

## **Market Orientation in Service Industry: Banking and Insurance Sectors in Malawi**

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### **Abstract**

*The study was conducted to assess the marketing orientation for Malawian companies. Business performance is linked to market orientation hence it is important for companies to display the behaviour that is in keeping with this phenomenon. Malawi being a least developed country has its industry sector contribution key to its economic growth. Such industry need to contribute positively to help push the economic growth of the country.*

*Marketing orientation has proved to be important in driving such business growth through the implementation of the marketing concept. The aims for this study was to find out if companies in Malawi are market oriented. The gap that existed on the Malawi market was that no such research has been done in Malawi before and this study aimed to bridge that gap and help companies realize the importance of being market oriented.*

*The objectives of the study included as assessment of the market orientation of companies in Malawi, Resourcing of the marketing department tasked with the implementation of the marketing concept and if the marketing concept is fully implemented in the companies in Malawi. The final objective was to check if MKTOR and MARKOR scales used for assessing market orientation give similar conclusion on market orientation.*

*The study was a case study in nature and used mixed research methods where both quantitative and qualitative data collections methods were applied. Survey instrument questionnaires were administered to two companies that participated in the study. This was followed by qualitative in-depth face-to-face interview where more observation on the market orientation constructs, proof of processes and behaviours were ascertained as part of action research necessary in case study methodology.*

*The research used simple random sampling in both companies to select respondents who participated in the study, which mainly looked for employees in supervisory and management level in order to make sure they would articulate and understand the study constructs under investigated. Analysis used SPSS version 20 where frequencies, means and equality of means analysis for construct comparison between two scales.*

*The findings in this study reveal that companies in Malawi are market oriented especially the service sectors of banking and insurance that were studied. Both MKTOR and MARKOR scales revealed positive outcome of market orientation for both companies apart from differing in the level of market orientation each scale achieved. MKTOR revealed high-level market orientation while MARKOR revealed moderate level market orientation. However, resource allocation both human personnel and financial resources to the marketing department were somewhat lacking. This in the end affected the implementation of the marketing concept, a cornerstone for market orientation. MKTOR and MARKOR assessment scales achieved same direction of results hence valid scales giving same conclusion when used to assess market orientation.*

*A number of recommendations have been defined which will help companies drive a full market orientation status. While MKTOR came out with few shortfalls as opposed to MARKOR scale, it is clear that there is need to enhance the marketing department, which in turn leads in the implementation of the marketing concept that is a pre-requisite for market orientation. It follows that ample marketing budget need be given to marketing aside with human personnel for proper division of labour. Obviously if marketing department has enough resources both human capital and financial muscle, the marketing department would ably coordinate, follow up, implement marketing concept. Besides having a fully-fledged marketing department with enough resources, it is incumbent upon top management to help enforce all employees to live a market orientation behaviour. Customer visits, departmental meetings,*

*market analysis, quick response to market issues are some of the areas that would improve tremendously when all employees get involved in driving customer value.*

**Keywords:** *Market orientation, marketing concept, MKTOR, MARKOR, Bank marketing, Insurance marketing.*

## **Introduction**

Business from many years have had their focus on different orientations. Keelson (2012) explains that in the early days when businesses were starting up, many organizations were production oriented. Kotler et al (2005) explained that product concept held the view that consumers would favour products that are available hence spurring the production era of that time where product availability was key. Next, businesses focused on sales orientation and then distribution orientation. Each business orientation that followed brought with it some additional dimensions that were lacking aimed at improving the offering of the product or service.

There was no need to differentiate products other than focusing on mass production. The sales era, brought in a sales department besides the focus on production. The sales department was to sell what the company produced while rest of the company employees were engaged in production. Hard selling according to Kotler et al (2005) presented its own negatives as it has the potential to push off customers who are not satisfied with the product being pushed for sale. Distribution orientation followed the sales orientation in order to make sure that product was available where consumers needed it.

However, over time, it was realized that consumers and customers needed more attention because they wanted products and services that met their needs. Consumer became more and more demanding such that companies had to change their focus that were previously production, sales and distribution orientation but instead adding an angle of meeting the needs of the consumers or customer, which essentially brought in marketing orientation. Keelson (2012) highlights that marketing philosophy came into being around 1950 with a notion that the starting point of any marketing process is consumer needs and wants. This pushed away the notion held before of aggressive selling. During the era of production and sales orientation, the focus was not even on quality nor people engagement but that whatever was produced should be sold.

Differentiation was not part of the game up until consumers looked for quality products that met their needs. This obviously led to the birth of organized marketing and beginning of branded products, which are tailor made to meet specific needs of the customers. It also meant that companies needed to know what the needs of their customers and consumers were in order to drive appropriate innovations. Kotler et al (2005) puts that a fundamental shift happened such that companies started focusing on making products that customers wanted not just persuading them to buy. According to Kotler et al (2005), the game changed from filling a hole in the factory to filling a hole in the market place.

The customer is treated as a king and has the power to dictate what need to be produced. Wallace (2010) confirmed the notion that customer is king when it comes to needs and wants but not when customers demand free service or things at a cost beyond company expectation. With competitive landscape in modern times, companies have braced up for best marketing processes in order to provide the customer and consumer what they want and at the right price. Selling is no longer by force as there are many options, which has made competition stiffer than ever before. Grabher et. al. (2015) further suggests that despite the customer being the king, there is a shift in that the same customer is involved in product development, which would help simplify acceptance of the product, as customer is involved from the developmental stages of the product. In order to be market oriented, companies have to implement the marketing concept in full and ensure all facets of the marketing concepts are applied for the gleaning of insights and responding with best innovations that excel on the market.

Marketing concept entails being able to conduct research to check what consumers want and auditing the market and consumers / customers to know the trends in the marketing that would help come up with marketing mixes that meet consumer expectations to avoid product failure on the market.

## **Economic growth and business landscape**

While economic growth has occurred in some African countries over the past decades, most of these economic growths in Africa do not match the size of growth recorded in western countries that were at

the same level with African countries 50 years ago. Werlin (1991) proclaimed that Ghana and South Korea were at the same footing economically in 1957 yet 30 years later around 1987, South Korea was 10 times better off than Ghana. A number of factors come to play being responsible for the lack of growth or slow pace of growth in most countries in Africa. This points to a number of factors such as political will, allocation of the resources and utilization of the country's endowment and market orientation. Patcho and Dornberger (2014) narrates that there is a strong relationship between market orientation and business performance in areas of new product success, sales growth, profitability and return on investment.

While market orientation is the focus in this study, there are other factors affecting business performance in Africa some of which are political will which is like keys to a car that is fueled with resources to move but just needing the keys to start it (<http://www.allafrica.com>). Shule (2009) contends that political will is key in implementing development in axillary sectors of education. Elsewhere, (<http://www.herald.co.zw>) reports that political will is critical for economic growth of a country. Harnessing such resources for the growth of the country's economy has been a challenge in African countries like Malawi.

Malawi has gone through 50 years of post-independence opportunity to drive its own economic growth. One wonders as to whether Malawi is better off now than before the independence journey that started more than 50 years ago. While consenting that there are many factors responsible for the dismal growth or even decline of African economies, the focus on this study will concentrate on the Industrial and service sector growth in relation to market orientation. If a company or business has embraced market orientation, all the concepts of marketing growth would be realized in the business. Malawi for example has 60% contribution of its GDP coming from the Industry and services while the remaining 40% has always been a short fall met by donor agencies to meet the country's annual budget (Hall and Mambo 2015). Industrial growth largely depends on the products and services being produced locally, its quality and how it is marketed to create the demand. With this notion, market orientation becomes very important for the industry or service sector to contribute meaningfully to the economic growth of a country. In Malawi, companies that opened their factories or services before Malawi attained independence are now smaller than they were at that time or have declined from the peak sales achieved along the independence journey because of many factors.

Many factors have impinged industry and service growth in Malawi. Amongst the challenges to industry and service growth, include the level of market orientation adopted by businesses, red tape issues, poor infrastructure, limited access to finances and weak skill among others (Africa Economic Outlook 2014). Weak skills would include marketing skill, key to this study in driving market orientation if adopted by companies. Marketing competencies are critical to the creation of demand in the local market before venturing into the regional market and then global arena. To generate such demand for the products and services produced by any given company, there must be well-planned activities following the company's strategic direction mainly coordinated by the Marketing function.

CIM (2015) highlights that the marketing process is central to business performance of companies. However, the key question is; do companies in Malawi have the marketing process in place with competencies it requires to create such demand for its products and or services. Coupled with marketing competencies, does Malawi have the complementary marketing agencies, research agencies and creative force that can bring the innovation out onto the market locally, regionally and beyond in this very competitive environment. Marketing needs to be seen as an issue for the whole company, it must be seen as the sourcing and harvesting of cash flow to underline its importance to any organization whether they have a marketing department or not ([www.deloitte.co.uk/marketing](http://www.deloitte.co.uk/marketing)). Do companies have a marketing function that is well resourced to implement the marketing concept without challenges?

As people who use various products and services, we are involved in this game of marketing along its chain whether passive or active. Vogel (1950) confirms that consumers are part of the marketing process as either consumers or drivers of the marketing mix from the industry perspective. One can safely say that we hold the keys to the economic growth of a country by our very actions in using or not using these products or services.

## **Manufacturing and service sectors in malawi**

Both manufacturing and service sector of the economy play a crucial role in terms of contribution to the gross domestic product of any given nation. Malawi is one such a nation where the industry both manufacturing and service sector contribution to the economy is sizeable currently at 67% as a percentage of the country's GDP (<https://www.cia.gov>). Malawi, though dependent on agriculture (Bingu wa Muthalika 2006) that drives its economy; it still has a big contribution from the industry sector of the economy. Agriculture dependency is mainly because 85% the Malawi population resides in the rural area engaged in peasant farming. Much of the export earnings for the country comes from agriculture with cash crops topping the list while exports from the industry is somewhat meagre. Growing the industry sector would do the economy much good and position the country on the proper footing for its economic growth.

For a country like Malawi to drive good performance of its economy, it must have its industry performance at its best. Commonly, it is often echoed that a thriving industry drives the growth of the economy. Malawi's industrialization is at a cross road with backward development instead of forging ahead. Malawi, now over 50 years on after independence, is worse off in as far as its industrialization is concerned. The retarded growth of businesses in the country is partly responsible for poor performance of the economy; is the thrust of this study. Business management that mostly look at the bottom line must know that to have a bottom line, there must be a top line as well and Gaskill and Windsor (2013) advises that topline growth though long term measure of the business performance is critical and comes from implementing marketing strategy and driving marketing activities which must be measured accordingly.

While bottom line looks at the profit levels and financial data, marketing key performance indicators become critical in driving the topline and growth of the business. An economy must provide the needed landscape in which businesses can have the right environment for managing their products and services to grow locally with potential to grow regionally and globally as well. Growth in the industry means growth for the economy. For businesses to grow, they must implement the marketing concept, which will ensure the behavioural traits of the market orientation are intrinsically sound. Companies in Malawi need to be market oriented if they are to produce growth locally, regionally and embark on global growth. The resulting impact of this growth will be the economic growth of the nation.

## **The general malawi economy**

Malawi is an agricultural based economy with over 80% reliance on agriculture (Bingu was Muthalika 2006). Most of the people in Malawi stay in rural areas with only 15% urbanization. As such, these people in rural areas are mostly peasant farmers who live on a hand to mouth sort of life. The Government of Malawi for some time now has been assisting farmers with subsidies (Dorward and Chirwa (2011) for materials that are needed in farming due to increasing costs of farming inputs. While there are other economic driver for the Malawi economy, agriculture is the main one. Following from this is the contribution coming from the industry thus both manufacturing and service sectors of the economy with at least 67% contribution to GDP (<http://www.cia.gov>). However, service sector alone is huge at 76% of the combine manufacturing and service sector impact to the country's GDP (<http://intracen.org>). Malawi tourism also presents an economic growth driver for the country.

However, the sector is under developed with low contribution to GDP. World Bank (2010) quotes WTTC (2010A) that Malawi core tourism contributed 2.9% to the country's GDP. With several endowments, Chilima (2011), ranging from national parks, game reserve, the lake itself and cultural heritage, Malawi tourism should have been much better than what it is. Despite the endowment of the fresh waters from Lake Malawi that harbours the world's renowned heritage of Lake Malawi national park, the tourism growth has remained dismal compared to other countries. World Bank (2010) further suggests that tourism growth in Malawi has remained subdued recording a contribution of 3% to 5% between 2000 and 2009, which means for the post independent years, tourism is still not posting sizeable contribution to the economic growth of Malawi.

From the perspective of the Malawi economy, which is agriculture based, there is heavy reliance on natural phenomena, which the country has no control over. These natural phenomena include weather pattern for which every farmer works on the faith that the season will be good for farming. At times,

there is adverse rainy season that affect agriculture output and thereby putting the lives of over 80% Malawians at risk. In some years, adverse weather and rainfall patten and or pests that have affected the crop have affected the country harvest. The Country does not have many commercial farmers in various crops accept a few like tobacco, tea, coffee and sugarcane. Maize, which is a staple food, is largely left to peasant farming posing a very high risk of failure in the event of adverse weather conditions during the farming season. Most of the maize producers are peasant farmers who according to Dorwan and Chirwa (2011), confirms that only 10% of the maize producers in Malawi are net sellers while 60% are net buyers. The country is devoid of major commercial farmers especially in the staple food crop like maize. At least commercial farmers would normally respond swiftly where there are pests' attack in the field like armyworms, aphids and streaks as they can apply pesticides to control such occurrences, outbreak or threats in the field. Peasant farmers on the other hand have no resources to combat any danger to their crop failure. This being the backbone of the economy makes economic growth a challenge as more reliance is placed on rainfall pattern for peasant farming. There is very little irrigation in staple food farming.

Despite the low contribution of the manufacturing and service industry to the economy, evidence has it that growing this sector would greatly improve the economy of Malawi. At least products from the industry can be exported thereby reducing the net import. Malawi needs to turn its attention to industrialization once again as it was along the independent journey when many manufacturing and service sectors were booming. Big companies line Unilever, (then Lever Brothers) and David White Head and Son commanded great respect as great employers but have since trimmed they employees to very low numbers. While the country provides conducting environment for industry growth, it is up to the industry players themselves to position their companies for growth by following all the necessary marketing processes to grow the businesses. The market orientation drive, if fully blown would present such an opportunity for growth of the industry and economy at large. Implementing the marketing concept fully with all the needed resource financially and human capital would enhance industry growth.

### **The conceptual framework**

This study uses the conceptual framework by Philip Kotler called marketing concept, which helps in the alignment of the marketing processes and the market orientation of a company. The marketing conceptual framework underpins this study because it is a prerequisite for market orientation. For all the work done in the marketing department, it is grounded in this marketing concept, which defines all the axillary areas that make up the marketing department and resource requirements. Implementation of such a concept is critical to the achievement of the market orientation. With the advent of technology in the modern world, some of the processes necessary for the implementation of the marketing concept have been made easy. It is therefore important for the service industry to apply fully the marketing concept in their companies. However, this may not be the case hence the study being undertaken.

Using this concept, market orientation, which is the overall focus of this study, refers to the development of attitude and practices that aim to maximize the company's adaptation to the market (Avlonitis and Gounaris 1997). Kotler (2002) contends that key to achieving organizational goals consist of the company being more effective than its competitors in creating, delivering and communication customer value to its chosen target market. The marketing concept is broken down into marketing audits that is concerned with knowing what is happening in the market, market research that need to be carried out and lastly the marketing mix, which is the proposition itself that will be sold. In this study, the aim is to check what the attitude of the service industry is towards marketing. The study will also check if the processes in the framework above are fully implemented and supported. With the advent of technology, there are even simpler ways to collecting some of the information sated in the marketing concept especially with limited budgets in companies than doing normal traditional market research and market audits. The marketing concept framework is useful as it tell what processes ought to be done in a company that is market oriented.

## **Research problem**

Marketing orientation, a behaviour construct that is understood as the implementation of the marketing concept, has received a lot of attention globally in literature. However, in Malawi, no such research has ever happened to check whether businesses are market oriented. Most businesses take marketing, a department that leads in the implementation of marketing concept as a cost centre. As such, few companies have organized structures of marketing department. In service sector of the economy, this problem is apparent, as more efforts have been placed on strengthening other departments other than marketing. The gap therefore exists in Malawi to assess the market orientation of companies. Service sectors in this case banking and insurance, have been known to have small marketing department thereby impinging the implementation of the marketing concept that assures the business behaviour that can make the company to be market oriented. While many studies on marketing orientation have been done elsewhere, none has been conducted in Malawi. This study aims to bridge this gap.

## **Purpose of the study and specific objectives**

The study aims to assist businesses to focus on market orientation if they are to achieve competitive advantage and grow their businesses. The purpose of the study is to ascertain the orientation of businesses in Malawi with a view to advising on corrective measure that will enable companies to be market oriented. While considering the broad aim or objective of the study, the following specific objectives will apply for this study in order to address the research problem statement

1. To assess whether companies are market oriented in Malawi
2. To assess if marketing department is well equipped with the needed resources to implement the marketing concept
3. To assess if the marketing concept is fully implemented
4. To assess if MKTOR and MARKOR scales give same conclusion in the same study

## **Research questions**

1. Are the companies in Malawi market oriented?
2. Is the marketing department well resourced?
3. Do companies implement fully the marketing concept?
4. Does MKTOR and MARKOR assessment scale give the same conclusion?

## **Hypotheses used for the study**

Following the research questions that need to be answered, the following hypothesis have been developed to guide the study methodology and approach. These hypotheses are as follows:

- H1. Companies in Malawi are not market orientated
- H2. Marketing department in Service Industry is not well resourced
- H3. Marketing concept is not fully implemented
- H4. MAKTOR and MARKOR scales give same conclusion in the same study

## **Research methodology**

It is a fact as alluded to by many researchers according to literature (Langat 2015, Kaur and Gupta 2012 & Missaoui and Ali Saidi 2015), that market orientation enhances performance of businesses. Therefore, companies need to strive to ensure that their businesses are market oriented. However, according to Kotler (2006), this is only possible if the marketing concept is fully implemented in the organization. Market orientation is a behavioural construct and one needs to study the real behaviour of the organization. With this in mind, the researcher opted for the use of case study research methodology of data collection. Reason for the choice of case study research methodology is that there is need to understand the dynamics of the organization as per the conceptual framework described in figure 1.4. Case study methodology was best suited for this cause (Grey 2014). The conclusion made from the study's data analysis will help deduce if companies surveyed are demonstrating the behaviour and attitude that qualify them to be market oriented. This study adopt a mixed research methodology of data collection using the argument reported in literature (Creswell and Clark, 2007 and Toomela 2008).

The researcher having reviewed literature, decided on case study methodology approach owing to the nature of the research problem and question, which is to ascertain if companies in Malawi are market oriented. One need to decide on an appropriate methodology, which is critical so that proper data is collected to answer the research questions. Theories which are used in research help the researcher arrive at how and why conduct a research. Grey (2014) quotes Lee (2000) who described a theory as a set of interrelated constructs (concepts), definitions, and prepositions that present a systematic view of phenomenon by specifying relations among variables, with the purpose of explaining and predicting a phenomenon. While market orientation research have been done elsewhere, this information is missing for the Malawian context.

For case study research, descriptive is mostly applied hence in this study; descriptive was used complemented by quantitative, predictive research through survey questionnaire. Greenfield (2002) defines research as an art aided by skill of enquiry, experimental design, data collection, measurement and analysis by interpretation and by presentation. While it is commonly understood that one need to do research in order to know what is not known but to do that there must be a guiding research question. Walter (2010) who says that research question is the heart of research design backs importance of research question. The reason for the choice of the research design and methodology used in this study is described in the sections that follow with a justification befitting the data collection procedure used.

### **Research design**

Research design according to Grey (2014) is the overarching plan for the collection, measurement and analysis of data. It describes the purpose of the study and kind of questions being addressed, the technics used for collecting data, approaches to sampling and analysis that will ensue. Shukla (2008) refers to research design as a master plan or blue print and a sequence of research activities. Primary data collection used both fieldwork by survey through structured questionnaire and in-depth interviews through unstructured questionnaire that was open ended. This study therefore adopts a mixed research methodology where both quantitative and qualitative data collections methods are applied. The two data collections methods have been known to govern most of the research work conducted by researchers the world over according to literature reviewed. Below are the description of each of the main data collection methodology applied in this research.

### **Qualitative research**

Kotler (2005) defines qualitative research method as an exploratory research process that is used to uncover consumer's motives, attitude and behaviour. Qualitative methods of data collection uses unstructured interviewing technics using different methods. Smith and Albaum (2012) highlights that the main methods used to collect data with research methodology include in-depth interviews and focus group. Other methods highlighted include projection techniques. Observations are also a form of qualitative method of data collection, which researchers use.

Qualitative research methodology usually emphasizes words rather than quantification in the collection and analysis of data (Bryman 2012). Qualitative researchers have advanced that this research method engages the participants, as they are actively involved in the data collection process. Grey (2014) advocates that qualitative research is immensely recommended for involving the participants as opposed to quantitative research that disengage the researcher from the respondent. This, Grey (2014) believes that doing research without engaging the respondent live would see it as failing as the reality is obscured. Further to the advances for qualitative research methods, the researcher goes deeper in the quest for information from the respondent. Both in-depth interview and focus group data collection allows the researcher to probe for more questions for further clarifications of the responses given during the interviews (Shukla 2008).

While qualitative researchers advance for this method of data collection (Kotler et.al, 2005 Smith and Albaum 2012, Grey 2012), the method has its own shortcomings as well. Literature reveals that generalization is an issue with qualitative methods because the data collected and its analysis are not quantifiable. Qualitative methods use small sample confirming the challenges of generalization (Bryman 2012). Shukla (2008) adds a voice on the qualitative method of data collection that it presents economic and timely data collection that is rich and accurate in recording market behaviour and

preliminary insights. However, Shukla (2008) concur with other researchers that qualitative methods lack generalization reliability and validity.

Despite the shortcomings highlighted above, still qualitative research plays a crucial role in the research world. Some researchers have advised that both methods thus qualitative and quantitative should be looked at as complimentary (Creswell and Clark 2011). Qualitative methods is part of this study to glean more insightful information about the behaviour of the companies interviewed relating to market orientation. The researcher thus adopted the use of this method besides the quantitative methodology, which is covered below.

### **Quantitative research**

One of the popularly used research methodology in data collection where large samples are involved is the quantitative methodology. In most cases, where researchers involve large number of respondents, this methodology has been recommended. Shukla (2008) contend that quantitative methods seek to quantity data and typically apply statistical analysis. Quantitative research are more robust than the qualitative research covered above. Hoe and Hoare (2012) indicates that quantitative research methods are used to test hypothesis, determine the relationships between variables and measure frequencies of observations. Main advantages for quantitative methods include generalization, large sample and determining relationships amongst variables.

Many researchers concur that the research method that will allow for prediction of the future using analyzed data and is more rigorous than qualitative (Hoe and Hoare 2012). The major drawback for quantitative research methods is mainly the costs and time it requires to run it. However, these when compared to the benefits, it makes this data collection method much more preferred in most research work. Nevertheless, when properly applied, these two methods work in complimentary to each other in order to provide more informative data on the issue being investigated (Grey 2014, Walter 2011, Hoe and Hoare 2012).

The quantitative method has been used in this study due to its robustness while the two methods are working together to complement each other in the study. Having adopted case research methodology on data collection, both quantitative and qualitative methods have been applied in this study. Reason for use of mixed methodology is that the collected data is complementing each other but more importantly, the objective of the study is mainly to do with behaviour on market orientation, which needed to be surveyed and confirmed through in-depth interviews.

In order to satisfy the requirements for the research methodology for this study knowing that behaviour need to be ascertained to see if the companies are market oriented; a case study method of data collection was selected. Different research studies have different approach to data collection. Yin (1994) affirms that case study methodology is but one of the many different ways of data collection. Other methods include experiments; surveys and histories. Yin (1994) further explain that selection of the actual method depends largely on the research questions, control that the investigator has over the behaviour of the event being researched and lastly on the focus on the contemporary issue as opposed to historical phenomena.

The case study is mostly preferred when answering question like “why” and “how” used for probing behaviour (Shukla 2008). Case study method of data collection involves deep understanding of the organization behaviour and operations at different levels of the company. The case study method was selected as it logically describes the philosophical positions of the business in a systematic way. Zainal (2007) says that case study research methodology is considered a robust research method particularly when holistic in-depth investigation is required. This will be supplemented by qualitative and quantitative data gathering. In management research, it is also widely accepted that qualitative research is valuable and valid approach in its data collection.

Thomson (2011) explains that despite quantitative research results providing facts to validate theories, a qualitative research analysis uncovers a subjective viewpoint at the very heart of these facts. Thomson (2011) further points out that qualitative research has seen increased popularity over the last two decades becoming widely accepted in most disciplines. Chilima (2015) in his use of the case study methodology on knowledge management supplemented the quantitative survey data collection with qualitative data collection method. This study specifically makes use of the sequential explanatory

research design (Caswell and Clark 2011) where quantifiable data collected through survey method is being complimented and confirmed by qualitative data that has been collected through in-depth interview. The researcher carried out in-depth interviews to confirm some of the findings from the survey data collected as is required in case study research to confirm the behaviour.

### **Case study research methodology**

This research uses case study research methodology in data collection. Polit and Beck define case study methodology as an in-depth investigation of a single entity where researchers obtain a set of descriptive information and may examine relationship amongst some phenomena. Grey (2014) quotes Tight (2010) who makes it clear that case study research involves understanding of the dynamics present within single setting.

Case study can combine a variety of data collection methods whose sources can include archives, interviews, surveys and participant observation. Dul and Hak (2008) adds to say that case study research is a form of exploratory research where one single instance known as the case or a small number of such instances are investigated in real life. Grey (2014) further says that case study methodology is ideal when the “why” and “how” questions are being answered about a contemporary set of events for which the researcher has no control.

This study involves two entities that were studied thus qualifying for the use of the case study research method. Furthermore, market orientation is a behaviour construct that needed to be investigated with case study methodology, which combined mixed research methods as well as action research on the ground, by the researcher.

Case study research has had some criticism especially when it comes to generalization that is limited due to its nature of sampling the fact that it involves few organizations. Yin (2009) clarifies that case study approach though not universally accepted as a reliable, objective and legitimate methodology to use but analytical generalization can be done. However, the case methodology was chosen in this study because it involves full understanding of the behavior and because only two organizations were used in the study representing banking industry and an insurance industry in the service sector of the economy. Due to the need to ascertain the behaviours in the organization, the research undertook a full in-depth face-to-face interview with representatives of the marketing department. This was necessary in order to gain more understanding of the why and how which was very critical in this type of investigation.

### **Primary data collection**

As would be the case with many research works, primary data is critical for research studies that generate originality. Walter (2010) defines primary data as the information collected by the researchers themselves. This can be collected using a variety of methods such as survey and in-depth interviews. This often required some technical knowhow for the skilled personnel to design and implement the primary data collection instrument. The instruments that were used for primary data collection are discussed in the sections that follow.

### **Sampling techniques**

This being a case study research, it would generally need the entire organization to be involved, which is not possible. Two organizations, one bank and one insurance company were selected for case study of this research. The bank is a local bank, which is third on the market position. The insurance company is a modern company with ownership of both local players and majority of international player thus mixing the skill set and drive of the business. Employees mostly in management and supervisory positions were targeted. A simple random sampling was applied from the available populations. Those targeted, being in managerial or supervisory positions were deemed knowledgeable in matters to do with market orientation and therefore would faired represent the views of the organization. Grey (2014) defines a sample as a set of individuals selected from a parent population for a research study.

The two companies from which the sample was drawn have their head offices in Blantyre where the researcher is based. It was convenient for the researcher to meet and discuss with the companies for proximity reasons. In total, population at the bank was 700 while at the insurance company was 100 of which the sampling frame were 361 and 31 for the bank and insurance respectively. The sampling frame

was restricted to those in managerial or supervisory role. The sample was drawn from different departments in order to offer representation of the actual behaviours towards market orientation across the organization.

### **Data collection**

For the quantitative part of the data collection for this study, survey questionnaires were used. Minister of Industry (2010) defines survey as any activity that collects information in an organized and methodical manner about characteristics of interest from some or all units of the population. This uses well-defined concepts, methods and procedures and compiles such information in a useful summary form. Gray (2014) contends that carefully constructed questionnaire is the principle tool used to collect data where surveys are concerned. Using a structured questionnaire, an interviewee records own answers following the instructions given in the questionnaire. This research tool used a structured questionnaire with coding and options given on a 6-point Likert scale. These questionnaires were self-administered through email and online google generated questionnaires (<http://www.google.com>).

A coordinator was appointed within the organization to help coordinate the completions of the questionnaires. The google survey form electronic method of administering the questionnaires was selected because it is faster and cheaper. This is an internet-based google survey application system, which was live from the time it was opened. A link was generated after all questions are typed into the google survey application. This link was then sent via email to all intended participants who upon receiving the email, respondent opens the link and start responding to the questions. All responses were collated on the same google application system. This questionnaire administration is easy and keeps updating in the system live as participants take the questions and submit. Researcher is able to follow up response rate as each response pops up in the researcher's email alerting about the new response.

On the other hand, in-depth interviews using open ended questionnaire was conducted with the head of marketing. This mainly focused on evidence from responses given but also to confirm some of the documentation that are being generated while implementing the marketing concept in the quest to being market oriented company.

### **Data analysis**

The data collected through the survey was analyzed using SPSS version 20 (IBM 2011). The researcher hired a competent statistician to assist with data analysis. Data was coded as required and variable were entered into an excel sheet before being transferred to the SPSS package to produce frequencies, means and standard deviation. Langat (2015) in the study on market orientation of the manufacturing companies in Kenya used a similar package to produce frequencies, means and standard deviation. The same statistical package was used to produce relationship that were required for the researcher to check the influence of some parameters on market orientation and or company performance.

Data collected through in-depth interviews was mainly themed and grouped together. These themes helped to confirm some of the findings in the survey responses especially that the researcher wanted to get evidence that the purported behaviours are taking place in the organization. As such, qualitative interview was a checker of the company's position on market orientation, a truly sequential explanatory study where quantitative data is crosschecked using qualitative interviews (Creswell and Clark 2011)

In general, data analysis took three forms thus descriptive statistics, frequencies (univariate analysis) and lastly bivariate analysis for relationships or correlations. Under descriptive analysis, the data summary was done to provide a general overview of the respondents. Then univariate analysis was carried out producing frequency tables, which indicated the number of respondents and their corresponding percentage for each of the variable in the data collection (Patel 2009). Relationship between variables was analyzed in order to check the influence some variables have on the constructs being studied for market orientation. This made use of T-square and Chi-square to check the correlations (Patel 2009)

**Table 1.** Response profile

<b>Company</b>	<b>Population</b>	<b>Sample</b>	<b>Percentage</b>	<b>Responses</b>	<b>Response Rate</b>	<b>Urban</b>	<b>Rural</b>	<b>% Urban</b>	<b>% Rural</b>
<b>BANK Online</b>	610	261	43%	114	43.7%	114	0	73%	0%
<b>BANK Email</b>	90	60	67%	42	70.0%	22	20	14%	13%
<b>TOTAL BANK</b>	<b>700</b>	<b>321</b>	<b>46%</b>	<b>156</b>	<b>48.6%</b>	<b>136</b>	<b>20</b>	<b>87%</b>	<b>13%</b>
<b>INSURANCE Online</b>	31	25	81%	19	76.0%	19	0	100%	0%

Response profile was 49% for the bank and 76% for the insurance company which was not a bad achievement bearing in mind that internet or email based rates tend to be low as has been the case in other studies according to literature.

As for education level for the respondents, a good representation from both companies. It was important to get such an outcome as the study dependent more on the understanding of the respondents of the construct therefore education level was critical. Table 2 presents such details.

**Table 2.** Respondents' educational details

Company	Population	Sample	Responses	Response Rate	Male	Female	MSCE / O Level	Under Graduate	Graduate	Post Graduate
<b>Bank</b>	700	321	156	48.6%	65%	35%	5.30%	30.7%	54.4%	9.6%
<b>Insurance</b>	31	25	19	76%	61.1%	38.9%	5.6%	66.7%	16.6%	11.1%

In order to determine the level of market orientation, an index (table 3) was developed against which each construct mean score was checked. The scale was adopted from other scholars who have used the similar index scale to place the companies as regards market orientation level.

**Table 3.** Levels of market orientation (MO)

<b>MO Level</b>	<b>Very Low</b>	<b>Low</b>	<b>Moderate</b>	<b>High</b>	<b>Very High</b>
<b>Range</b>	1 - 1.99	2 - 2.99	3 - 3.99	4 - 4.99	5 - 5.99
<b>Average</b>	1.5	2.5	3.5	4.5	5.5

## Results and discussion

Detailed findings follow n each of the research question of this study. Both scales as used in the same questionnaire provided similar direction of the results thus a good validation of the two different market orientation-measuring tools

### MKTOR scale assessment

Each of the constructs under MKTOR scale were assessed independently. The results of which are presented in table 3 that follows. The results reveal that the two companies according to MKTOR (Narver and Slater 1990) scale are market oriented. The table below presents a summary of the grand means from each of the three MKTOR constructs.

**Table 3.** MKTOR scale assessment outcome

	<b>Grand Mean</b>	
<b>MKTOR SCALE</b>	<b>Insurance</b>	<b>Bank</b>
<b>Customer Orientation</b>	4.37	4.75
<b>Competitor Orientation</b>	4.43	4.47
<b>Departmental Coordination</b>	4.49	4.46
<b>GRAND OF THE GRAND MEAN</b>	<b>4.43</b>	<b>4.56</b>

Both companies using MKTOR scale achieved an emphatic revelation of high level of market orientation. Each of the constructs in the MKTOR scale has grand mean above 4.4, which falls within the range of 4.00 and 4.99 representing high level of market orientation. The grand of the grand mean scores achieved are 4.43 and 4.56 for the Insurance Company and the Bank respectively.

The finding in this study therefore conforms to the findings of other researchers as covered in literature that companies need to be market oriented to survive competition and also for better performance. The measure of market orientation using MKTOR scale by Narver and Slater (1990) looks more onto the customer and competitor construct from outside the company with departmental coordination as an internal company construct. Because of this focus on these two major construct of customer and competitor, some researchers criticized MKTOR assessment scale that it is narrow and may rate the orientation level higher than what they really could be. Tamaskova (2009) agrees with the view that MKTOR does not stress on the speed of gaining market information, which is very critical in business strategy development. Tamaskova (2009) continues to report that many other researchers criticized MKTOR quoting these other scholars on the account of validity not being satisfactory (Langerak 1997), does not measure customer value (Pehlman 1997). Other scholars that also criticized MKTOR include Webster (1994), Siguaw and Diamantopoulos (1994) and Rivera (1995) as reported by Tamaskova (2009). Nevertheless, the findings in this study using MKTOR scale reveal a strong market orientation rated high level according to the index generated having achieved a mean score above 4.4 for each construct. Marika, Roersen and Aard (2013) cements these results as the findings resonate what these researchers found in a high technology business study of market orientation using MKTOR scale. The researchers, Marika, Roersen and Aard (2013) concluded that MKTOR gives high rating of market orientation, which is similar to the findings in this study. They went on to observe that the sampled companies in their study had respondents that lacked marketing knowledge which impacts on the results because they may not comprehend the statement for an informed response. In their study therefore, (Marika, Roersen and Aard 2013) observed that the actual behaviour in the companies reflected a lower rated market orientation. The researchers argued that such cases happen when the

majority of the respondents do not possess marketing knowledge and thus fail to articulate the questions. Further to the findings in this study, the in-depth interviews observed a good understanding of marketing for the sampled companies and respondents mainly because of their experience in the industry and company as well as educational level coupled with their ranks in the business.

In-depth observation during face-to-face interview confirms a positive drive in these two companies on customer and competitor activities in their marketing and strategy development. Despite the other shortcomings mainly on staffing of the marketing department that is tasked with the coordination of these two constructs, visibly, one can conclude that there is a lot of effort placed on pushing the business to gain customer value through customer orientation and competitor orientation. Some competitor information generated by consultants or communication or research agents of the companies have added value to generation of competitor intelligence which though not gathered formally in this MKTOR assessment scale still finds its way to the business. It was observed through in-depth interviews that both companies have specially designated meetings that discuss business trends and competitor moves monthly. Reports from research and communication agencies and or reports from consultants and sales teams are a major topic on the agenda of these meetings. Therefore, from the analyzed data, it can be concluded that the two companies according to MKTOR scale results are high level market oriented companies. Gauzente (1999) in the study where the researcher compared the market orientation scales MKTOR and MARKOR on content analysis revealed that MKTOR was mostly appropriate for evaluating the firm's current commitment towards its customers and therefore concluded that MKTOR might serve as a diagnostic tool.

From the observation point of view, documents, and performance reviewed for the two companies, it revealed that both companies are active with innovations on the market. This suggest that their market orientation drive is paying dividends. Smirnova, Rebiagina and Frosen (2017) affirm the notion that companies that are market oriented tend to embrace innovative culture in the business. No wonder, the bank has won several awards pertaining to innovativeness, which in itself bears testimony.

### **MARKOR scale assessment**

After theorist Narver and Slater developed their first market orientation scale of MKTOR, which used the three constructs of customer, competitor orientation and departmental coordination, other theorist analyzed this scale and criticized it for lacking depth on some market critical data. These theorists, Kohli, Jaworski and Kumar (1993) observed that focusing on customer and competitor only ignores market intelligence generation and dissemination, which is important in a market-oriented company (Farrell and Oczkowski 1997). To this end, these theorists developed their own scale referred to as MARKOR for measuring market orientation, this they believed it covered more on market data with the inclusion of intelligence generation and dissemination. Many other theorist made their argument for and against each of the above scales. Pelham (1993) backed Narver and Slater instrument that the shortfall cited by Kohli, Jaworski and Kumar are adequately covered in the MKTOR instrument through specific measure on customer satisfaction, after sales and that of top management interaction. Despite these arguments, these theorists still agreed that the two scales MKTOR and MARKOR do a good job in measuring market orientation. Researchers generally agree that these two measures do provide the level of market orientation as they have been widely used.

MARKOR scale has four construct that are measured to ascertain the market orientation nature of the organization. These are intelligence gathering, intelligence dissemination, responsiveness and inter-functional coordination. The sections that follow present the outcome of the MARKOR scale on market orientation of the two companies studied.

**Table 4.** MARKOR assessment outcome

<b>MARKOR SCALE</b>	<b>Grand Mean</b>	
	<b>Insurance</b>	<b>Bank</b>
<b>Intelligence Gathering</b>	3.95	3.85
<b>Intelligence Dissemination</b>	3.85	3.73
<b>Responsiveness</b>	3.72	3.83
<b>Inter-functional Coordination</b>	4.02	4.35

<b>GRAND OF THE GRAND MEAN</b>	<b>3.89</b>	<b>3.94</b>
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The results for the MARKOR scale reveal that both companies are moderate market orientated. All grand mean scores testify to this and out of the four constructs, the Inter-functional coordination scored above 4.0 grand mean meaning that it was the only construct that achieved high level market orientation under MARKOR scale.

However, due to moderate level market orientation as revealed by the rest of the constructs, the total score and grand of the grand mean reveals a moderate market orientation achieving 3.89 and 3.94 grand of the grand mean scores for the Insurance Company and the Bank respectively.

These findings affirm the views from Kohli, Jaworski and Kumar (1993) that adding the parameters of intelligence gathering and dissemination, which were found lacking in the MKTOR scale by Narver and Slater (1990) somehow down rated the outcome of the two companies on their level of market orientation. This suggests that the MARKOR scale is stringent compared to the customer and competitor focus scale of MKTOR. Nevertheless, it is pacifying that both scales still present the outcome for each of the two companies as being market oriented in their behaviour.

### Conclusion on both MKTOR and MARKOR scale assessment

From the results analysis, it is clear that both companies are market oriented but the level is different between the two scales. Table 5 depicts the actual levels attained by each scale.

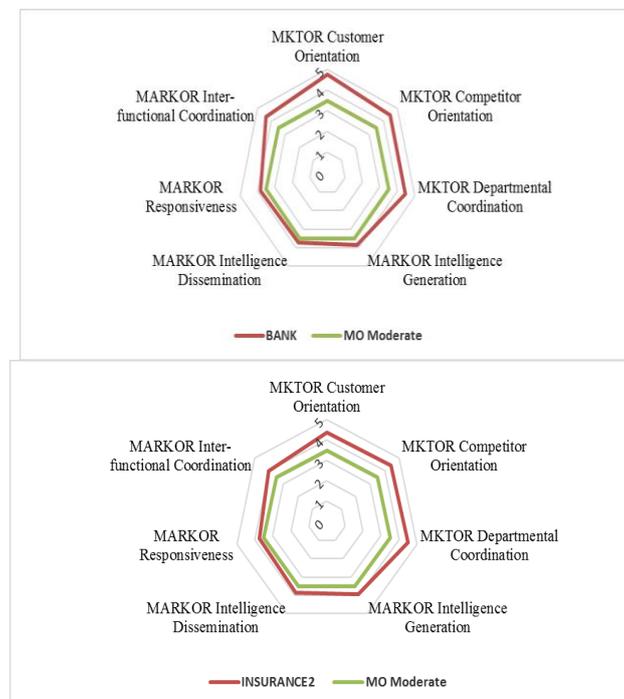


Figure 1. MKTOR, MARKOR Mean Scores

From the pivotal graphs, it is clear that the MKTOR scale outcome displayed a higher market orientation showing clear up away from the average mean score line. On the other hand the MARKOR scale that depicts the score line graph on the left as closer to the average mean score

Table 5. MKTOR and MARKOR scale outcome

	<b>Grand Grand Mean</b>		<b>Conclusion</b>
<b>ASSESSMENT SCALE</b>	<b>Insurance</b>	<b>Bank</b>	<b>Level of market orientation</b>
<b>MKTOR ASSESSMENT</b>	4.43	4.56	High Market orientation
<b>MARKOR ASSESSMENT</b>	3.89	3.94	Moderate market orientation

The scores used to assess the overall orientation for each scale were the grand of the grand means obtained by taking a mean of the grand means from each construct thus three constructs for MKTOR and four constructs for MARKOR scale developed by the two groups of market orientation theorists.

The results thus reveal that both companies are market oriented only that the levels of market orientation between MKTOR scale and MARKOR scale are different.

Other scholars according to literature have argued that the two scales can be used independently as well as complementary. In both cases, the conclusion arrived at would be valid. This study made use of both scales in order to check whether they provide the same conclusion on the behaviour of the companies thus to confirm what literature has covered. The results herein reveal same direction only differing in the levels of market orientation achieved. MKTOR scales achieved high level rating for both companies while MARKOR scale achieved moderate level rated for both companies.

The outcomes of this study therefore agree with literature that both of these scales are validated and are useful tools for assessing market orientation of any business, which is a major contribution to the body of knowledge.

**Table 6.** Bivariate relationship between bank and insurance company outcome

SCALE	CONSTRUCT	Company	N	MEAN	SD	F	Sigma	t	Df	P (value)
MKTOR	Customer, Competitor and Departmental coordination	Insurance	15	4.42	0.388	1.192	0.177	0.969	28	0.341
		Bank	15	4.58	0.497					
MARKOR	Intelligence Generation	Insurance	10	3.95	0.486	1.936	0.181	3.97	18	0.696
		Bank	10	3.85	0.622					
	Intelligence Dissemination	Insurance	7	3.85	0.595	4.576	0.054	0.495	12	0.629
		Bank	7	3.73	0.294					
Responsiveness	Responsiveness	Insurance	13	3.72	0.538	4.470	0.045	-0.383	24	0.705
		Bank	13	3.83	0.850					

On relationship, t-test was carried out for MKTOR scale and the constructs under MARKOR scale to check if the two companies present similar outcomes of the study. A null hypothesis was the two companies that each construct was not significantly different between the two companies. Alternative hypothesis therefore was that the outcome were significantly different between the two companies.

Looking at the P values as presented in table 6 above, it is clear that each construct has p value significant therefore a conclusion that the findings in the two companies were not different. This was tested at 95% level of confidence.

### **Resourcing of the marketing department**

The next objectives was to assess the resourcing of the marketing department. Marketing department coordinates all activities relating to marketing and the implementation of the marketing concept. In the marketing department, resourcing both human capital and financial resources are paramount. Ogbadu and Abdullah (2013) found out the role of marketing in banking sector is significant and it is used as a competitive tool in the industry. This objective seek to assess whether companies in the service industry in Malawi have a robust marketing department to drive the market orientation. It also aimed to check if the marketing department is given enough marketing budget to drive its activities. Looking at the marketing concept, there a number of routine activities that a company need to adhere to if it is to have the necessary information for developing the marketing strategies.

The in-depth findings showed that both companies have a lower number of people in the marketing department. Each of these two companies only has three people as head count in their marketing department. With the task described in this study especially implementation of the marketing concept (figure 1.4) suggest the personnel numbers are not adequate. Kadango (2017) confirms the dilemma that most banks have lower numbers in the marketing department. This obviously put more pressure on this resource to drive a business that has to answer to the demands of being market oriented. It must be commended though that despite such a meager resource, the companies still realize the importance of being market orientated and achieved such scores as revealed in this study.

Both companies do more to strengthen the marketing department and ensure that the businesses are full equipped with marketing resources to implement the marketing concept. Comments from Marketing Heads at both companies were clear that they would do much better with more resources in head count. The Bank has innovation Managers; these are residing in a different department with dotted reporting to Marketing department. At the Insurance Company, the role of innovation being handled by Marketing Managers and the Business development Manager.

Financial resources at both companies is yet another dilemma as investment in marketing is somewhat low. It was observed in the in-depth interview that only up to 5% of the company income is invested in marketing. This suggests that the marketing department has to forgo some major marketing concept activities to manage the costs and in some cases outsource so of these activities. Major setbacks in such cases affect the research budget and advertising. Best marketing investments used by leading companies should be around 10% of the business turnover. This accords the marketing department to fulfil all its requirements to make sure the marketing concept activities are done effectively.

### **Implementation of the marketing concept**

The next objective was to review whether the marketing concept was fully implemented in the two companies. The marketing concept is critical in the quest for market orientation. This marketing concept as defined and presented in figure 1.5 has all the tenets that when fully implemented, provide the environment that presents the organizations as ben a market oriented one. The objective was to find out if the marketing concept with its three pillars was fully practiced.

Through the in-depth interviews, it was observed that some elements of the marketing concepts are being implemented while others are short chained suggesting not fully implemented. This could be due to lack of resources both financial and employees working in marketing department. Agreeing with the findings of the objective number 2, marketing personnel numbers are low in both businesses; it transpired that such impact on human personnel affected follow-ups in most marketing concept activities.

Coming to financial resources, this was more disturbing as the budgets set forth for this mammoth task was either low or not fully comprehended by the marketing teams. This suggest that budgeting may not be bottom up or not activity based. This says a lot in business planning and this is confirmed by the difficult observed in getting the marketing expenditures for the business over the years and if it had any relation to the business turn over.

Interestingly, both companies had their marketing heads on the company executive committee (EXCO) meetings, which suggest the voice from marketing is there, but either not adhered to by the decision

### **Does MKTOR and MARKOR assessment scale provide same conclusion**

The last objective for this study was to ascertain what literature has that the two measuring scales for market orientation provide similar conclusion. While in many instances, these scales have been used in isolation and some have checked their validity but with all researchers concluding that, they are both valid. The objective here it to assess if the two scales provide same conclusion if applied on the same study. This adds to the validation process already testified to in literature by many scholars.

The study concludes with results that both assessment scales reveal that the two companies are largely market oriented. This confirmed the findings from other scholars and theorists Narver and Slater (1990) and Kohli, Jaworski and Kumar (1993) who developed these two scales that all along, these scales have been used when assessing market orientation. As has been noted, and observed in literature, each of these two scale confirmed the market orientation nature of the two companies and besides that, both are in unison giving the same results, which adds to the validity of both scales.

However, this study reveals that under the same conditions, applying the same instruments, which was the case in this study, both organizations produced results that are similar in outcome. The results as discussed and observed confirmed that Narver and Slater scale of MKTOR which focus most on customer and competitor orientation externally gave a higher rating to both companies. This somehow supports those scholars who criticized the scale on the lack of intelligence information, which is critical in a market-oriented company.

On the other hand and under the similar conditions, MARKOR scale also gave consistent results on both companies only that lowly rated as regards their behaviour on market orientation. This suggests that the notion of market data that MARKOR scale preaches as being critical in market-oriented companies to know what is happening in the market might have been responsible for rating the two companies downwards at moderate market orientation.

Notwithstanding that, the two scales both MKTOR and MARKOR when compared on their outcomes in the two companies showed no differences on their conclusion according to the equality of means that were tested using the T-square test. All hypotheses on the comparison of the two company when tested showed significant results at 95% level of confidence meaning that they were no differences between the two outcomes in each of the companies as per the results. This adds to the validity of the two scales.

By way of conclusion therefore, both MKTOR and MARKOR scales when applied in the same environment provide same conclusion. Such findings are in conformity with what literature says and resonates what other scholars have come up with in various studies

### **Conclusion**

In summing up, the market orientation state of the Malawi service companies show positive direction in driving the market orientation behaviour. Performance in these companies has been steady and while they are doing the best to align the business with the market orientation, a lot still should be done as pointed out in the recommendations of this study.

Competition is here to stay and companies have no choice but to display their drive to survive. This can only be done through full implementation of the marketing concept. Marketing need not take second fiddle in organizations. Where such happens, it brings many challenges to the business that affect the focus and authority of the marketing department. Innovation and or customer insights need a well coordination organization that is agile and hungry for success. The minds of those working in the

marketing department must be focused on the representing the customer in the business while at the same time being the voice of the customer.

Training of the marketing department to enhance their skills is vital as the world is always on the move as far as new knowledge continue to evolve. Technology is leading the world in all life facets and one need to be abreast with new trends of our customers. These trends demand more of the new product and service. Notably so, customers travel and experience other services elsewhere which they would wish to continue to enjoy from the companies locally.

This study opened up a lot of learning for the researcher and many more avenues can be researched to continue to product insights into market orientation. Areas of influence of different departments on market orientation, same study for the manufacturing sector and transport sector and or hospitality sector all these are new avenues that need researching.

### **Study limitations**

This study has revealed that service companies in Malawi are market oriented. The findings come through from a case study methodology that combined quantitative and qualitative data collection methods. Some limitations to this study for consideration when reading the outcome of the study along with the recommendations, conclusions and direction for future studies.

A potential bias in population definition and sampling is one limitation this being a case study type of research. Only two service companies in the country were used as research as subjects thus an Insurance Company and the Bank out of all the versatile list of service companies in the country. Furthermore, only those in supervisory and managerial roles formed the sampling frame from which the sample was randomly drawn. A more inclusive sample would take in more companies and from different sectors as this only looked into the service sector of the economy. Despite this shortfall though, the strength of this study takes solace from a combined methodology of data collection that employed both quantitative and qualitative methods that saw a full-scale survey conducted within these two participating companies. With statistical analysis, the results are therefore applicable for inference. The in-depth observation adds weight to the case study methodology enhancing the findings as the researcher had a chance to confirm some of the behaviours as per literature guidelines already covered.

The next limitation has to do with actual sample size being 156 for the bank and 19 for the insurance. More could have been better. Although this sample size was adequate for a case study type of research, more companies and more sample could give more confidence in the results. This however was due to limited resources as the study was self-sponsored meaning financial resources and time were a constraint to conduct a bigger study, which would be possible if resources allowed.

Still more, another limitation comes in relating to survey administration, which was through google application and email. Thus, the questionnaires were self-administered. There is a possibility for respondents to give wrong answers, as they do not have anyone to ask where it may not be clear.

The questionnaire used a 6-point Likert scale that did not provide for middle ground. According to literature, this may pose another limitation as respondents who may have had no answer to some construct statements, ended up picking any option thereby biasing the outcome. However, as noted in the study, the research went ahead to use a 6-point Likert scale because it was necessary for members of the company in supervisory and managerial roles who have understanding of the business needed to take a position. In addition to this, the in-depth interview added more value in confirming some of the behaviours through cross checking documentation and other evidence.

The market orientation index that was developed to guide the outcome from the Likert scale used of 1 to 6 with levels of market orientation as presented in table 6.5 with very low, low, moderate, high and very high. Other studies could present these levels differently and therefore give different interpretation and conclusion. As for this study, MKTOR assessment revealed market orientation levels of 4.43 and 4.56 for Insurance and Bank while MARKOR on the other hand achieved grand mean scores of 3.89 3.94 for the Insurance Company and Bank respectively. On the analysis of equality of means using T-square, there was no difference between these rating although from the index scale developed arrived at moderate level of marketing orientation for MARKOR falling below the minimum mean of 4.0 as defined in the Index scale. Statistically, there is no significant difference when tested at 95% level of

confidence. Regardless of this, the study conclusion reveal that empirically, both companies are market oriented.

## Recommendations

A number of recommendations have been made to help companies achieve higher market orientation or maintain their status having come out as market oriented companies. Key to these recommendations are areas like customer visits lacking for both companies, sharing of information by sales team in the Bank, sharing of information about customers for the Bank.

Furthermore there is need to improves on polling customer survey and influential people consultation by both Insurance Company and Bank, meetings between Marketing Department and other departments and dissemination of customer satisfaction and alerting one another on competitor moves, response to the market forces, customer issues and competitive actions. Lastly, companies need to consider accommodating expression of opinion from managers as part of the contribution to the business plans

On resource strength of the marketing department, it was found lacking and both companies need to improve by adding more resources both work force as well as financial needs (marketing budget) so that marketing activities are done to completion which would lead to a fuller implementation of the marketing concept.

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