, to be taught to new members as the correct way you perceive, think, and feel in relation to those problems. Further, organizational culture refers to the unwritten policies and guidelines, to what has been formally decreed and to what actually takes place in a firm; it is the pattern of shared values and beliefs that help individuals understand organizational functioning and thus provides them with norms for behavior in the firm (Deshpande and Webster, 1989). Thus, organizational culture focuses attention on the nebulous, informal, and hidden forces within a firm-force that exert a tremendous influence on the behavior and productivity of its employees, perhaps more so than formal, written policies or guidelines (Schneider, 1980). Simply, culture is a set of shared assumptions and understandings about organizational functioning. So the construct of culture is very important for an organization. In the business arena, evidence has confirmed that companies which put emphasis in key managerial components, such as customers, stakeholders, and employees, and leadership, outperform those that do not have these cultural characteristics (Kotler 1996; Wagner & Spencer, 1996).

Organizational culture refers to the written, formally decreed, and what actually takes place; it is the pattern of shared values and beliefs that help individuals understand organizational functioning and thus provide them norms for behavior in the organization.

Thus organizational culture focuses attention on informal, hidden forces within a firm- forces that exert tremendous influences on the behavior and productivity of its employees, perhaps more so than formal, written policies or guidelines (Sin and Tse, 2000)

2.2 Types of Organizational Culture

According to Deshpande et al (1993), there are four types of organizational cultures. They are;

- Clean culture: - Emphasis on loyalty, tradition, and internal maintenance could lead to a lack of attention to changing market needs.
- Adhocracy culture: - Emphasis on innovativeness, entrepreneurship and risk taking.
- Hierarchy culture:- Emphasis on predictability and smooth operations within a bureaucratic organization, to contribute to relatively unsatisfactory business performance.
- Market culture :- Emphasis on competitive advantages and market superiority, is likely to result in the best business performance

Main characteristics of each type of these cultures are given in table 2.1.

Table 2.1: types of cultures

Characteristics	Clean Culture	Adhocracy Culture	Hierarchy Culture	Market Culture
Dominant Attributes	Cohesiveness, participation, teamwork, sense of family	Entrepreneurship, creativity, adaptability	Order, rules and regulations, uniformity	Competitiveness, goal achievement
Leader style	Mentor, facilitator, parent-figure	Entrepreneur, innovator, risk taker	Coordinator, administrator	Decisive, achievement-oriented
Bonding	Loyalty,	Entrepreneurship,	Rules, policies	Goal orientation,

	tradition, interpersonal cohesion	flexibility, risk	and procedures	production, competition
Strategic Emphasis	Toward developing human resources, commitment, morale	Toward innovation, growth, new resources	Toward stability, predictability, smooth operations	Toward competitive advantage and market supenority

2.3 Importance of Organizational Culture

Several scholars recently have begun to recognize the importance of organizational culture in the management of the marketing function. For example, organizational culture concepts have been included in a model of selling effectiveness (Weitz et al., 1986). Growing concern for issues of implementation in marketing strategy and the development of a customer orientation within firms is also raising questions specifically to organizational culture. In the past few years, a few researchers have begun an analysis of the linkage between culture and the marketing of services (Parasuraman, 1986). Due to the unique characteristics of services (i.e. intangibility, inseparability of production and consumption, perishability, and variability), the nature of the culture of a service firm is particularly important and worthy of attention.

Specifically, an exploration into the culture of a firm is considered important since it has been shown that culture (Webster 1992)

- Provides the central theme around which employees' behavior can coalesce (Gregory, 1983)
- Is the critical key which strategic managers might use to direct the course of their firms (Smircich, 1983)
- Provides a pattern of shared values and beliefs, the norms for behavior, and a form of control of employees.

- Influences productivity, the manner in which the firm copes with the various aspects of the external environment and newcomer socialization (Schneider et al, 1983)
- Aids in understanding the characteristics of interviewees who would do well in the firm (Downey, 1987) and
- Establishes the rationale for “do’s and don’ts” of behavior (Harrison, 1972).

2.4 Marketing Culture

Marketing culture is that component of a firm’s overall culture that refers to the pattern of shared values and beliefs that help employees understand and “feel” the marketing function and thereby provides them with norms for behavior in the firm. It refers to the importance the firm as a whole places on marketing and to the way in which marketing activities are executed in the firm. Marketing culture can be defined as cultural conceptualization of market-orientation. Webser (1990) defines marketing culture “the pattern of shared values and beliefs that helps individuals understand the marketing function and thus provide them with norms for behavior in the firm. Wester (1993) referred to the unwritten, formally decreed and what actually takes place in a marketing context, it is the patter of shared values and belief that helps individuals understand the marketing function and thus provides them with for norms for behavior in the firm. Thus Webster has defined the marketing culture as a multifaceted construct that encompasses the importance placed on service quality, interpersonal relationship, the selling task, organization, internal communications, and innovativeness (Webstor, 1993). For example, a type of marketing culture is one that stresses professionalism among employees from top management to operational positions. Employees, as well as customer, should be able to detect or “feel” such a culture both directly and indirectly (e.g. by observing the apparent importance placed on punctuality, professional dress and conduct, organization, etc.). Another type of marketing culture is one that concentrated on implementing the most recent innovations relevant to that particular industry. Yet, another might focus on the continuous monitoring and improving of the quality of established practices. In other words, market culture can stem from any combination of differential weights placed on these various dimensions. Webster’s marketing culture

dimensions has been developed based on rigors process and tested other regions in the world (McNeil, 1993). Webster's culture scale consists of six dimensions together with 34 indicators. This is discussed in details in chapter 03.

2.5 Market Oriented Culture Vs Marketing Culture

It is worth to mention here that some authors distinguish between "market oriented culture" and "marketing culture". One such a distinction is stated by Harris (1998) "A market oriented culture is organizational wide or dominant whereas a marketing culture need not necessarily be market oriented". In contrast, including the same author, Harris and Ogbonan (1999) states "marketing and general management theorists tend to use the labels "market oriented culture", "marketing culture" and customer culture synonymously to infer an organizational culture focused on the market". But for the present research Webster's (1993) definition of marketing culture is adhere.

2.6 Marketing Culture and Market Orientation

The concept of marketing culture should not be confused with market orientation. The implementation of marketing concept called as market orientation. The literature discloses diverse definitions for marketing concept. (For instance, Kotler 1988), Deshpande and Webster (1989) hold a broader view and note that marketing concept as a distinct organizational culture. Marketing concept is a fundamental shared set of beliefs and values that put the customer in the center of the firm's thinking about strategy and operations. They highlight the centrality of organization culture in addressing the marketing issues (Narver and Slater 1990). But, marketing culture means more fundamental concept: it can focus on marketing concept, on innovation, on technical advancement and the like (Webster 1992). Marketing concept emphasizes profitability , profitability is expected to be the consequence of a strong, appropriate, and consistent marketing culture (Webster 1992). Market orientation is part of a more deeply rooted and pervasive culture (Day 1994).

2.7 Importance of Marketing Culture in Service Firms

Scholars have begun to recognize the importance of organizational culture in the management of the marketing function. Service industry is characterized by a high degree of intangibility, making it very important for the company to establish good relationship with customers by providing them with quality services. Webster (1992), pointed out that developing a service oriented organizational culture is a means of creating and enhancing the good interactive marketing performance needed for implementing a relationship marketing strategy. They always put customer service ahead of low cost. That is really essential for a service firm. Further, it is common truth that high quality service is heavily dependent on a team of highly motivated staff with a cohesive set of values aiming at customer satisfaction, whether or not a company can communicate clearly to its employees the company's customer-oriented values would directly affect the quality of the services provided, and this in turn will affect the performance of the company. Webster (2001), suggest that an appropriate and consistent organizational culture is a key factor in the successful marketing services of services. Since services possess distinctive characteristics which present service organizations with unique problems, the traditional methods of marketing and of ensuring quality cannot readily be applied to services.

Webster (1992) stated that marketing culture of a service firm refer to the way marketing "things" are done in the firm. He pointed out another reason for the significance of marketing culture in a service firm. That is " the marketing culture is particularly important for the service firms is that the simultaneous delivery and receipt of services brings the employees and customers physically and psychologically close. Therefore, marketing culture is very important to a service firm.

3. METHODOLOGY

3.1 Conceptual Model

The purpose of this study is to examine *existence of marketing culture in Sri Lankan Service Firms*. Theoretical framework developed by Webster (1993) was used to examine the existence of marketing culture in commercial banks. According to Webster, six dimensions, viz, ServiceQuality (08 items), Interpersonal relationship (05 items), Selling task (07 items), Organization, (05 items), Internal Communication (06 items), and

Innovativeness (03 items), were used to assess the marketing culture in Sri Lankan commercial banks.

3.2 Research Approach

A cross sectional research design was used to collect data for the study. The authors developed and administered a structured questionnaire. All variables of interest were measured through respondents' perceptual evaluation on a five point Likert scale; the response categories for each item were anchored by 1 (strongly agree), 3 (neither agrees nor disagrees) and 5 (strongly disagree).

3.3 Unit of Analysis and Sample

In this study, unit of analysis was financial service firms. Managers were considered as the proxies for the same. Thirty (30) senior managers were selected from commercial banks. Public and private local commercial banks registered under Central Bank of Sri Lanka were studied, representing the entire population of local commercial banks. Further, all companies are assumed to be operating in the same environmental context as all companies are focused towards the same mission of the nation.

3.4 Decision Criteria

The mean scores of the measurement of marketing culture (MC) was calculated to determine the degree to which MC is applied by the commercial banks. The standard which was used as the decision criteria is given in table 3.1.

Table 3.1 (a): Decision Criteria for MC

Mean Value	Standard
1 - 3.4	Low degree of existence
3.5 - 5	Moderate degree of existence
5.1 - 6	High degree of existence

4. FINDINGS /DISCUSSION

This study examines the existence of marketing culture in commercial banks of Sri Lanka. Webster's model was used to assess the existence of marketing culture. Validity of the model is assured. It is discussed as follows.

4.1 Validation of Measurement Properties

Validity refers to the extent to which an instrument measures what it is supposed to measure and a measuring instrument is valid when it does what is intended to do. Validity can be measured through different forms such as unidimensionality, content validity, convergent validity, and construct validity (Sekaran, 1993).

4.1.1 Unidimensionality

Unidimensionality is the degree to which items represent one and only one underline construct. This research uses a measurement scales developed on priory basis. Factor Analysis was performed by taking each dimension at a time. The items related to the each dimensions of marketing culture is highly loaded to the respective dimension arrived at priory ensuring its unidimensionality.

4.1.2 Reliability

A measuring instrument is reliable if it consistently yields similar results at repeated administrations. Therefore, the questionnaire of this study had to be tested to see whether it yields similar results in repeated administrations. Reliability refers to a measure's stability and/or consistency across time (Dunn, 2001). It is how well the instrument consistently and stably measure whatever the concept it measures. To ensure the reliability of the questionnaire, using test – retest method tested it. According to Sekaran (1993), at least two different times the instrument should produce the same results if it is to be reliable. The same instrument was administrated to the same group in two or more occasions. The correlation of sets of scores of different administrations was calculated. The degree of correlation is known as the reliability coefficient. Here the most important factor is the time interval between different administrations; too short as interval can increase the likelihood of true rating changes. In the present study depending on the perception of the respondents a two - week time interval was chosen between two administrations to minimise the demerits inherited in test – retest method. This article is published from the initial results. Internal consistency is the other important aspect should be assured. This type of reliability was tested through Cronbach's Alpha. The

result table 4.1 shows that standardized Cronbach's Alpha of constructs exceeds the criterion (0.7) assuring the internal consistency or construct reliability.

Table 4.1 : Reliability Statistics

Constructs/ Performance Indicators	Cronbach's Alpha Based on Standardized Items	N of Items
Marketing Culture	.950	34

4.1.3 Content Validity

Content validity was ensured through a rigorous literature review which helped to develop an adequate and representative set of items that tap the domain of Marketing Culture as closely as possible. The detail of the literature is discussed above.

Further, the questionnaire provides an adequate coverage by embodying an adequate number of items that represent variables of interest ensuring the content validity of the instrument. In constructing the questionnaire, serious thought was given to identify the variables, which were mostly related to the research problem and objectives. Indicators or elements were developed by operationalising the variables. Content validity is concerned with the representativeness or sampling adequacy of the content of the measuring instrument, such as the items or questions it contains. As such content validity of the questionnaire was protected by embodying sufficient number of question items related to all the variables of interest in this study.

4.1.4 Convergent Validity

Convergent Validity, an assessment of the consistency in measurement across multiple operationalizations, was assessed through paired sample correlations for Marketing Culture. The results of the test are given in table 4.2. The results show the assurance of convergent validity.

Table 4.2 : Results of Paired Samples Correlations for Marketing Culture

	N	Correlation	Sig.
Pair 1 TotalSQ & TotalMktCul	90	.940	.000
Pair 2 TotalIC & TotalMktCul	90	.888	.000
Pair 3 TotalIN & TotalMktCul	90	.878	.000
Pair 4 TotalOR & TotalMktCul	90	.751	.001

Pair 5	TotalIR & TotalMktCul	90	.847	.000
Pair 6	TotalST & TotalMktCul	90	.875	.000

4.2 Findings and Discussion

4.2.1 Normality Test

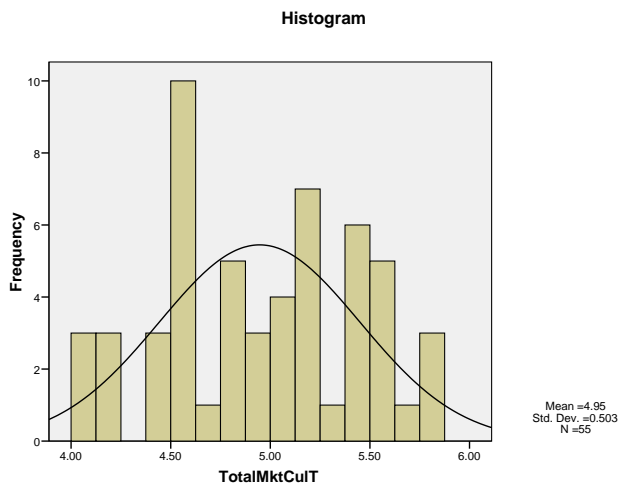
Before starting the analysis, normality of the variable was measured. Also, as a central tendency, mean, standard deviation and dispersion were derived and the results are given in the table 4.3.

Table 4.3: Statistics of the Distribution of Marketing Culture

TotalMktCulT		
N	Valid	90
	Missing	0
Mean		4.9462
Std. Error of Mean		.06789
Median		4.9879
Mode		4.09(a)
Std. Deviation		.50346
Variance		.253
Skewness		-.012
Std. Error of Skewness		.322
Kurtosis		-.995
Std. Error of Kurtosis		.634
Range		1.75
Minimum		4.09
Maximum		5.84
Sum		272.04

a Multiple modes exist. The smallest value is shown

Figure 4.1 : Histogram of the Marketing Culture



4.2.2 Degree of Marketing Culture in Sri Lankan Commercial Banks

Then, the degree of marketing culture in Sri Lankan Commercial Banks was calculated.

The result is given in table 4.4.

Table 4.4: The mean value of Marketing Culture of Sri Lankan Commercial Banks

TypeB	TotalMktC uIT			TotalMktC uIT				
com	Mean	5.2055	PABC	Mean	4.9170	DFCC	Mean	5.2451
	N	12		N	7		N	7
	Std. Deviation	.59473		Std. Deviation	.19988		Std. Deviation	.26538
boc	Mean	4.6594	HSBC	Mean	5.4012	NT	Mean	4.5476
	N	12		N	8		N	12
	Std. Deviation	.55790		Std. Deviation	.04939		Std. Deviation	.04173
sam	Mean	4.9999	Peoples	Mean	5.1475	HNB	Mean	4.7883
	N	10		N	12		N	10
	Std. Deviation	.20178		Std. Deviation	.43619		Std. Deviation	.63392

However the total mean value of marketing culture is 4.9462 with the standard deviation of 0.50346. Further, commercial banks were categorized into two groups, viz, private banks and public banks, based on their ownership. Degree of MC is derived for each of the groups. The result is given in table 4.5

Table 4.5 : Mean Values of Constructs by Categories

Owner		TotalMktCuIT
private	Mean	4.9743
	N	66
	Std. Deviation	.49627
public	Mean	4.7814
	N	24
	Std. Deviation	.54824
Total	Mean	4.9462
	N	90
	Std. Deviation	.50346

According to the results, the degree of MC in private banks reports relatively a higher degree compared to that of public banks. Degree of MC in private banks is 4.9743 and in public banks, it is 4.7814. According to the decision criteria, all mean values of MC in both private and public banks are in between 3.5 and 5.1 (threshold for category) reporting the moderate degree.

One sample t -test was performed to examine whether the statistical significance difference exists among different categories. Table 4.6, which highlights the results of the test, discloses that the difference between the observed mean values and the threshold mean value is statistically significant for both MC at the $p \leq 0.05$. And the mean values of MC in both public and private banks exceed the lower boundary of moderate category (i.e.3.5); but only private exceed the upper boundary of the moderate category (i.e.5.1). It suggests that the degree of MC in public sector commercial banks is at moderate level while private sector banks records a higher degree of MC (Table 4.6).

Table 4.6 (a) : Results of One-Sample Test : MC

	Test Value = 3.5					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
	Lower	Upper	Lower	Upper	Lower	Upper
Private	20.366	75	.000	1.47426	1.3286	1.6200
Public	6.611	12	.000	1.28140	.8231	1.7397

Table 4.6 (b) : Results of One-Sample Test : MC

	Test Value = 5.1

	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
	Lower	Upper	Lower	Upper	Lower	Upper
Private	1.737	75	.089	.12574	.2714	.0200
Public	1.644	12	.144	.31860	.7769	.1397

4.2.3 Variance Marketing Culture in commercial banks

The above discussion discloses that the degree of MC in public sector commercial banks is at a moderate level while it is at a higher level in private banks. Then, the researchers studies whether the degree of MC is varies among the banks. To achieve this purpose One Way ANOVA was performed to test the statistical significance of the mean differences among the banks. The results given in table 4.7. It reveals that significant differences exist among the degree of MC in commercial banks (the F value is significant at the $p \leq 0.01$).

Table 4.7: Results of One Way ANOVA test for Marketing Culture

TotalMktCult

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.154	1	.154	7.003	.021
Within Groups	14.433	88	.153		
Total	14.687	89			

5. CONCLUSION AND RECOMMENDATIONS

The purpose of the study is to study the *existence of marketing culture in Sri Lankan Service Firms: special reference to commercial banks in financial service sector*. All public and private sector local commercial banks were studied in this study. Senior managers of the selected banks were the proxies. Webster's model was used to assess the marketing culture of commercial banks. The results suggest that marketing culture exist in most of the commercial banks though it is at moderate degree. Further, the result shows that the degree of marketing culture is dissimilar among different banks. Also, it discloses that degree of marketing culture in private sector commercial banks is relatively higher than that of public sector commercial banks. Therefore, the degree of MC of commercial banks in Sri Lanka is recommended to improve as the study found out that its degree is at moderate level. Further, it is recommended to improve the degree of MC in

Sri Lankan commercial banks through interpersonal relationship, service quality, selling task, organization of activities, internal communication, and innovativeness.

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