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ARTICLE



# Impact of individual market orientation on selling and customer orientation

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## ABSTRACT

We analyze the direct effect of individual market orientation on selling orientation-customer orientation of corporate insurance agents licensed in an emerging market based on the data collected using a random survey of corporate insurance agents in the Life Insurance sector in India. The results indicated that individual market orientation had a significant relationship with selling orientation, but the intensity was weak. However, causal relationship between individual market orientation and customer orientation was moderate. Future research should focus on analyzing the influence of the dimensions of individual market orientation on employee commitment, loyalty and should analyze the moderating effects of various associated variables. The findings indicate that efforts should be made to generate market-oriented behavior among individuals to propel selling orientation and customer orientation.

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## KEYWORDS

Individual market orientation; selling orientation; customer orientation; corporate insurance agents

## 1. Introduction

A firm's business performance is related to the characteristics and tenets of strategic orientation (Morgan & Strong, 2003). Strong (1925) mentions that the personal selling strategies employed by a salesperson act as a key antecedent, which results in gaining purchase orders and customer satisfaction. To increase sales and satisfy customers, it becomes important for a salesperson to engage himself/herself with the customer. The act of a salesperson's engagement is termed as a salesperson's customer orientation. Saxe and Weitz (1982) view salesperson's customer orientation as the practice of marketing at the individual level by the salesperson. Narver and Slater (1990) defined customer orientation as 'the sufficient understanding of one's target buyers in order to create superior value for them continuously'. Saxe and Weitz (1982) regard customer orientation as a way of doing business. Attempts in the past have been made to examine the relationship between the market orientation of the firm and customer orientation of the salesperson (Jones, Bucsh, & Dacin, 2003; Langarek, 2001; Menguc, 1996; Siguaw, Brown, & Widing II, 1996).

Frambach, Fiss, and Ingenbleek (2016) emphasize that market orientation of an organization plays a major role in achieving high performance, and that the organization could not achieve high performance without incorporating customer orientation in their organizational philosophy. In the study of industrial sales executives, Siguaw, Brown, & Widing

II (1994) found that a firm's market orientation significantly affects the selling orientation and customer orientation of the salesperson. Narver and Slater (1990) recognized customer orientation as the fundamental trait of the organization for the adaptation of a market oriented culture. Boles, Babin, Brashear, and Brooks (2001) pointed out that the salesperson should be proactive in responding to the customer's requirements which also leads to his/her enhanced performance and the firms'. Based on a study, Matsuo (2006) stated that conflict and innovativeness mediate the relationship between customer orientation and performance. Dunlap, Dotsom, and Chambers (1988) examined real estate brokers and found that brokers perceived themselves to be the customer – oriented with a responsive and focused approach toward their customers.

Lees-Marshment (2001) discussed the importance of sales orientation in activities undertaken for political marketing. The authors indicated that for achieving market orientation, the organization must develop both a product-oriented and sales-oriented approach. An organization with sales orientation stimulates sales of a particular product using a push strategy.

Kilic (2004) acknowledged that the exhibition of sales orientation and customer orientation could be assessed on the individual level. Kohli, Jaworski, & Kumar (1993); Narver and Slater (1990); Deshpande, Farley, and Webster (1993) viewed that market orientation propels customer orientation and embeds it deep within the organization's culture. Slater and Narver (1998) clearly distinguished between Market orientation and customer orientation. The authors defined customer orientation as a philosophy in which focus were on satisfying the needs of customers and was considered short term in focus along with being reactive in nature. Whereas, market orientation as a philosophy ventured beyond identifying expressed needs of customer, but also to identify latent needs of them. The approach was more long term with ensuring proactivity in the organization. Few researchers have linked individual level market orientation (I-MO) to the performance of the sales force. However, the relationship between the individual level market-oriented actions of a salesperson and selling orientation-customer orientation is yet to be investigated. This gap in research is the basis of our research.

We seek to extend the Sales Orientation-Customer Orientation (SOCO) scale, (Saxe & Weitz, 1982) by dropping certain variables from the scale for examining the impact of individual- market orientation and selling orientation and on customer orientation among salespersons. Thus, we propose a method to develop an empirical relationship, especially in the consumer electronics market, where the consumer requires the assistance of a salesperson at every step of the selling process.

In the present era, there are some products available in the consumer electronics markets which serve a common purpose and thus, lead to confusion. Turnbull, Leek, and Ying (2000) associated customer confusion with highly turbulent industries, characterized by rapid technological change and evolving competition. This has been observed in the consumer electronic markets. The task of the salesperson is to reduce the confusion prevalent in the minds of customers. The organizations are now more focused toward maintaining market leadership. To attain this objective, organizations adopt a customer-oriented approach (Appiah-Adu & Singh, 1998). Customer orientation of firms also affects the quality perceptions of consumers (Brady & Cronin, 2001). Hartline, Maxham III, and McKee (2000) argued that an organization's customer-oriented strategy has to be disseminated among employees thoroughly. It is difficult to complete sales and achieve

customer satisfaction without contact between front-line employees and customers. The present research examines individual market orientation and its relationship with a salesperson's customer orientation in the Indian context. The general hypothesis framed for the study states that there is a positive and significant relationship between individual market orientation and customer orientation of salespersons employed in retail stores which sell electronic home appliances and other electronic equipment.

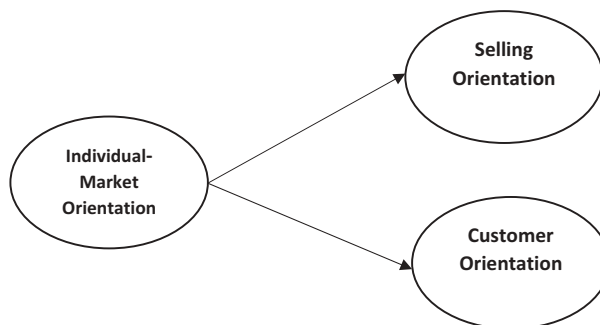
## 2. Constructs and conceptual framework

This section of the article provides an overview of the three constructs studied. [Figure 1](#) depicts the relationship between the constructs, individual market orientation and selling orientation-customer orientation which are examined in the study.

We develop a theoretical framework in this section using the constructs such as individual market orientation, salesperson customer orientation and selling orientation which contributes toward a better understanding of the concepts.

### 2.1 Individual market orientation

Earlier, the individual market orientation used to focus on the customer orientation of employees and on detecting the outcomes of market orientation strategy at an individual level. Brown, Mowen, Donavan, and Licata (2002) presented customer orientation as an individual-level construct. They considered it essential at a service organization for the development of market orientation. They also stated that personality traits of individual employees determine whether the employee chooses to exhibit market-oriented behavior at the individual level or not. The results of the study indicated that only three personality traits significantly affected customer orientation. Customer orientation and conscientiousness together had a significant impact on self-rated performance. Additionally, customer orientation along with conscientiousness and agreeability had a positive impact on the manager's rating. Lings (2004) emphasized that managers of the service firm should also focus on employees. He stated that the organization should also be internal market – oriented. Employees of the organization should participate equally in generation and dissemination of information along with the



**Figure 1.** Conceptual model (showing relationship between individual-market orientation, selling orientation and customer orientation).

exhibition of responsiveness to the collected information. The results of the study indicated a significant and positive relationship between internal market orientation and performance of the firm. In a further extension of the study, Lings and Greenly (2010) examined internal market orientation from a behavioral perspective. The findings emphasized that internal market orientation has a significant and positive impact on market oriented and other in-role behaviors of the employees, which, in turn, influences marketing success. The study indicated that internal market orientation generates and develops market-oriented behavior among employees of the service organization.

Schlosser and McNaughton (2007) developed a measure I-MARKOR to identify employees who are exhibiting market – oriented behavior on an individual level. They found that customer contact, quality of psychological connections between the firm and employee along with learning agility result in the development of market-oriented behaviors among individuals. Further extending the study, Schlosser and Mcnaughton (2009) developed a multidimensional scale to measure market – oriented behavior among individual employees. The authors viewed that market orientation in an organization could be fostered only if an individual employee makes efforts to acquire and share information coupled with a proper strategic response to it.

Lam, Kraus, and Ahearne (2010) described market orientation as a process which is socially acquired among employees at the individual level. The authors proposed Market Orientation as an individual – level construct. The authors defined ‘individual market orientation as an organizational member’s practice of integrating customer preferences, competitor intelligence, and product knowledge into the process of creating and delivering superior value to customers’. The study indicated that top managers act as a role model for low level employees motivating them to practice market orientation at the individual level. They also suggested that these top managers should be selected as envoys to implement market orientation. Niden and Johney (2011) found that individual market orientation results in enhanced employee performance. Celuch, Kasouf, and Strieter (2000) identified that individual psychological processes are a foundation for the development of market orientation at the organization level. The authors also argued that initiatives at the firm-level should be able to influence employee-level cognition imperatives for accomplishing long-term success in operations.

Schlosser (2004) indicated an individual employee greatly influences the strategic orientation of firms as employees form market-oriented capabilities of the firm. It enables the organization to develop a sustainable competitive advantage. ‘A firm cannot develop a market orientation strategy without each employee’s active understanding’ (Schlosser, 2004, p-13). Lees-Marshment (2001) examined market orientation and its effects on the behavior of party workers in a political context. The author discussed the transition of the British Labor party from 1983 to 1997 and argued that market planning and execution of strategy by party workers at the grass-root level lead to the success of the political party. Baber, Upadhyay, and Kaurav (2014) examined the antecedents and consequences of individual market orientation in service organizations in India and observed that psychological connections, learning orientation and customer contact resulted in the development of market oriented behavior in the individual employee. It resulted in enhanced work performance. Chu Chen, Amaya Rivas, and Yih (2016) examined the relationship between a salesperson’s market oriented behavior and its impact on smart and adaptive selling. The outcomes of the study suggested that

learning orientation and adaptive selling among the sales force are influenced by salesperson's market orientation, which in turn, results in enhanced sales performance.

## 2.2 Customer orientation

Saxe and Weitz (1982) developed an instrument to measure selling orientation – customer orientation among the sales force. The authors viewed the sales-people's ability to help the customer as customer – oriented selling. Dunlap et al. (1988) used the SOCO scale (Saxe & Weitz, 1982) and measured the perception of clients of real-estate brokers. They found that clients perceived that assistance by brokers was motivated only to achieve sales without any concern for identifying the consumers' needs. Thomas, Soutar, and Ryan (2001) standardized the measure developed by Saxe and Weitz (1982) and reduced the number of items from 24-items to obtain a 14-item scale. They suggested that the newly developed scale should be examined and generalized across industries.

Boles et al. (2001) stated that work environment acts as a catalyst for performance. They viewed organizational control as an integral component which allows an organization to function smoothly. Deshpande et al. (1993) found that the supplier's assessment of their customer orientation differed from what the buyers perceived. Customer orientation along with competitor orientation is important for enhancing the performance of an organization. Kohli and Jaworski (1993) viewed customer orientation as the proper method to generate information regarding the market, which is disseminated through all the departments of the organization coupled with an appropriate responsiveness from all its members. Williams and Attaway (1996) examined the mediating effect of customer orientation in the relationship between the selling firm's culture and relationship development among salespersons. Salespeople who are customer oriented but are not members of a strongly supportive organizational climate can also develop positive relationships.

Sousa and Coelho (2013) conducted a study for front line employees in banks and found that employee behaviors influences a customer's perception of service quality and satisfaction with the service provider (in this paper it's an insurance agent). Customer-oriented employees seek to help customers by addressing their needs, and this contributes to the development of a relationship. Zablah, Franke, Brown, and Bartholomew (2012) conducted a meta-analysis on customer orientation among frontline employees. Their study revealed that customer orientation influenced the outcomes of frontline employee's jobs. The authors suggested that customer orientation should be considered as an important criteria by managers to select frontline employees. Bateman and Valentine (2015) found that customer orientation in salespeople could improve the ethical treatment of customers. Researchers found that perceived ethical treatment was positively associated with trust in a salesperson along with purchase intentions. They also found that trust was positively related to purchase intentions. Tehro, Eggert, Haas, and Ulaga (2015) concluded that customer orientation resulted in enhanced performance among the salespeople if various, more moderate sales models were introduced. The authors suggested the sales strategy is the source for effective segmentation schemes and sales strategy should be skillfully implemented by the firm to enhance a salesperson's performance.

Johnson and Boles (1998) found a positive dyadic relationship between salesperson customer orientation along with an enhancement in relationship quality for a

salesperson with the business environment and its customers. Yim and Fock (2014) examined the impact of job embeddedness on customer orientation of a salesperson in the automobile sector. Through an empirical examination, using moderated mediation analysis, the results of the study revealed that job embeddedness and collectivism interacted together to affect organization-based self-esteem, which in turn was related to customer orientation among salespersons. Singh and Venugopal (2015) examined customer orientation of salesperson's, and its influence on effectiveness of tendencies and skills at the individual level. In their empirical examination, researchers found that customer orientation was fully mediated by the ability of a sales person to regulate emotions and their salesmanship skills. Researchers recommended that sales training and other interventions should be used as a valuable tool to develop salesmanship skills. They also suggested that emotion regulation abilities of an individual salesperson should augment the efficiency of the customer-oriented sales force. Homburg, Müller, and Klarmann (2011) analyzed the role of a salesperson's customer orientation during the sales encounters and its influence on sales performance and attitude of the customer. They discovered that salespeople involved in selling individualized premium priced products have a higher degree of customer orientation.

### **2.3 Selling orientation**

McLaughlin (2017) stated that selling orientation is important to sell specialized products such as life insurance, burial plots, and fire-extinguishers. These products are usually termed as 'unsought goods' which consumers do not want to buy. To convince the consumers for buying the product, a salesperson must develop selling orientation. Selling orientation is focused toward maximizing the profits through an increase in sales efforts by the firm. Firms usually offer higher premiums to a salesperson for making a sale in a small amount of time rather than creating a long-term relationship with the consumer.

O'Hara, Boles, and Johnston (1991) assessed the impact of the salesperson's personal variables on customer orientation. They also indicated that the customer-oriented selling approach could be specific to job/product/service. In a stiff competitive era, organizations seek to enhance their profits for which they have adopted a holistic approach and have become more responsive to the information retrieved from the market.

Boles et al. (2001) found that a firm's customer orientation, centralization, and employee perceptions of support from individuals in the organization were significantly related to both customer orientation and selling orientation. Interestingly customer orientation was positively associated with performance, but selling orientation was not. Dunlap et al. (1988) stated that the perception of the customer plays an important role for selling a product or service. In the research, we identify whether efforts made by an individual sales person result in the development of customer-oriented behavior in the market in Gwalior. The survey was undertaken in retail stores which sold electronic home appliances and other electronic equipment.

Based upon the available literature, it was identified that none of the studies in the past had examined the relationship between market oriented behavior and selling orientation -customer orientation of an individual salesperson. Thus based upon the above-mentioned research gap, objectives of the study are developed and specified below.

### 3. Objectives and hypotheses of the study

The major objectives of the study were:-

- (1) To extend and re-standardize the SOCO scale on individual market orientation, to measure the effect of individual market orientation on selling orientation-customer orientation.
- (2) To examine the causal relationship between individual market orientation and selling orientation & customer orientation among the agents working in the insurance sector.

### Hypotheses

This study attempts to examine and establish the relationship between the aforementioned variables. Thus, it is hypothesized that:-

**H<sub>1</sub>:** Individual Market Orientation positively affects the selling orientation of a salesperson.

**H<sub>2</sub>:** Individual Market Orientation positively affects the customer orientation of a salesperson.

### 4. Research design: methods and measures

#### *Development of instrument*

We re-standardized and extended the SOCO instrument dividing it into three sections; section 'A' contained a measure of customer orientation, which was adopted from Saxe and Weitz's (1982) SOCO Scale. The SOCO Scale consists of 24 items related to specific actions a salesperson might take when interacting with buyers. The scale was re-designed using feedback received from experts on the subject and feedback received from respondents, nine items were dropped from the scale. The items were scored on a five-point scale ranging from 'true for none of my customers – NEVER' to 'true for all my customers – ALWAYS'.

Section 'B' contained, the scale for Individual Market Orientation, which was adopted from Schlosser and Mcnaughton (2009). The scale was termed as *I-MARKOR*. The scale contained 21 items and items were scored on a five-point scale ranging from strongly disagree to strongly agree.

Section 'C' recorded the demographic profile of the respondent. The questions asked were about the gender, age and experience of the respondent (refer [Appendix 1](#), for detailed questionnaire).

The relevancy of the questionnaire was examined through a pilot study. Few changes which were suggested by the respondents were made in the questionnaire where they were not able to understand the meaning of the statement. The objective of the pilot study was to ensure the instrument was free of ambiguity, understandable and that all questions were arranged properly. The respondents of the pilot study were corporate insurance agents in a life insurance corporation India.



## Data collection

The survey method was used to collect data for testing of the hypotheses. The survey method is considered the best method for obtaining information related to personal and social facts, beliefs, and attitudes (Kerlinger, 1973). The data was collected during 24 May 2016–26 June 2016. The sample size was 245. The population for the study was from the Licensed Corporate Agents of Insurance Regulatory & Development Authority (IRDA) in four metropolitan cities of India- New Delhi, Mumbai, Kolkata and Chennai. In total 4733 Licensed Corporate Agents were deployed by IRDA in these metropolitan cities. Every 10<sup>th</sup> Licensed Corporate Agent was contacted and the probability systematic sampling method was used to collect the responses. In total, contact details of 473 agents across these cities were collected and telephonic contact was made to acquire their consent for participation in the survey. Out of 473 agents, 344 provided their consent for participating in the survey. Then 344 envelopes containing questionnaires and duly stamped return envelopes (for the purpose of returning filled questionnaires) were mailed to agents who provided their address. In total, 177 filled questionnaires were received from the agents. Follow up calls were made to the respondents which resulted in more filled questionnaires (81 to be precise). Overall, 258 filled questionnaires were received, and out of these filled questionnaires, 245 were found useful for further analysis.

## 5. Results and findings

### 5.1 Sample profile

Table 1 provides insights of the demographic profile of the respondents; 155 respondents (63.3%) were men and 90 respondents (36.7%) were women. One hundred and forty-two respondents (58%) had experience of less than 1 year, 69 respondents (28.2%) had experience of 1–4 years and 34 (13.8%) respondents had experience of more than 4 years. In total 83 respondents (33.9%) belonged to the age group of 18–26 years; 72 respondents (29.4%) belonged to the age group of 27–35 years; 62 respondents (25.3%) belonged to the age group 36–45 years; 28 respondents (11.4%) belonged to the age group 46 years and more.

**Table 1.** Demographic profile of respondents.

Gender	Frequency	%age
Male	155	63.3
Female	90	36.7
Experience	Frequency	%age
Less than 1 year	142	58.0
1–4 years	69	28.2
More than 4 years	34	13.9
Age	Frequency	%age
18–26 Years	83	33.9
27–35 Years	72	29.4
36–45 Years	62	25.3
46 Years and more	28	11.4
Total	245	

**Table 2.** Cronbach's alpha reliability coefficient.

Variable	No. of items	Cronbach's alpha
Individual Market Orientation	21	0.843
Selling Orientation	8	0.706
Customer Orientation	7	0.724

## 5.2 Measure of reliability

Table 2 shows the reliability coefficient of the collected data. For our purposes, Cronbach's Alpha reliability coefficient was utilized. The reliability coefficient of individual market orientation (0.843), selling orientation (0.706) and customer orientation (0.724) was above the benchmark. Thus, indicating that the data can be used for further analysis.

## 5.3 Correlation between individual market orientation and selling orientation-customer orientation

For examining the relationships between the variables, the bivariate Pearson correlation coefficient test was applied. The test was subjected to a two tailed test of statistical significance. The test was significant at the  $p = 0.01$  level (two-tailed) and  $p = 0.05$  level (two-tailed). Table 3 indicates the bivariate correlation between the examined variables. Table 3 demonstrates the correlation between individual market orientation and selling orientation-customer orientation. Individual market orientation was found to be positively associated with selling orientation ( $r = .127$ ,  $p < 0.05$ ) and customer orientation ( $r = .344$ ,  $p < 0.05$ ).

## 5.4 Regression analysis

### 5.4.1 Individual- market orientation & selling orientation-customer orientation

Regression analysis was utilized to statistically examine the effect of individual market orientation on selling orientation and customer orientation among corporate insurance agents licensed by IRDA, India.

**Table 3.** Correlations.

		IMO	SO	CO
IMO	Pearson correlation	1		
	Sig. (2-tailed)			
SO	Pearson correlation	.127*	1	
	Sig. (2-tailed)	.047		
CO	Pearson correlation	.344**	.325**	1
	Sig. (2-tailed)	.000	.000	

\*. Correlation is significant at the 0.05 level (2-tailed).

\*\*. Correlation is significant at the 0.01 level (2-tailed).

**Table 4.** Effect of individual market orientation on selling orientation-customer orientation: Standardized regression coefficients.

Independent variable	Dependent variables	
	Selling orientation	Customer orientation
Individual-market orientation	0.051	0.142
R <sup>2</sup>	0.016	0.118
Durbin-Watson	1.122	1.310
p-value	0.000	0.000
N	245	

#### 5.4.2 Individual market orientation and selling orientation

From Table 4, it is observed that there is a positive association between individual market orientation and selling orientation ( $r = 0.127$ ). It also established the causal relationship between the independent (individual market orientation) and the dependent variable (selling orientation). The results from Table 4, indicate that individual market orientation accounts for 1.6% of the variance on selling orientation among corporate agents in the insurance sector ( $R^2 = 0.016$ ,  $p < 0.05$ ). It indicates that the causal relationship between individual market orientation and Selling Orientation is present, but variance caused on selling orientation is extremely low (refer Table 5, for details on hypotheses).

#### 5.4.3 Individual market orientation and customer orientation

From Table 4, it is observed that there is a positive association between individual market orientation and customer orientation ( $r = 0.344$ ). A causal relationship is also established between the independent (individual market orientation) and the dependent variable (customer orientation). The results from Table 4, indicate that individual market orientation significantly affects customer orientation among corporate insurance agents. Individual market orientation accounts for 11.8% of the variance on customer orientation among corporate agents in the insurance sector ( $R^2 = 0.118$ ,  $p < 0.000$ ).

## 6. Discussion

The key objective of the study was to examine the impact of Individual Market Orientation on Selling Orientation & Customer Orientation among corporate insurance agents in India. Despite linkage between individual market orientation, job satisfaction, sales person behavior and their performance (Baber et al., 2014; Lai, 2016; Narver & Slater, 1990). None of the studies in the past tried to examine the relationship between individual market orientation and selling orientation – customer orientation.

It was found that (1) there is a positive and causal relationship between individual market orientation and selling orientation, but the variance in the dependent variable (selling orientation) was too weak (1.6%). (2) there was a positive and causal relationship between individual market orientation and customer orientation, the

**Table 5.** Status of hypotheses.

H <sub>1</sub>	Individual Market Orientation positively affects selling orientation of a salesperson.	<i>Failed to reject</i>
H <sub>2</sub>	Individual Market Orientation positively affects customer orientation of a salesperson.	<i>Failed to reject</i>

variance in the dependent variable (customer orientation) was moderate (11.8%). The results indicate that individual market orientation enhances selling orientation and customer orientation among corporate insurance agents in India.

### **6.1 Implications for theory**

The theoretical contribution of the study in marketing literature could be summarized as:

- (1) The role of individual market orientation, and how it affects selling orientation among corporate agents of life insurance in India. In the past, attempts were made to examine the relationship between the firm's market orientation and sales person's customer orientation (Dursun & Kilic, 2010; Jones et al., 2003). This article presents foundations for researchers to further explore the relationship between individual market orientation and selling orientation-customer orientation.
- (2) The results also indicate the importance of market oriented behavior instilled among the sales person for improving selling orientation. This can be attributed to the fact that key components of individual market orientation include information generation, dissemination and strategic coordination among the departments. It has been acknowledged that market orientation results in enhanced performance. Here selling efficiency has been increasing due to efforts laid by corporate agents individually along with the salesperson focusing toward nurturing long term associations with customers by understanding their needs and wants with their fulfilment.
- (3) This piece of research plugs the gap prevalent in available literature on individual market orientation and further provides empirical evidence on its relationship with selling and customer orientation among the agents of Life Insurance Corporations in India. It has supported to its basis by testing the proposed associations among the set of variables with individual market orientation.

### **6.2 Managerial implications**

The senior officials of the organizations can use the results of this study for various purposes. The management of organization continuously faces a challenge, which is lack of orientation among sales personnel toward selling and customer satisfaction. All organizations market and promote their products and the most important medium which conveys the information about product/service is the salesperson. As the salesperson is in direct contact with the consumer (Beaujanot & Lockshin, 2003; Boundless, 2016). Jones et al. (2003) contended that salesmen are 'the eyes and ears' of the company, based upon their argument, the researchers imply that managers should lay down their efforts toward the creation of various means through which intelligence generation, dissemination and strategic coordination between the sales agents could be enhanced. Individual market orientation enhances SOCO and this would also influence a sales person's attitude toward the consumer and result in better sales performance. Embracing the theme of the article, if a sales person exhibits high market oriented behavior it will result in extreme efforts laid down by the sales person through providing clear guidance and direction to the customer (customer orientation) and also laying efforts to maximize sales (sales orientation). The

efforts of a salesperson can be augmented by awarding him/her with handsome sales incentives. The findings of the study underscore the importance of a salesperson being market oriented.

## 7. Limitations of the study

This piece of research particularly explains the difficulty in imaging the employees associated with insurance organizations. The respondents of the study were the corporate agents licensed by IRDA to sell insurance policies, who were working on a commission basis. The study specifically focused upon marketers as target respondents; the common method bias may occur because measurements of selling orientation and customer orientation are assessed by a sales person only. It means that the significance of the study is restricted due to the use of respondents having common characteristics. One of the major recommendations for future researchers is to utilize multiple respondent approaches. Future researchers should also integrate various antecedents, consequences along with potential moderators to suggest a more precise model for the study.

## 8. Directions for future research

Further studies should also incorporate effects of different demographic variables on the individual market orientation level of the sales person. We found that individual level market orientation plays a major role in the generation of selling and customer orientation among sales persons. Continuous research in this field will help to improve our understanding of individual market orientation. For future research, we suggest testing for results from various sales settings using different methodologies. The results provide empirical generalizations about several widely studied variables in sales force research. The main findings of the study indicate that individual market orientation contains both customers and selling orientation of the sales person. This research has identified several important dimensions/outcomes of individual market orientation.

## Disclosure statement

No potential conflict of interest was reported by the authors.

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## Appendix 1 Measures of the study

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### SECTION A- (SOCO) Q1- Q7 (customer orientation) Q8-15 (Sales orientation)

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To what extent do your customers rely on you as source of product information?

To what extent do most customers cooperate with your efforts to find what they need in product?

To what extent do most customers trust you?

To what extent could a typical customer help or hurt your job performance by word of mouth about you to other customers or prospects?

To what extent is it likely that a satisfied customer will buy from you again?

To what extent can a salesperson in your business contribute to helping a customer make a purchase that will satisfy him?

To what extent does your product line match the range of customer need and problems you encounter?

To what extent are you under pressure to produce immediate rather than long term results?

To what extent do the interests and sales person conflict in this business?

To what extent are you hampered in learning customer needs and in explaining products to customers by not having sufficient time together with customers?

Customers decide whether or not to buy from me mainly on the basis of price.

Most customers could probably select a satisfactory product for their needs even without a sales person's help in this business.

Customer expect pressure from salespeople in this business.

I can count on company support in reasonable efforts to look out for my customers' interest.

Purchase of my products really isn't decision to which my customers give much thought.

### SECTION B (IMO) – Q1-Q9 (Information generation) Q10-Q15- (Information dissemination), Q16-Q21 (Response)

Please circle the number that corresponds with your level of agreement or disagreement. Strongly disagree = 1

Disagree = 2 Neutral = 3 Agree = 4 Strongly agree = 5

I ask clients to access the quality of my services.

I try to know whether my clients are happy dealing with me.

I interact with others to find out what services clients will need in future.

I communicate with clients periodically on market news

I am responsible to detect fundamental shifts in the industry

I talk to or survey those who can influence my clients' purchases.

I review our service development effort with clients.

I participate in informal 'hall talk' on the competitors' strategies.

I collect investment information through informal means (e.g. lunch)

I participate in interdepartmental meetings to discuss market trends.

I let my colleagues know when I find out something has happened to the market.

I coordinate my activities with colleagues in other departments.

I pass on information that could help decision-makers to review changes taking place in the business environment.

I communicate market developments to different departments.

I communicate with our department concerning market developments.

I will circulate documents (e.g. e-mails, reports, newsletter) related to my clients information, to the relevant departments.

I will bring a client with a problem together with a product or person that helps the client to solve that problem.

I will facilitate to help the clients achieve goals.

I respond quickly if a client has any problems with our offerings.

I take action when I find out that clients are unhappy with our services.

I jointly develop solutions for customers with members of the relevant customer relationship teams.

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