CHAPTER 4

Customer Orientation: A Multivariate Analysis

4.1 INTRODUCTION

An organisation in the market economy survives by producing goods and services that persons are keen and capable to buy. Accordingly, ascertaining customer demand is vital for an organisation's future feasibility and even existence as a going apprehension. Many companies today have a customer focus (or customer orientation). This implies that the organisation focuses its activities and products on customer demands. Generally, there are three ways of doing this: the customer-driven approach, the market change identification approach and the product innovation approach.

In the customer-driven approach, Customer wants are the drivers of all strategic marketing decisions. No strategy is pursued until it passes the test of Customer research. Every aspect of a market offering, including the nature of the service itself, is driven by the needs of potential Customers. The starting point is always the Customer. The rationale for this approach is that there is no reason to spend R&D funds developing products that people will not buy. History attests to many services that were commercial failures in spite of being technological breakthroughs.

Some qualifications or caveats for customer focus exist. They do not invalidate or contradict the principle of customer focus; rather, they simply add extra dimensions of awareness and caution to it.

The work of researchers on disruptive technology has produced a theoretical framework that explains the failure of firms not because they were technologically inept (often quite the opposite), but because the value networks in which they profitably operated included customers who could not value a disruptive innovation at the time and capability state of its emergence and thus actively dissuaded the firms from developing it. The lessons drawn from this work include:

Assisting the customers to take the proper purchase decisions which would satisfy their needs and wants is considered to be an important part of the salesperson's / serviceperson's function (Saxe & Weitz, 1982; Spiro & Weitz, 1990; Thakor & Joshi, 2005). In the field of marketing, we come across two selling strategies; customer-oriented selling (or customer orientation) and sales-oriented selling (or sales orientation). These two orientations in marketing differ both in terms of their ultimate goal and the ways used to achieve those goals. Customers have preferences both in the immediate as well in the long term modes. Typically, short-term preferences (or wants) are felt and clearly explained whereas long-term preferences (or needs) tend to remain dormant (Thakor & Joshi, 2005). A customer-oriented salesperson aims to expose and satisfy these dormant needs. Saxe & Weitz (1982) have stated, "highly customer oriented salespeople avoid actions which sacrifice customer interest to increase the probability of making an immediate sale." The objective of sales orientation, by contrast, is to satisfy expressed customer preferences.

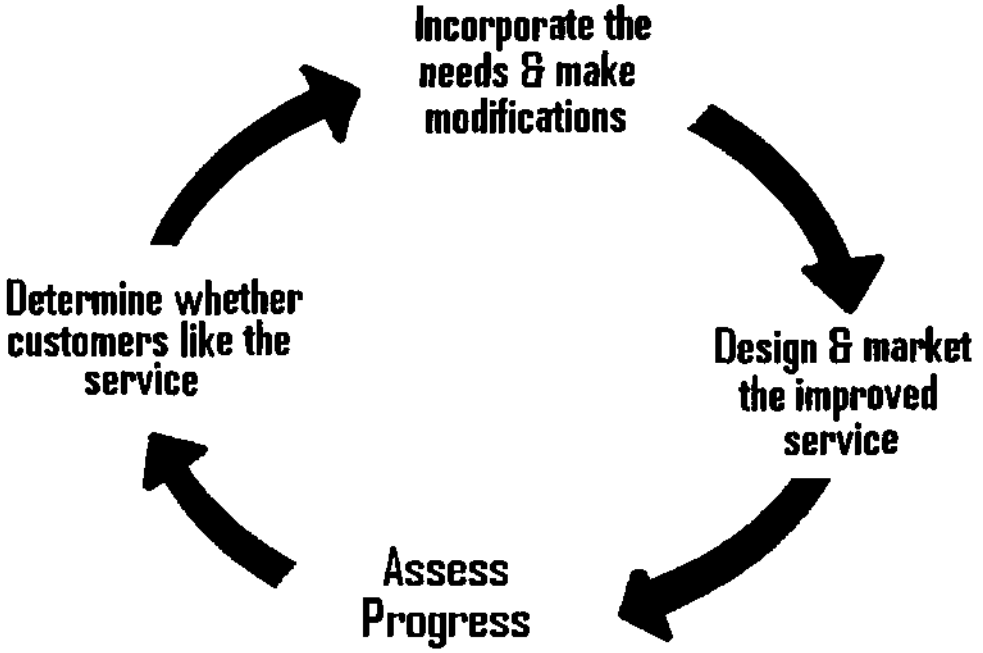

Fig 4.1: The steps in Customer Orientation

The practice of customer orientation is not a very easy task on the part of the organisations be it a multinational or a small organisation operating in a local geographical territory. There are different antecedents of customer orientations which depend to a great extent on the culture of the organisation, nature of supervision, and work roles assigned to the employees. If the workers are not satisfied with the treatment they receive from the organisation it is difficult to believe that these workers would practice customer oriented behaviour. On the other hand, the opposite of customer orientation is selling orientation which, if practiced, would generate short term benefits to the employees at the cost of long term survival of the organisation. In the marketing and human resource literature there is hardly any disagreement that customer oriented selling is by far the most desirable mode of operation to bill long term relationship with the customers who ultimately become loyal to the organisation. In this background, our study has focussed its attention on the job related variables that may influence the employees to practice either customer oriented behaviour or selling oriented behaviour. In an attempt to relate the job related variables and customer orientations we have heavily drawn from the original JCM model as well as the modified JCM model which incorporated some additional variables to predict service personnel behaviour.

4.2 RESULTS AND DISCUSSION

4.2.1 Retail Sector

As pointed out that the Indian retail business is one of the largest retail destinations worldwide. The Indian retail business has been ranked as the most attractive emerging market for investment in the retail sector by AT Kearney's eighth annual Global Retail Development Index (GRDI), in 2009. The share of retail business in the country's gross domestic product (GDP) was between 8–10 per cent in 2007. It currently hovers around 12 per cent, and is likely to reach more than 35 per cent by the end of 2011. It is projected to grow more than US$ 700 billion by the end of 2011, according to a report by global consultancy

Northbridge Capital. The organised business is expected to be more than 20 per cent of the total market by then. In 2008, the share of organised retail was 7.5 per cent or US$ 300 million of the total retail market. A McKinsey report, 'The rise of Indian Consumer Market', estimates that the Indian consumer market is likely to grow four times by 2025.

In view of the importance of the retail business in terms of employment generation it is imperative to study the job related factors in the retail business and the working environment under which the employees work. It is also a matter of concern how the employees in the retail sector are treated by the supervisors or the extent of pleasure they derive by working in a very competitive sector where so many retail chains have started their operation and some others are waiting to enter in this segment which is growing at a phenomenal rate.

In order to assess the customer oriented behaviour of retail sales people we have incorporated three sets of explanatory variables in our study keeping aside some of the variables like job autonomy, job variety, job supervision and job stress to avoid the problem of multi-collinearity which is a real threat in making valid conclusions concerning the relationship between the set of explanatory variable and the criterion variable. The findings of the regression analysis for retail sector have been presented in table 4.1. The results of the regression analysis demonstrate that the F value is significant beyond $p<.000$ which establishes the goodness of fit of the regression model. If we consider the coefficients presented below, we find that organisational identification and experienced meaningfulness are significant beyond $p<.00$ signifying that the organisational values and the individual values of the employees are similar and the employees find their job meaningful. This result highlights the managerial importance of ensuring that salespeople find their work as meaningful. Managers can try to inculcate the experienced meaningfulness about the job of the service

people by expanding the scope of their job from being an order getter to being the deliverer of service to customers (Hackman & Oldham, 1980). However, so far as pay satisfaction is considered it is not found to be significant which may have some adverse effect on the part of the employees to practice customer oriented behaviour. The management of the organisation can try to ensure pay satisfaction to the employees by providing a competitive level of pay structure and by ensuring fairness in pay management (Chebat et al., 2002; Lawler, 1973).

Table 4.1: Regression analysis for retail (A)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.473[a]	.224	.204	3.92138

Predictors: (Constant), Pay Satisfaction, Organisational Identification, Experienced Meaningfulness.

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	515.365	3	171.788	11.172	.000(a)
	Residual	1783.760	116	15.377		
	Total	2299.125	119			

Predictors: (Constant), Pay Satisfaction, Organisational Identification
Dependent Variable: Customer Orientation

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	Organisational Identification	.360	.081	.362	4.422	.000
	Experienced Meaningfulness	.517	.150	.284	3.437	.001
	Pay Satisfaction	.139	.130	.088	1.071	.286

Dependent Variable: Customer Orientation

For the same retail sector, another multiple regression analysis was conducted using the job characteristics variables suggested by the JCM model including

explanatory variables viz. Job stress, job variety, job autonomy and job supervision to predict customer orientation. The overall fit of the model is significant beyond p<.000 and an adjusted R^2 of 0.261. The job stress is found to be negatively associated with customer orientation and the value is significant beyond p<.003. Job stress is a negative condition for most people if it crosses the threshold limit. As the level of stress from the job increases, the more likely an individual will see the job negatively (Allen et al., 2004). Under such situation it is quite optimistic to believe that the employee will be customer oriented. The coefficient of regression analysis has revealed that job supervision contributed heavily in predicting customer orientation behaviour. We have found that good supervision positively influenced workers to become customer oriented. Cherniss (1980) illustrated the importance of supervision in the development of positive attitude among the employees. The results of Cherniss (1980) are equally applicable for the kind of study we have undertaken.

Table 4.2: Regression Analysis for Retail (B)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.534[a]	.286	.261	3.77933

Predictors: (Constant), Job Supervision, Job Stress, Job Variety, Job Autonomy

ANOVA(b)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	656.545	4	164.136	11.491	.000(a)
	Residual	1642.580	115	14.283		
	Total	2299.125	119			

Predictors: (Constant), Job Supervision, Job Stress, Job Variety, Job Autonomy
Dependent Variable: Customer Orientation

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	Job Stress	-.271	.088	-.249	-3.065	.003
	Job Variety	.074	.120	.056	.616	.539

	Job Autonomy	.277	.126	.219	2.200	.030
	Job Supervision	.210	.065	.280	3.246	.002

Dependent Variable: Customer Orientation

4.2.2 Healthcare Sector

In India in the past, any kind of sickness was treated by grandmothers' home remedies. Rising consciousness, education and spotlight to media has changed the situation entirely and the Indian healthcare market is emerging exponentially. 'Indian healthcare change 2008' is a report by the knowledge company, the market intelligence and publications divisions of Technopak provide some fascinating evidence. India will have three cohorts of consumers by 2015, of which half the populace would have seen a liberalized India. This population account for 55% of the total population. The domestic healthcare market is going through a renovation, led by strong fundamental growth drivers and has observed vigorous growth over the last couple of years according to the 2007 KPMG-CII knowledge paper on India Pharma Inc-A Continuing Success Story. According to a recent study by McKinsey Global Institute (MGI), disposable income in India will grow at 5.8 per cent per annum over the period 2005-2025, while healthcare spending will increase at almost double the rate at 10.8 percent per annum. Healthcare is anticipated to be one of the four fastest-growing categories, besides communication, education and amusement. Corporate hospital chains are seeing very rapid growth (around 20 percent CAGR) and this would continue. The private nursing home sector will persist to grow strongly, driven by increasing demand from the high and medium affordability segment. The government hospital growth is likely to be slow (1.5 to 2 per cent) as indicated by stated expansion plans.

In view of the importance of the healthcare sector in terms of service providence it is very important to study the job associated factors in the healthcare sector and the working atmosphere under which the healthcare workers work. It is also a matter of concern how the healthcare employees in the healthcare sector are

going through or the degree of pleasure they derive by working in a growing sector where many healthcare companies (especially the private players) have started their operation and some others are coming up to enter into this segment.

Similar to the previous and in order to assess the customer oriented behaviour of healthcare workers we have incorporated three sets of explanatory variables in our study keeping aside some of the variables like job autonomy, job variety, job supervision and job stress to avoid the multi-collinearity problems as discussed earlier. The finding of the regression analysis for healthcare sector has been presented in table 4.3. The results of the regression analysis demonstrate that the F value is significant beyond p<.000 which establishes the goodness of fit of the regression model. If we consider the coefficients presented below, we are finding that organisational identification, experienced meaningfulness and pay satisfaction are significant beyond p<.00 signifying that the organisational values and the individual values of the employees are similar and the employees find their job meaningful as well as they are satisfied with the pay to a large extent. Thereby, the healthcare workers may impart customer oriented behaviour. In previous researches it is found that the positive organizational identification among service personnel is an additional avenue that a manager can explore in order to enhance customer orientation (Thakor & Joshi, 2005). The results here again draw attention to the managers, who can try to inculcate the experienced meaningfulness of the job among service people by expanding the scope of their job and making the job meaningful to the workers so that, they could assess the contribution they render for the organisation (Hackman & Oldham, 1980).

Table 4.3: Regression analysis for Healthcare (A)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.693[a]	.481	.453	3.76381

Predictors: (Constant), Pay Satisfaction, Organisational Identification, Experienced Meaningfulness.

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	747.211	3	249.070	17.582	.000[a]
	Residual	807.478	57	14.166		
	Total	1554.689	60			

Predictors: (Constant), Pay Satisfaction, Organisational Identification
Dependent Variable: Customer Orientation

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	Organisational Identification	.224	.101	.216	2.220	.030
	Experienced Meaningfulness	1.105	.212	.512	5.218	.000
	Pay Satisfaction	.796	.274	.281	2.907	.005

Dependent Variable: Customer Orientation

In this analysis of healthcare sector, another multiple regression analysis was conducted using the job characteristics variables suggested by the JCM model including another set of explanatory variables viz. Job stress, job variety, job autonomy and job supervision to predict customer orientation. The overall fit of the model is significant beyond p<.000 and an adjusted R^2 of 0.140. If we consider the coefficients that contributed heavily in predicting customer orientation behaviour, we find that job supervision positively influences workers to become customer oriented. The job stress and job autonomy is found to be negatively associated with customer orientation and the value is significant beyond p<.003. Job stress is a negative condition for most people. As the level of stress from the job increases, the more likely an individual will see the job negatively (Allen et al., 2004). Since the job stress is significant, it can be concluded that the healthcare workers may not show a positive customer orientation. Furthermore, from the study, it is also found that the job variety is remaining not significant. Henceforth, it can be concluded that a positive effect on the customer orientation of the healthcare workers cannot be ensured (Lambert et. al., 2004). However, since the job supervision is by far have the greatest magnitude of effect, more than twice the job variety (Allen, et. al., 2004), the

management of the healthcare sector can try to ingrain the customer orientation within the healthcare workers. Apart from this job autonomy is also negative; therefore it may have a negative impact on the customer orientation of the healthcare workers (Bontis et. al., 2011). Theoretically this result is consistent with the studies conducted by early researchers.

Table 4.4: Regression analysis for Healthcare (B)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.444[a]	.197	.140	4.72045

Predictors: (Constant), Job Supervision, Job Stress, Job Variety, Job Autonomy

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	306.861	4	76.715	3.443	.014[a]
	Residual	1247.828	56	22.283		
	Total	1554.689	60			

Predictors: (Constant), Job Supervision, Job Stress, Job Variety, Job Autonomy
Dependent Variable: Customer Orientation

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	Job Stress	-.259	.124	-.260	-2.092	.041
	Job Variety	.097	.195	.065	.500	.619
	Job Autonomy	-.659	.294	-.295	-2.237	.029
	Job Supervision	.311	.138	.302	2.254	.028

Dependent Variable: Customer Orientation

4.2.3 Postal Sector

The Indian postal service comes under the Department of Posts which is a part of the Ministry of Communications and Information Technology under the Government of India. The Department of Posts, because of its extensive reach and huge number of points of existence, is being used by other departments of the central government and state governments to fulfil several functions on their

behalf apart from its fundamental services. Some of the focused services that are directly reached to the ordinary people as well as the government machinery are Speed Post, Logistic post, Postal Life Insurance, International money transfer, e-payment etc. After the emergence of courier services in the country, the basic postal services are affected to a large extent however, launching the above mentioned services within the postal services enabled the postal department to gain a momentum in countries communication and service sector.

Considering the significance of the postal sector in the provisions of service providence is concerned, it is necessary to learn the job related factors in the postal sector and the working surroundings within which the postal service workers work. It is also a matter of concern to know the scenario in which the postal service workers in the postal sector are going through or the extent of pleasure/displeasure they obtain by working in a traditional service providing sector.

For measuring the customer oriented behaviour of postal service workers and similar to the previous cases, we have incorporated three sets of illustrative variables in our study by keeping aside the variables like job autonomy, job variety, job supervision and job stress for the reasons stated beforehand. The finding of the regression analysis for postal sector has been presented in table 4.5. The results of the regression analysis demonstrate that the F value is significant beyond $p<.000$ which establishes the goodness of fit of the regression model. If we consider the coefficients presented below, we are find that organisational identification, experienced meaningfulness and pay satisfaction are significant beyond $p<.00$ signifying that the organisational values and the individual values of the employees are similar and the employees find their job meaningful as well as they are satisfied with the pay to a large extent. Thereby the postal service workers may impart customer oriented behaviour. In previous researches it is found that the positive organizational identification among service personnel is an additional avenue that a manager can explore in order to enhance customer orientation (Thakor & Joshi, 2005). The results here again

draw attention to the managers or in other words the supervisors, who can promote employees try to inculcate the experienced meaningfulness of the job among service people by expanding the scope of their job and making the job meaningful to the workers so that, they could assess the contribution they render for the organisation (Hackman & Oldham, 1980; F. Coelho et al., 2011). Furthermore, a good supervisor promotes employees' feelings of self-determination and personal initiative at work, which boost levels of interest in work activities and thereby contributing towards the organisation (Oldham and Cummings 1996; F. Coelho et al., 2011).

Table 4.5: Regression analysis for Postal Sector (A)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.392[a]	.154	.123	4.44496

Predictors: (Constant), Pay Satisfaction, Organisational Identification, Experienced Meaningfulness.

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	297.793	3	99.264	5.024	.003[a]
	Residual	1639.885	83	19.758		
	Total	1937.678	86			

Predictors: (Constant), Pay Satisfaction, Organisational Identification, Experienced Meaningfulness

Dependent Variable: Customer Orientation

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	Organisational Identification	.305	.102	.306	2.997	.004
	Experienced Meaningfulness	.203	.110	.188	1.847	.068
	Pay Satisfaction	.274	.120	.232	2.278	.025

Dependent Variable: Customer Orientation

For the same postal sector, another multiple regression analysis was conducted using the job characteristics variables suggested by the JCM model including another explanatory variable viz. Job stress to predict customer orientation. The

overall fit of the model is significant beyond p<.000 and an adjusted R^2 of 0.444. If we consider the coefficients that contributed heavily in predicting customer orientation behaviour, we find that job supervision positively influences workers to become customer oriented. The job stress is found to be negatively associated with customer orientation and the value is significant beyond p<.003. So, we can conclude that the postal service employees may have a better customer orientation (Allen et. al., 2004). Theoretically this result is consistent with the studies conducted by early researchers.

Table 4.6: Regression analysis for Postal Sector (B)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.685[a]	.470	.444	3.54012

Predictors: (Constant), Job Supervision, Job Stress, Job Variety, Job Autonomy

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	910.019	4	227.505	18.153	.000[a]
	Residual	1027.659	82	12.532		
	Total	1937.678	86			

Predictors: (Constant), Job Supervision, Job Stress, Job Variety, Job Autonomy
Dependent Variable: Customer Orientation

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	Job Stress	-.221	.095	-.199	-2.318	.023
	Job Variety	.249	.117	.227	2.135	.036
	Job Autonomy	.769	.199	.390	3.875	.000
	Job Supervision	.191	.094	.185	2.033	.045

Dependent Variable: Customer Orientation

4.2.4 Stock Broking sector

At the national level, investment in the financial instruments accounts for about 3 percent of the estimated household income. Of these, investment in stock market and small savings account for 0.5 percent each. Investors in the stock market invest about 22 percent of their household income compared to 14 percent for unit linked life insurance. Therefore, the average stock market investor comparatively saves more than other areas of investment. This is the reason why the investors and their investment are gradually growing in the stock market.

In view of the importance of the stock broking sector in terms of service providence is concerned, it is imperative to study the job related factors in the stock broking sector and the working environment under which the stock brokers work. It is also a matter of concern how the stock brokers in the stock broking sector are going through or the extent of pleasure they derive by working in a growing sector where many stock broking firms are operating and many others are waiting to enter in this sector.

For measuring the customer oriented behaviour of stock brokers or the stock broking employees like the previous occasions, we have incorporated three sets of explanatory variables in our study keeping aside the variables like job autonomy, job variety, job supervision and job stress for the reasons stated to previous occasions. The finding of the regression analysis for stock broking sector has been presented in table 4.7. The results of the regression analysis demonstrate that the F value is significant beyond $p<.000$ which establishes the goodness of fit of the regression model. If we consider the coefficients presented below, we find that organisational identification, is significant however, experienced meaningfulness and pay satisfaction are not significant beyond $p<.00$ signifying that the organisational values and the individual values of the employees are similar and the employees are not finding their job meaningful. As well as they are also not satisfied with the pay they receive. Thereby, theoretically the stock brokers or the stock broking employees may not impart

customer oriented behaviour towards the customers. So, the attention now rests on to the supervisor, who can promote the employees' feelings of self-determination and personal initiative at work, which will definitely boost the levels of interest in work activities and thereby contributing towards the organisation (Oldham and Cummings 1996; F. Coelho et al., 2011).

Table 4.7: Regression analysis for Stock Broking Sector (A)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.566[a]	.320	.292	4.57431

Predictors: (Constant), Pay Satisfaction, Organisational Identification, Experienced Meaningfulness.

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	719.329	3	239.776	11.459	.000[a]
	Residual	1527.476	73	20.924		
	Total	2246.805	76			

Predictors: (Constant), Pay Satisfaction, Organisational Identification, Experienced Meaningfulness

Dependent Variable: Customer Orientation

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	Organisational Identification	.507	.147	.453	3.460	.001
	Experienced Meaningfulness	.378	.294	.134	1.286	.202
	Pay Satisfaction	.091	.162	.072	.562	.576

Dependent Variable: Customer Orientation

Similar to that of the previous occasions for the stock broking sector, another multiple regression analysis was conducted using the job characteristics variables suggested by the JCM model including explanatory variables viz. Job stress, job variety, job autonomy and job supervision to predict customer orientation. The overall fit of the model is significant beyond $p<.000$ and an adjusted R^2 of 0.444. If we consider the coefficients that contributed heavily in

predicting customer orientation behaviour, we find that job supervision positively influences workers to become customer oriented. The job stress is found to be negatively associated with customer orientation and the value is significant beyond p<.003. Again here, similar to the previous occasion, the supervisor role becomes important, because the supervisors can influence the degree of stress perceived by their subordinates (F. Coelho et al., 2011) and thereby can motivate the employees despite they experience high job stress. Theoretically this result is consistent with the studies conducted by early researchers.

Table 4.8: Regression analysis for Stock Broking Sector (B)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.688[a]	.473	.444	4.05479

Predictors: (Constant), Job Supervision, Job Stress, Job Variety, Job Autonomy

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1063.028	4	265.757	16.164	.000[a]
	Residual	1183.777	72	16.441		
	Total	2246.805	76			

Predictors: (Constant), Job Supervision, Job Stress, Job Variety, Job Autonomy
Dependent Variable: Customer Orientation

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	Job Stress	-.019	.125	-.014	-.149	.882

	Job Variety	.512	.171	.368	2.993	.004
	Job Autonomy	.392	.199	.236	1.973	.052
	Job Supervision	.285	.074	.347	3.847	.000

Dependent Variable: Customer Orientation

4.2.5 Banking Sector

The banking industry like many other financial service industries is facing a fast change within the market. The changes are taking place in the areas like new know-how, economic uncertainties, severe competition, more difficult customers and the varying environment has presented an unparalleled set of challenges in front of the banking services. The leading mover for banks today is profit, with clear signals from the government to 'achieve or perish'. The major driver of this makeover is changing customer desires and hope. The customer-concern and customer orientation has been enjoying the attention of the Government, the RBI and the banks themselves. Various committees have gone into the problem in great detail and made recommendations, many of which have been implemented.

In view of the importance of the banking sector in terms of service providence is concerned, it is imperative to study the job related factors in the banking sector and the working environment under which the bankers work. It is also a matter of concern how the bankers in the banking sector are going through or the extent of pleasure they derive by working in a growing sector where many banking firms are operating and many others are waiting to enter in this sector (especially in the private banking sector is concerned).

For measuring the customer oriented behaviour of bankers like the previous occasions, we have incorporated three sets of explanatory variables in our study keeping aside the variables like job autonomy, job variety, job supervision and job stress for the reasons stated to previous occasions. The finding of the regression analysis for banking sector has been presented in table 4.9. The

results of the regression analysis demonstrate that the F value is significant beyond p<.000 which establishes the goodness of fit of the regression model. If we consider the coefficients presented below, we find that organisational identification, experienced meaningfulness and pay satisfaction are significant beyond p<.00 signifying that the organisational values and the individual values of the employees are similar and the bankers are finding their job meaningful as well as they are also satisfied with the pay they receive. Thereby, the bankers may impart customer oriented behaviour towards the customers. In previous researches, it is found that the positive organizational identification among service personnel is an additional avenue that a manager can explore in order to enhance customer orientation (Thakor & Joshi, 2005). Here also the results draw attention to the supervisors, who can promote employees in trying to inculcate the experienced meaningfulness of the job among service people by expanding the scope of their job and making the job meaningful to the workers so that, they could assess the contribution they render for the organisation (Hackman & Oldham, 1980; F. Coelho et al., 2011).

Table 4.9: Regression analysis for Banking Sector (A)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.778[a]	.606	.587	3.38693

Predictors: (Constant), Pay Satisfaction, Organisational Identification, Experienced Meaningfulness.

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1145.176	3	381.725	33.277	.000[a]
	Residual	745.635	65	11.471		
	Total	1890.812	68			

Predictors: (Constant), Pay Satisfaction, Organisational Identification, Experienced Meaningfulness

Dependent Variable: Customer Orientation

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	Organisational Identification	.370	.073	.438	5.078	.000
	Experienced Meaningfulness	.996	.184	.439	5.404	.000
	Pay Satisfaction	.349	.169	.175	2.059	.044

Dependent Variable: Customer Orientation

For the banking sector, another multiple regression analysis was conducted using the job characteristics variables suggested by the JCM model including another set of explanatory variables viz. Job stress, job variety, job autonomy and job supervision to predict customer orientation. The overall fit of the model is significant beyond p<.000 and an adjusted R^2 of 0.666. If we consider the coefficients that contributed heavily in predicting customer orientation behaviour, we find that job supervision positively influences workers to become customer oriented. The job stress is found to be negatively associated with customer orientation and also the value is not significant beyond p<.003. Studies reveal that job stress evokes self-regulatory and coping mechanisms. Exposure to stressful situations leads individuals to focus on and to evaluate the threats they face and the various ways of dealing with them (F. Coelho et al., 2011). However, even in situations of modest stress, chronic stress may erode individuals' coping ability (Singh, Goolsby & Rhoads, 1994). Regardless of the employee's level of effort, his/her "behaviors are likely to be inefficient, misdirected, or insufficient" (Michaels, Day & Joachimsthaler, 1987). Since the job supervision is very positive therefore the supervisor, can promote the employees' initiative at work, which will definitely boost the levels of interest in work activities and thereby contributing towards the organisation (Oldham and Cummings 1996; F. Coelho et al., 2011). However, job autonomy is remaining not significant. Theoretically this result is consistent with the studies conducted by early researchers. So, from the statistics it can be concluded that the bankers are having less of job delegated power rather than having chances of job

empowerment. The banking sector because of high degree of formalisation, employees do not get a chance to decide the job to be performed independently without the permission of immediate supervisor.

Table 4.10: Regression analysis for Banking Sector (B)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.828[a]	.685	.666	3.04959

Predictors: (Constant), Job Supervision, Job Stress, Job Variety, Job Autonomy

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1295.613	4	323.903	34.828	.000[a]
	Residual	595.199	64	9.300		
	Total	1890.812	68			

Predictors: (Constant), Job Supervision, Job Stress, Job Variety, Job Autonomy
Dependent Variable: Customer Orientation

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	Job Stress	-.022	.067	-.024	-.329	.743
	Job Variety	.649	.121	.451	5.382	.000
	Job Autonomy	.420	.252	.127	1.666	.101
	Job Supervision	.475	.080	.494	5.936	.000

Dependent Variable: Customer Orientation

4.2.6 Insurance Sector

The US$ 41-billion Indian insurance industry is the fifth leading life insurance market in the emerging insurance economies globally, increasing at a rate of more than 32-34 per cent annually. At present, there are more than 22 life insurance firms operating in India and as per industry approximation, the life category comprises about 4 per cent of the total GDP in the country. By and large growth in the life insurance industry stayed moderate. According to the

Investment Commission of India, the Indian insurance market is anticipated to be around US$ 52 billion by 2010.

In consideration with the importance of the insurance sector in terms of service providence is concerned, it is crucial to learn the job related factors in the banking sector and the working surroundings under which the insurance service personnel work. It is also a matter of apprehension how the insurance service personnel in the banking sector are going through or the extent of contentment they derive by working in a growing sector where many insurance firms are operating and many others are waiting to enter in this sector (especially in the form of joint venture companies).

For measuring the customer oriented behaviour of insurance service personnel like the previous occasions, we have incorporated three sets of explanatory variables in our study keeping aside the variables like job autonomy, job variety, job supervision and job stress for the reasons stated to previous occasions. The finding of the regression analysis for insurance sector has been presented in table 4.11. The results of the regression analysis demonstrate that the F value is significant beyond p<.000 which establishes the goodness of fit of the regression model. If we consider the coefficients presented below, we find that only organisational identification and pay satisfaction are significant beyond p<.00 signifying that the employees can identify with the organisational identity and also they are more or less satisfied with the pay they receive in accordance to the service they provide. However, experienced meaningfulness is not significant beyond p<.00 signifying that the insurance service personnel are not finding their job meaningful. So, like the previous job variables, we can say that the supervisor in the insurance sector can promote the personal initiative of the insurance service personnel at work, which will definitely boost the levels of interest in work activities and thereby contributing towards the organisation (Oldham and Cummings 1996; F. Coelho et al., 2011). Thereby, the insurance service personnel may impart customer oriented behaviour towards the customers.

Table 4.11: Regression analysis for Insurance Sector (A)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.726[a]	.527	.514	2.96458

Predictors: (Constant), Pay Satisfaction, Organisational Identification, Experienced Meaningfulness.

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1056.805	3	352.268	40.082	.000[a]
	Residual	949.186	108	8.789		
	Total	2005.991	111			

Predictors: (Constant), Pay Satisfaction, Organisational Identification, Experienced Meaningfulness

Dependent Variable: Customer Orientation

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	Organisational Identification	.210	.099	.229	2.118	.036
	Experienced Meaningfulness	-.141	.116	-.084	-1.216	.226
	Pay Satisfaction	1.072	.206	.549	5.204	.000

Dependent Variable: Customer Orientation

For the insurance sector, similar to the previous occasions another multiple regression analysis was conducted using the job characteristics variables suggested by the JCM model including another set of explanatory variables viz. Job stress, job variety, job autonomy and job supervision to predict customer orientation. The overall fit of the model is significant beyond p<.000 and an adjusted R^2 of 0.499. If we consider the coefficients that contributed heavily in predicting customer orientation behaviour, we find that job supervision is remaining insignificant. Here also the job stress is found to be negatively associated with customer orientation and also the value is significant beyond

p<.003. On the other hand, job autonomy is remaining not significant and also is negatively associated with customer orientation. Theoretically this result is consistent with the studies conducted by early researchers. From the regression coefficient table we find that two variables are found to be significant viz. job stress and job variety. Interesting to note that job supervision and job autonomy are not found to be significant. Moreover, the magnitude of job autonomy is negative though not significant. The coefficient of job supervision influence the customer orientation variable but the same is not significant.

Table 4.12: Regression analysis for Insurance Sector (B)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.719[a]	.517	.499	3.00940

Predictors: (Constant), Job Supervision, Job Stress, Job Variety, Job Autonomy

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1036.949	4	259.237	28.625	.000[a]
	Residual	969.042	107	9.056		
	Total	2005.991	111			

Predictors: (Constant), Job Supervision, Job Stress, Job Variety, Job Autonomy
Dependent Variable: Customer Orientation

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	Job Stress	-.306	.064	-.357	-4.775	.000
	Job Variety	.772	.137	.612	5.654	.000
	Job Autonomy	-.378	.228	-.169	-1.661	.100
	Job Supervision	.092	.078	.107	1.182	.240

Dependent Variable: Customer Orientation

4.2.7 Overall Regression Analysis

After conducting sector wise regression analysis with a small sample size, we tried to aggregate the entire data set for running regression with a large sample size of n=526 to see whether the overall results contradict with the sector wise analysis. When the sample size is large, it is expected that the distribution is likely to be normal which is a precondition for running OLS technique. The model summary reveals that the multiple co relational coefficient is more than 0.55 and the adjusted square is nearly 0.31 which in the field of social research is quite acceptable. The corresponding F value is quite high and it is significant beyond p<.000.

Table 4.13: Regression analysis for Overall Sectors (A)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.558[a]	.311	.307	4.08261

Predictors: (Constant), Pay Satisfaction, Organisational Identification, Experienced Meaningfulness.

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3926.252	3	1308.751	78.520	.000[a]
	Residual	8700.554	522	16.668		
	Total	12626.806	525			

Predictors: (Constant), Pay Satisfaction, Organisational Identification, Experienced Meaningfulness

Dependent Variable: Customer Orientation

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	Organisational Identification	.366	.037	.376	9.971	.000
	Experienced Meaningfulness	.262	.059	.165	4.457	.000
	Pay Satisfaction	.347	.047	.274	7.376	.000

Dependent Variable: Customer Orientation

The set of explanatory variables viz. Organisational identification, experienced meaningfulness and pay satisfaction all are significant beyond p<.000 and the 't' values are sufficiently large. The results signify that all these variables significantly influence the customer orientation variable and the employees pursue the practice of customer orientation instead of selling orientation.

The second set of regression analysis conducted with the original most of the JCM items reveal that the goodness of fit is significant beyond p<.000 and 33 percent variation in the original data is explained by the four explanatory variables. The coefficients of regression theoretically support the fact that customer orientation is positively influenced by the presence of job autonomy, job variety and job supervision. As we know, that the level of job stress and customer oriented behaviour are inversely related, in our study we find that job stress is negatively related with the practice of customer orientation and value is significant.

Table 4.14: Regression analysis for Overall Sectors (B)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.576[a]	.331	.328	4.02513

Predictors: (Constant), Job Supervision, Job Stress, Job Variety, Job Autonomy

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4185.727	4	1046.432	64.588	.000[a]
	Residual	8441.079	521	16.202		
	Total	12626.806	525			

Predictors: (Constant), Job Supervision, Job Stress, Job Variety, Job Autonomy
Dependent Variable: Customer Orientation

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	Job Stress	-.189	.034	-.199	-5.520	.000
	Job Variety	.361	.052	.281	6.948	.000
	Job Autonomy	.226	.073	.125	3.120	.002
	Job Supervision	.249	.034	.282	7.248	.000

Dependent Variable: Customer Orientation

The results we have presented in this chapter are difficult to understand due to a large number of regression analysis conducted to relate customer orientation with a series of variables for different service sectors. In view of this in the subsequent tables 4.15 and 4.16 we present a summary of findings in a very specific manner so that it is easily understandable just by having a glimpse of the result presented in the table.

Table 4.15: Summarised Regression analysis table for all sectors (A)

Model Summary

Model	Retail Sector	Healthcare Sector	Postal Sector	Stock Broking Sector	Banking Sector	Insurance Sector
R	.473[a]	.693[a]	.392[a]	.566[a]	.778[a]	.726[a]
R Square	.224	.481	.154	.320	.606	.527
Adjusted R Square	.204	.453	.123	.292	.587	.514
Std. Error of the Estimate	3.92138	3.76381	4.44496	4.57431	3.38693	2.96458

Predictors: (Constant), Pay Satisfaction, Organisational Identification, Experienced Meaningfulness.

In this table a summary of OLS output are presented for six service sectors covered in our study. The table is self explanatory and brief discussions of the findings have presented in the tables above. The purpose of giving a consolidated table is to improve the ease of presentation and readability.

Table 4.16: Summarised Regression analysis table for all sectors (B)

Coefficients[a]

Sectors	Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
Retail Sector	Organisational Identification	.360	.081	.362	4.422	.000
	Experienced Meaningfulness	.517	.150	.284	3.437	.001

	Pay Satisfaction	.139	.130	.088	1.071	.286
Healthcare Sector	Organisational Identification	.224	.101	.216	2.220	.030
	Experienced Meaningfulness	1.105	.212	.512	5.218	.000
	Pay Satisfaction	.796	.274	.281	2.907	.005
Postal Sector	Organisational Identification	.305	.102	.306	2.997	.004
	Experienced Meaningfulness	.203	.110	.188	1.847	.068
	Pay Satisfaction	.274	.120	.232	2.278	.025
Stock Broking	Organisational Identification	.507	.147	.453	3.460	.001
	Experienced Meaningfulness	.378	.294	.134	1.286	.202
	Pay Satisfaction	.091	.162	.072	.562	.576
Banking Sector	Organisational Identification	.370	.073	.438	5.078	.000
	Experienced Meaningfulness	.996	.184	.439	5.404	.000
	Pay Satisfaction	.349	.169	.175	2.059	.044
Insurance Sector	Organisational Identification	.210	.099	.229	2.118	.036
	Experienced Meaningfulness	-.141	.116	-.084	-1.216	.226
	Pay Satisfaction	1.072	.206	.549	5.204	.000

Dependent Variable: Customer Orientation

The results we have presented previously in this chapter are difficult to understand due to a large number of regression analysis conducted to relate customer orientation with a series of variables for different service sectors. In view of this in the subsequent table 4.17 and 4.18 we present a summary of findings in a very specific manner so that it is easily understandable just by having a glimpse of the result presented in the table.

Table 4.17: Summarised Regression analysis table for all sectors (C)

Model Summary

Model	Retail Sector	Healthcare Sector	Postal Sector	Stock Broking Sector	Banking Sector	Insurance Sector
R	.534[a]	.444[a]	.685[a]	.688[a]	.828[a]	.719[a]
R Square	.286	.197	.470	.473	.685	.517
Adjusted R Square	.261	.140	.444	.444	.666	.499
Std. Error of the Estimate	3.77933	4.72045	3.54012	4.05479	3.04959	3.00940

Predictors: (Constant), Job Supervision, Job Stress, Job Variety, Job Autonomy

In this table a summary of OLS output are presented for six service sectors covered in our study. The table is again a self explanatory one and similar to the previous occasions the brief discussions of the findings have already been presented in the tables above. The purpose of giving a consolidated table is to improve the ease of presentation and readability.

Table 4.18: Summarised Regression analysis table for all sectors (D)

Coefficients[a]

SECTORS	Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.

		B	Std. Error	Beta		
Retail Sector	Job Stress	-.271	.088	-.249	-3.065	.003
	Job Variety	.074	.120	.056	.616	.539
	Job Autonomy	.277	.126	.219	2.200	.030
	Job Supervision	.210	.065	.280	3.246	.002
Healthcare Sector	Job Stress	-.259	.124	-.260	-2.092	.041
	Job Variety	.097	.195	.065	.500	.619
	Job Autonomy	-.659	.294	-.295	-2.237	.029
	Job Supervision	.311	.138	.302	2.254	.028
Postal Sector	Job Stress	-.221	.095	-.199	-2.318	.023
	Job Variety	.249	.117	.227	2.135	.036
	Job Autonomy	.769	.199	.390	3.875	.000
	Job Supervision	.191	.094	.185	2.033	.045
Stock Broking	Job Stress	-.019	.125	-.014	-.149	.882
	Job Variety	.512	.171	.368	2.993	.004
	Job Autonomy	.392	.199	.236	1.973	.052
	Job Supervision	.285	.074	.347	3.847	.000
Banking Sector	Job Stress	-.022	.067	-.024	-.329	.743
	Job Variety	.649	.121	.451	5.382	.000
	Job Autonomy	.420	.252	.127	1.666	.101
	Job Supervision	.475	.080	.494	5.936	.000
Insurance Sector	Job Stress	-.306	.064	-.357	-4.775	.000
	Job Variety	.772	.137	.612	5.654	.000
	Job Autonomy	-.378	.228	-.169	-1.661	.100
	Job Supervision	.092	.078	.107	1.182	.240

Dependent Variable: Customer Orientation

The greatest limitation of conducting customer orientation studies including job dimensions is that the respondents are requested to provide responses both on the explanatory variables and the criterion variable. The customer orientation, in our study, is provided by the respondents in presence of supervisory staffs. It is quiet natural that the respondents are likely to exaggerate the customer orientation score in an attempt to remain on the safe side. In the organizations the success of service firms depends to a considerable extent on the performance of the frontline staffs in dealing with the customers. In view of this, the respondents try to portray a favourable image of the function they perform. No studies to our knowledge has addressed this issue and made an attempt to gather the behaviour of frontline service personnel from the consumers who directly interact with them. The methodological problem is that one cannot judge the customer orientation behaviour of an employee by asking a single respondent. In view this, we have used a systematic random sampling technique to collect the response of the service they receive from the service personnel. After collecting data from the customers by intercepting in the mall we have averaged their response to obtain a mean score of customer orientation. Based

on that mean score generated by the customers, we have run a separate regression to visualize the differences between the scores provided by the service people on the criterion variable as well as the responses obtained from the customers. The scores are given in the following table 4.19.

Table 4.19: Regression analysis of a service sector based on customer feedback

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.484[a]	.234	.142	5.10141

a. Predictors: (Constant), Job Autonomy, Experienced Meaningfulness, Pay Satisfaction, Job Stress, Organisation, Job Variety, Job Supervision

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	462.115	7	66.016	2.537	.024[a]
	Residual	1509.415	58	26.024		
	Total	1971.530	65			

a. Predictors: (Constant), Job Autonomy, Experienced Meaningfulness, Pay Satisfaction, Job Stress, Organisational Identification, Job Variety, Job Supervision
b. Dependent Variable: Customer Orientation response by customers

Coefficients[a]

Variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
Organisational Identification	-.126	.187	-.116	-.677	.501
Experienced Meaningfulness	.279	.265	.127	1.054	.296
Pay Satisfaction	.123	.261	.057	.472	.639
Job Stress	.090	.165	.070	.546	.587
Job Variety	.087	.223	.065	.391	.697
Job Supervision	.046	.143	.053	.320	.750
Job Autonomy	.666	.253	.457	2.635	.011

Dependent Variable: Customer Orientation response by customers

4.3 CONCLUSION

The results of multiple regression analysis amply demonstrate that the customer orientation is an antecedent of job characteristics including the nature of supervision. In the retail sector it is observed that Organisational Identification and Organisational Identification and Experienced Meaningfulness significantly influence the dependent variable and pay satisfaction is not found to be significant. For health care sector, all the independent variables are found to be

influencing the practice of customer orientation. For postal service, the experienced meaningfulness factor is significant beyond p<.068 indicating a weak relationship with the criterion variable. Pay satisfaction is not at all significant for stock broking firm and it is a fact that they receive very less salary and are given unrealistic goals which are very difficult to achieve. For stock broking sector only the organizational variable is found to be associated with customer orientation. It is quite interesting to note that all the explanatory variables are significantly influencing the customer orientation facet significantly. For insurance sector the experienced meaningfulness variable is not significantly associated with the customer oriented selling.

The regression conducted with the original JCM model are found to be significant though the goodness of fit in many occasions are not quiet high due to exclusion of all scale items proposed by Hackman and Oldham (1980). On the whole, the direction and magnitude of the coefficient are found to be consistent. The major limitation of conducting customer orientation studies is that the respondents provide answers to both dependent and independent variables which distort the findings since, the respondents try to establish that they are very sincere with their job, while dealing with the customers. In order to verify the results, an average response score from the respondents were gathered on the customer orientation variable and regression was run by obtaining job related scores from the respondents. The goodness of fit is found to be very low and only a single variable was found to be significant. The direction and magnitude of the coefficients are also found to be inconsistent which violate the theoretical foundations. For example, stress and customer orientation are expected to be negatively related but the data from respondents do not corroborate the results.

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