The Market Orientation from Dual Perspectives :Customers and Managers Perceptions in Tunisian Banks

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Abstract
Several studies have been conducted on market orientation over the last three decades. However, the majority of previous research focused exclusively on an internal vision that conceives the market orientation from an organizational perspective, considering the market orientation as a strictly perceived culture or behavior by company's staff (managers and employees) .This study aims to emphasize the importance of analyzing the market orientation from a dual perspective by investigating simultaneously the perceptions of customers and those of managers. It examines the perceptual gap or perceptual congruence of market orientation between customers and managers. A survey is conducted with Tunisian bank managers and B to B customers to measure their market orientation perception. The results should reveal level of manager's market orientation in Tunisian banks compared to customers' perceptions. The perception gaps of market orientation between managers and customers named congruence is highlighted and categorized. This study provides some contributions to fill the gap emerging from the one-sidedness of market orientation evaluation and gives a dyadic vision of market orientation that helps managers in their continuous learning about markets and sensing customers' needs and expectations. Market orientation level between the two groups is evaluated to give some managerial recommendations.

Keywords: *market-orientation, customer orientation, competitor orientation, interfunctional coordination, perceptions gap analysis*

Statement of Intended Contribution

1) This study emphasizes the importance of analyzing the market orientation from a dual perspective by investigating simultaneously the perceptions of customers and those of managers. Then It examines the perceptual gap or perceptual congruence of market orientation between the two groups. The perceptual gaps of market orientation between managers and customers are highlighted and categorized. This study provides some contributions to fill the gap emerging from the one-sidedness of market orientation evaluation and gives a dyadic vision of market orientation that helps managers in their continuous learning about markets and sensing customers' needs and expectations.

2) The analysis of previous researches about market orientation reveals that researchers generally consider and measure market orientation as a management-perceived phenomenon. Criticizing this unilateral view of market orientation, an emergent perspective suggests that a market orientation that essentially focuses on customers must be perceived and measured by customers and argue that the appropriate level of market orientation is the one perceived by customers.

By criticizing the intra-organizational conception of market orientation, and focusing on the ultimate need to define and measure the concept as it is in the customer's mind. This research supports the measure of market orientation from a dyadic vision, simultaneously from the customer point of view, and seeks to verify empirically its congruence with that of managers (commonly used in previous research). This study advocate that the use of both customers' evaluations and managers' perceptions reduce the bias related to manager's self-evaluations of market orientation of their own company (Rong & Wilkinson, 2011). Such] approach aims to change academic research principles and managerial practices in the sense of greater respect for a holistic and constructed vision of various marketing actions, including market orientation.

3) Managers of profit firms, non-profit firms would find value in our manuscript. Managers must consider the evaluation of their consumers when assessing their market orientation level in order to avoid marketing myopia and to have a complete vision. The research also highlights the recommendations to managers when there is congruence or divergence of perception when measuring the market orientation.

.I. Introduction

Presented recently as the highest level of applying the marketing concept in strategic and tactical marketing decisions (Le PhiHo, Nguyen, Adhikari, Miles et Bonneya, 2018), the market orientation seems to be as a "magnet"

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attracting more and more researchers to investigate it. Widely considered as an organizational culture which places customers at the center of attention of all organizations members (Deshpandé & Webster, 1989; Narver & Slater, 1990; Reukert, 1992) the market orientation have become an important and popular tool almost associated to a high level of organizational performance. This popularity is reflected by the growing number of empirical researches investigating the market orientation concept, its measure scale, its determinants or antecedents, and its relations with organizational performance (Hooley, Cox, Fahy, Shipley, Beracs, Fonfaraf & Snoj, 2000). Despite the rich literature analyzing the market orientation, past researches have almost empirically measured and analyzed market orientation level from an organizational perspective. Generally measured from managers or staff, the market orientation seems to be described only from an internal perception, probably biased and unilateral. Noting this fact, this unilateral perspective was criticized by many researchers (Webb, Webster, & Cynthia, 2000) and recommendations were given to promote the importance of customer perceptions when determining the level of market orientation. The current study emphasize the importance of analyzing the market orientation from a dual point of view by investigating at the same time the perceptions of managers and those of customers, and it aims to examine the perceptual gap or perceptual congruence of market orientation between customers and managers. To achieve this goal, a literature review will be discussed to highlight the importance of dual perspectives when evaluating an organizational phenomenon such as market orientation. Secondly, survey will be conducted with 50 Tunisian bank managers and 50 B to B customers to measure the market orientation perception and analyze the gaps in perceptions of market orientation between customers and managers.

II. Literature review

A. *Market orientation literature*

Defined as a business perspective which focuses on creating a superior customer value (Deshpande, Farley, & Webster, 1993), a set of norms, a dominant logic or even a corporate culture which implies a coordinated and proactive consideration of the "market" (Day 1994, Narver & Slater 1990, Slater & Narver 1994, 1998, 2000), the market orientation concept is still appealing the practitioners as well as researchers. The market-orientation was described as a set of organizational shared beliefs and values, which anchors customers at the center of the company's strategic thinking (Deshpandé, Farley & Webster, 1989). It's possible to distinguish between two approaches concerning market orientation conceptualization: the cultural one and the behavioral one. The first one consider market orientation as a philosophy, a dominant organizational logic or even a set of organizational values (Webster,1988;Deshpandé et al.1993 ; Narver & Slater, 1990) , the second one rather focuses on the lot of actions needed to create a higher value to customers.

Moreover, the analysis of the previous researches about market orientation reveals that researchers generally considered and measured market orientation as a management-perceived phenomenon (e.g. Kohli & Jaworski, 1990; Narver and Slater 1990). Criticizing this unilateral view of market orientation, an emergent perspective suggests that a market orientation which essentially focuses on customers must be perceived and measured by customers (Webb et al.2000). Desphandé, Farley, and Webster (1993) suggested that the evaluation of a firm's level of customer orientation should also come from customers, and not just from the managers of the firm.

In line with this perspective, Steinman, Deshpande, & Farley (2000), argue that the appropriate level of market orientation that a firm should have can only be: "what the customer thinks it should be" (Steinman, Deshpande, & Farley, 2000, p.110). From their part , Webb et al. (2000) criticized the intra-organizational conception of market orientation, and focused on the ultimate need to define and measure the concept as it is in the customer's mind. They suggest that a firm can be described as market-oriented only when it's perceived as such from its customers. According to Webb et al. (2000), the market orientation measure will be more meaningful and more reliable when it is based on customer perception rather than when it is based on the perception of the company's employees.

In other words, a company can be specifically designated as "market-oriented" only when consumers perceive it as being, and when its clients perceive that the company provides them a considerable value. So, the market orientation, as a state of organization, is not fully described by employees, and its strategic insight can be gained by companies when they look at market orientation from the customer spectrum.

This research supports the measure of market orientation from a dyadic vision, simultaneously from the customer point of view and seeks to empirically verify its congruence with that of managers (commonly used in previous research).

B. The importance of Multiple Perspectives when evaluating market orientation

Marketing has revealed to us, among other things, that perception is a key tool for understanding the reality of the environment whether it is inside or outside the company. These perceptions are the result of the different interactions between the actors of the organization. Each of the *organization's "partners" will perceive a specific image of the company, its culture and its behaviors.*

The image perceived by managers is influenced by the fact that managers are both the guarantor and the revelator of organizational identity but also the basic of all other stakeholders images (Jaworski and Kohli, 1990). When managers are competent they can diffuse, catalyze and transcend the images they desire in the minds of employees (shared internal vision) and, then in the minds of their partners, especially customers (external vision).

In addition, marketing emphasized the importance of customer's perception when defining the marketing strategies and plans . Boosting the importance of customer's point of view when evaluating the marketing efforts, the modern companies analyze their competitive positions, their images in the minds of customers, define their strategic plans and pathways on the basis of customers' perception or perceptual maps .

However, managers may not share the same clients' points of view (Marr, 1984, 1988), perceptual divergence may thus exist in dyadic relations concerning specific attributes of the customer-business relationship (Harland, 1996). In this case, the company is likely to have a short-sighted and myopic view. Such deviation in visions between the company and its partners may suggest problems somewhere.Therefore, to be true to reality and to have a holistic vision; the company must take into consideration both the internal perceptions of its organizational actions and the external perceptions of its partners (essentially its customers).

In this context , Webb et al. (2000) found that previous research almost considered market orientation exclusively as an " employees perceived phenomenon " (Jaworski and Kohli 1990, Narver and Slater 1990). The majority of previous research relied on personal reports assessing the degree of market orientation by managers (Langerak 2001). This preponderance of the internal vision of market orientation has been subject to criticism (Desphandé et al. 1993, Webb et al. 2000, Langerak 2001), since marketing has been described by several gurus as being the totality of perceived business from a customer point of view (Drucker, 1954).

Moreover, it has been claimed , that internal employees perception may be insufficient to investigate the level of market orientation and its effect on business performance (Desphandé et al., 1993, Kohli et al., 1993; 1999, Steinman et al 2000). These researchers believe that the market orientation level assessment must also come from external partners, such as customers, suppliers, rather than simply from the companies themselves (Langerak 2001). In addition, recent thoughts on the market orientation (e.g. Zhou, Brown, & Dev, 2009; Tournois, 2013), assume that investigating the market orientation from a dual perspective will contribute to empirically validate the fundamental assumption pertaining to market orientation (Tournois, 2013)..

This study advocate that the use of both customers' evaluations and managers' perceptions reduce the bias related to manager's self-evaluations of market orientation of their own company (Rong & Wilkinson, 2011).

C. The congruence of perception

The concept of congruence has been approached according to different terminologies. Some authors mention "fit" or logical connection (Speed & Thompson 2000), match up (McDaniel 1999), the similarity perceived (Gwinner & Etan1997, 1999), adequacy (Didellon 1997), "match and mismatch" (Sirgy and Samli, 1997) and congruence (Cheng and Liao, 2007).

In general, the congruence principle is associated with "gap analysis" which examines the compatibility of perceptions (Sirgy et al., 2000). The congruence between two constructs is presented using various distance measures such as, the Euclidean distance, the absolute difference, simple difference, the quarried difference index (Sirgy 1980, Sirgy and Danes, 1982).

The marketing literature presents several definitions of congruence. This notion is generally associated with the alignment of perception of two different concepts in the mind of a given person or group. Mandler (1982) defines congruence as the extent of the structural correspondence that is reached between the entire configuration of attribute relationships associated with an object (such as a product) and the configuration specified by the schema. According to Fiske & Taylor (1991), a schema is a cognitive structure that represents knowledge about a concept or type of stimulus including its attributes and relationships among these attributes.

The majority of congruence studies in the marketing literature have been conducted with the perceptions of the same group (Cheng and Liao, 2007) and little research has addressed the problem of divergent perceptions between organizations and consumers (Samli et al. 1998, Chi-Jun Cheng and Shuling Liao, 2007). In addition, interval analysis research usually focuses on how to discover the interval of perception and rarely how to deal with these intervals when they exist. In the next section, a brief presentation of the studies that analyzed the intervals of perception between two groups will be carried out. These studies will be used as references for our research.

D. The analysis of perception gaps between two groups

Starting with the work of Samli, Kelly and Hunt (1998), in which they compared store image evaluations in the minds of 63 households (clients) and 93 managers. Evaluations were made using an 8-point bipolar scale from "too bad" to "excellent" on store image themes.

The 29 variables of the image were subsequently classified into one of six types of congruence or incongruence according to statistical tests comparing the averages of the perceptions.

In line with this perspective, another research was realized by Chi-jyung Cheng et al. (2007). The latter tried to show the effect of the congruence of perception of the product strategy between the practitioners and the customers on the commercial performance of the companies. With a collection of information from Taiwanese telecommunication companies and from Taiwanese consumers, the authors found that managers can recognize their product strategy in one way while customers perceive it from another. They have empirically proven that organizations that have a strong consistency with the customer perceptions of this strategy must benefit from a higher level of performance.

Another study is that of Langerak (2001) who took into consideration the assessments of three groups (upstream suppliers, manufacturers, downstream customers). He has shown that divergent perceptions of those groups can have negative effects on the level of market orientation. However, a convergence of viewpoints shows that the manufacturer has a better understanding of its environment which facilitates the creation of superior value to the customer and ultimately leads to superior business performance (Langerak 2001).

In this way, based on those works, we will first present the congruence as it is addressed in our research, then the context ,as well as, the methodology of our research will be discussed.

E. The congruence and the multi-feedback

This study contributed to the body of knowledge with an empirical opposition of the market orientation perception of the practitioners with that of the clients. On the other hand, this empirical opposition is in reality a conciliation of the two points of view, one that favors the internal organizational spectrum of the market orientation and the second that prefers the external spectrum or the vision of the market-oriented orientation from customer point of view.

From a literature that overshadows the perception of customers and favors that of managers, this study attempts to detect the presence of both a shared vision (congruence) and a potential gap (incongruence) of perceptions of the market orientation and give recommendations to how to deal with this gap of perception to improve market orientation culture and practices in Tunisian banks. We therefore aim to detect common interpretations (between customers and banks) of market orientation and evaluate the effect of this compatibility on market orientation level.

As seen above, it has been theoretically shown that a convergence of perception of business strategies (or shared vision) between managers and customers, can boost organizational performance and can be a force for any business (Langerak 2001). On the other hand, a potential perception gap may have negative effects, and may even lead to poor business performance (Langerak 2001) if organizations ignore this discrepancy as a problem or do not act to respond. When this disagreement exists, managers must seek to identify the types of congruence and incongruence and must prioritize according to their importance. The logic assumes that this disagreement (or agreement) can be bidirectional; otherwise, the perception of the mangers may be lower or higher than that of the customers in a specific dimension of the market orientation.

Evaluating the market orientation level from a dyadic view is in fact the evaluation of the existence of potential differences between the self-reports of firm managers and those of customers. According to webb et al .(2000, p.10) : " These perceptual differences constitute a market orientation gap that relates to a divergence in the "experienced" market orientation level between the two sides of the exchange and is proposed to have an important effect on the relationship."

Thus, referring to the work of Jyun Cheng, Shuling Liao (2007) and Samli et al (1998), there are six types of gaps that can exist between client's perceptions and firm's perceptions. This study will investigate the existence of these gaps and give recommendations for corrective actions to enhance market orientation.

A. *F. The banking sector and market orientation in Tunisia*

The banking sector in Tunisia was selected as a field of study as it is a competitive and a highly homogeneous market. The choice to focus on a single service industry is theoretically justified by the changing of the market orientation style from one business area to another. In addition, the banking sector illustrates an active agent in the financial, social and economic aspects of Tunisian market. The banking sector is actually facing the challenges of an increasingly open environment and an increasingly disrupted economic climate (VAT, economic crisis and perturbation ...), for which the market orientation seems to *be more than ever an urgent culture to achieve the desired performance.*

In fact, the new economic context, as well as the new financial circumstances, emerged after successive financial crises, have implied a redefinition of the global economic landscape and an effervescent disruption of the big banks and large corporations on a global scale. These disruptions augur a new era in the commercial relations of banks and result in an increased orientation of financial institutions to their customers including businesses-to-business customers (B to B customers). Behind this growing interest in the market, lies an increased willingness to recover what has been lost in the trust and an attempt to satisfy and retain customers. Thus, it seems very interesting to highlight the state of market orientation of Tunisian banks especially following the new economic context.

Why the B to B? The reasons are multiple. First of all, relationships in the B to B are characterized by a small number of customers and rely heavily on the involvement of each party in exchanging the information with the other party. Moreover, the B-to-B customers seem to be more able than consumers to assess the market orientation of their banks. In fact, entrepreneurs generally engage more than individuals in their dealings with the banking establishment as banks generally give preferential treatment to these customers.

It is known that the investor is engaged in a permanent quest of information from banks. For him, the choice of bank is based primarily on the reputation and credibility of the bank. Before and after the launch of the project, the entrepreneur generally wants to learn all possible information about banking institutions, their structures, their benefits, the services they offer, the behavior of their staff; the costs of their services ...

Through its experience and its close relationship with the banking organization, the B to B client seems to have a certain background on the market orientation behavior of banks and can objectively assess the degree of market orientation of its bank. Moreover, because of their nature, B to B banking services are particularly conducive to the development of lasting client-bank relationships. The interdependence of transactions creates its own dynamics, which makes the relationship more like a longitudinal process rather than multiple independent transactions. As a result, the evaluation of the market orientation by the B to B client is based on evidence of interest, reputation and the results of the previous interactions with the bank institution.

III. Methodology

A. Research design and Instrument for data collection

The purpose of this study is to evaluate empirically an extrinsic view of the market orientation of Tunisian banks with an intrinsic view. The first refers to the market orientation of banks in the minds of customers, while the second corresponds to the market orientation as assessed by the managers of these banks (product sales managers, communication managers, sales managers). Otherwise, based on a comparison of the two visions of market orientation, this study attempts to detect the presence of both a shared vision (congruence) and a potential perception gap of market orientation.

More precisely, we want to provide answers to the following questions:

What is the degree of market orientation of Tunisian banks as perceived by managers of these banks and as perceived by the Business to Business customers of these banks?

Is there a congruence or divergence of perception of market orientation between clients and managers?

To achieve the previous purposes and in order to o provide answers to these questions, an empirical study was conducted. A sample of fifty managers (product sales managers, communication managers, sales managers) of ten Tunisian banks was interviewed by a questionnaire measuring the market orientation of their establishments. Simultaneously, a second survey was carried out among fifty companies that deal with these banks (10 B-to-B customers for each bank were selected following a convenience sampling method). Each company represents a customer with whom the bank has a direct business relationship. A Part of the list of companies has been provided by bank communications managers, who have guaranteed that, based on their experience and knowledge, these companies are major customers of their banks. The other part of companies was the subject of a random choice with any company in Ryiadh city which agreed to provide the information about its bank.

Measures scale

To empirically measure the perception of the market orientation between customers and banks, it was necessary to ensure a collection of the same fundamental content from both groups concerned. Thus, based on the same questionnaire, the information was collected from the managers and the customers with a minor adaptation to each group. Subjects were asked to answer a series of 11-item statements. These items are taken from the measurement scale of Webb et al. (2000) which measured the application of market orientation in banks from a customer perspective. This scale, is in fact an amended and reduced version of the

Narver and Slater (1990) scale, a version specially adapted to measure the market orientation of B to B customers in the service sector and has reserved all the psychometric properties of validity and reliability of the authentic version. The choice of this measuring instrument rather than that of Narver and Slater (1990) is motivated by the adequate adaptation and perfect coherence of this scale with the kind of pre-targeted information in our study . However, to ensure that the questionnaires administered were meaningful and consistent with the content of the original instrument and to have relevant information consistent with the purpose of the research; a minor sentence change took place. Following a pre-test conducted with 20 respondents who responded to a first version of this questionnaire in addition to some corrections and improvements were made for some unclear terms.

In this way, the construct of the market orientation, is declined in the following way in 11 items: the effective use of the personnel and the system of products or services to win a long-term commitment with the customer, the permanent offer of products and services that create value to the customer, the bank's commitment to market research activities to determine customer needs, the exploitation of customer information to deliver products and services that align with its requirements, the systematic measurement of customer satisfaction, the continuous focus of the bank's practices and procedures on the delivery of customer satisfaction, the agility of responding to competitors' activities, knowledge and understanding of competitors by the bank's managers, the sharing of customer information between the appropriate members of the labor in the functional areas of the bank, effective coordination between the functional areas of the bank chosen by our company, the collaboration of all functions of the bank to create a value superior to the customer.

The answers are measured using a 7-point Likert scales ranging from (1) strongly disagree to (7) strongly agree. A lower score means a more pejorative evaluation; and a higher score means better perception of the item. Despite the corrections made, each of the three dimensions proposed by Narver and Slater (1990) and Webb et al (2000), which are customer orientation, competitor orientation and inter-functional coordination, were found to be covered both in the content and in the structure of the scale. From there the chosen instrument was considered as having a solid structure and a valid replication of the authentic measure scale of Narver and Slater (1990) .

Data Collection

The sample of the study (see table1) is formed by a set of 50 companies in different sectors (services, retailing, high technology or consumer goods ...) and 50 bank branches in Tunis city (5 agencies per each bank). The banks analyzed were in order of 10 and includes Attijari Bank, Amen Bank (AB), Arab Tunisian Bank (ATB), Banque Nationale Agricole (BNA), Banque de Tunisie (BT), Banque de l'Habitat (BH), Banque Internationale Arabe de Tunisie (BIAT), CitiBank, Société Tunisienne de Banque (STB), Banque Zitouna.As a result of the various contacts, 100 questionnaires were collected.

It is important to note that direct inquiry using face-to-face survey was the major source of data collected. Indeed, face-to-face administration combines flexibility and clarity. The flexibility consists of the presence of the interviewer which facilitates a certain adaptation of the questionnaire to the respondent.

A total of 100 questionnaires were completed (n = 100) and all of them were considered usable. These questionnaires were subsequently subject to SPSS software processing in order to accurately analyze the level of market orientation as well as the existence of the congruence-incongruence of perception of market orientation of these banks.

B. Findings

The measure scale validity and reliability The measure scales used in this study is that of Webb et al. (2000) who measured the application of market orientation in banks from a customer perspective. This measure scale has been applied to the North American banking context; however it has not been verified in the Tunisian context. This research test the scale of Webb et al. (2000) in the Tunisian B To B banking context in two groups: bank managers and clients of banks. To verify the preservation of all the psychometric properties of the authentic version when it is used in the Tunisian B to B banking context, it was necessary to proceed to factorial analysis.

The results of factor analysis (PCA) realized on the 11 items is shown in Table 2 showing a three-factor structure accounting for 73.967% of the total inertia of the scale. The three dimensions are clearly interpreted as shown in Table 2. The first factor includes the intensity of interest granted by the bank to its customers (the customer orientation), it has a strong explanatory power of total inertia is 35,142% of the total variance explained, and the statements which compose it have an internal coefficient of consistency (α =0, 88). In addition, the analysis of the quality of representation of each item made it possible to conclude that each of his 6 items has a strong factorial contribution (greater than 0.5). As for the second factor, less informative than the first, it consists of three items (9, 10 and 11) measuring the internal cooperation within the bank to meet the needs of clients (inter-functional coordination). This factor accounts for 24.254% of the total variance explained and has as an internal consistency coefficient Alpha (α = 0.774). The last factor is composed of two statements (7 and 8) both *measuring the degree of knowledge of competitors and the speed of response to their actions (competitor orientation). This factor accounts for 14.572% of the total variance explained in the market orientation and the statements that compose it have an internal coefficient of consistency (α = 0.703).*

From the three factors obtained through factor analysis, the three-dimensionality of the market orientation measurement scale was confirmed. In addition, the reliability of the market orientation measurement scale measured by the Cronbach Alpha coefficient seems good, with a value of Alpha = 0.895.

Table 3 indicates the existence of moderate correlation between the three factors which confirms the convergent validity of these three facets and consequently the multi-dimensionality of the notion of market orientation.

The reliability test was assessed using Cronbach's alpha applied to the subscale items in the first place; then to the total items of the market orientation. The reliability tests applied to the three subscales as well as to the set of market orientation items (see Table 3) all give an alpha value greater than 0.6 regardless of the source of the data (customers, managers). This leads to the conclusion that the scale of the market orientation reserves its reliability simultaneously when it is used with clients or managers in the Tunisian B to B banking context. This proves a strong internal coherence of the various items of the market orientation scale used in the current study.

The perception of market orientation between the two groups

To assess the market orientation of Tunisian banks, we have chosen from the beginning an empirical confrontation between an internal evaluation of banks that derives from its managers against an external evaluation that comes from its B-to-customers. This opposition will allow the exploration of a dyadic view that will be an objective benchmark measuring the level of market orientation in the banks' sample. Moreover, it will make it possible to detect or to manifest the perceptual differences between the two groups. Thus, we found it essential to use firstly descriptive statistics to identify the differences in perceptions and to assess the level of market orientation in Tunisian banks. Secondly, an analysis of the perceptual differences based on statistical tests and comparison of the each group of respondents will be analyzed.

The results of descriptive statistics

First, a comparison of the perception' average of the different items of market orientation presented in table 5 shows that for all items in the market orientation, average scores are greater than 4. This reveals that both groups generally agree that their banks are well involved in a market orientation program, and mostly agree to a high level of market orientation at their banking organizations. However, when analyzing the details of Table 5, we finds that for all items, average scores obtained by managers are higher than those of customers, so a significant difference between customers 'perceptions and those of managers seem to appear in the majority of items. For all items more than 60% of respondents say they perceive a good level of market orientation at their bank. Of the 50 managers surveyed, more than 39 respondents (more than 78% of managers) say they have a lot of information about their customers and the competition and disseminate this information between the various departments of their banks to create a higher value to customers.

This is evident in the high frequencies of favorable scores attributed to the indicators of customer orientation, competitor orientation and inter-functional coordination. However, some underestimation is apparent through the frequencies of favorable scores given by customers to these various dimensions. These frequencies are for all market orientation items relatively lower than the frequencies of managers.

In this way, the market orientation seems to hold a certain consistency at the level of Tunisian Banks, since it is appreciated jointly by the majority of managers and by a majority of the customers questioned. However, the managerial attitude prevails over that of the clients. Some differences in perceptions seem to be significant between the two groups, which require the use of statistical tests detecting congruence and potential differences in perceptions. These tests will be the subject of the next paragraph.

The percep*tual convergence and divergence*

Based on the work of Samli et al. (1998) six types of differences can be distinguished between customer perceptions and manager's perceptions of market orientation:

Type1: Market orientation congruence -above average: there is no statistical difference between the customer perceptions of market orientation items and that of the managers. The mean of the 2 groups is favorable for this market orientation items. It can be an indication of the unique strength of the banking establishment.

Type2: Market orientation congruence-below average. There is no statistical difference between the perceptions of market orientation items of the two groups of respondents. However, both evaluate the items with a score below average. Dimensions (items) of this type are the most obvious weaknesses of the banking establishment.

Type3: Market orientation incongruence-above average, with a superior perception of managers. Both groups rate the dimension as positive, however, for this dimension; there are statistical differences between customer and *manager perceptions. The perception of managers is superior to the customer's assessment of this market orientation factor. A dimension of this type can be the area for which managers can celebrate an insignificant and realistic vanity.*

Type 4: the incongruence of the perceptions-below average, the managers 'perception is superior compared to that of the customers. There is a statistical difference between the average scores of the two groups at this level of market orientation, with a higher estimate by the managers relative to that of the clients. For this market orientation indicator, the combined average of the perceptions of the two groups is lower than the total average. Dimensions of this type may be some of the most critical problems of banks while managers are not aware of them.

Type 5: The incongruence of the perceptions-above average, superiority of the perception of the customers. There is a statistical significant difference between the perceptions of the two groups for this dimension of market orientation, with a higher estimate by the clients of the factor relative to that of the managers. Both groups rate the attribute as greater than the total average. Dimensions of this type may be some of the strengths of banks whose managers are unaware (ignorant).

Type 6: the incongruence of the perceptions of the market orientation item is below average, superiority of the customers. There is a statistical difference between the perceptions of the two groups of this dimension. Attributes of this type are the general weaknesses of banks that are taken more seriously by managers. It can be assumed that managers are somewhat suspicious and uncertain of these problems and tend to exaggerate them.

Therefore, to identify the type of each market orientation item, we started with a calculation of the mean of the means of the various market orientation items (total average is of 5,286 for both groups; 4,785 for customers and 5,787 for managers). The combined average (average customer and average managers) of each item was subsequently classified as "high" to "low" by comparing it to the average of 5.286. Combined means greater than 5.286 were considered "high" or "above average" (type 1, 3.5) and combined mean scores below 5.286 will be considered "low" or "below average" "(Type 2, 4, 6). The average scores of each market orientation item were calculated first and used carefully for the purposes of the diagnostic assessment (see Table 6). In addition, to identify the existence or absence of significant differences in the average perceptions of each indicator between clients and managers, we used an individual analysis of variances (ANOVA). The Levene test checks the homogeneity of the means of each variable (if p> 0.05, no significant difference, if p <0.05 there is a significant difference between the means of perception of the two groups). The Fisher value (f-values) of the ANOVA and the degree of significance, as well as the final ranking of each market orientation item are reported in Table 6.

The individual analysis of variances (ANOVA) shows the existence of a significant difference in the means between the two groups of respondents at the level of 10 among the 11 items of the market orientation. Otherwise, both groups of respondents perceive 10 items of the market orientation in a different way and only one item is perceived in a similar way.

C. Discussion of findings

The results of this study show that the divergence of perceptions or incongruence is evident in the majority of items in the market orientation. In addition, when examining the types of incongruence, we realize a superiority of the managers 'evaluations relatively to customers 'evaluation of market orientation (type 1, 3 and 4 are the only distinguished types). In total, 3 types of differences were distinguished at the level of this study (1, 3, and 4).

The congruence of perceptions above average (type 1): The perceptions of type 1 are the variables evaluated positively by the two groups and where there is a match between mangers and customers perception (no significant differences in perceptions). Effective coordination between functional areas of banks is the only indicator classified in this category. This indicator reflects a major force for Tunisian banks.The fact that both managers and customers rate this variable highly means that it is particularly important for banks. Obviously, the Tunisian banking institutions show substantial strengths and consistent harmonization between the various departments dealing with the B to B client. This strenght can be easily used in the future to create advertising and promotional messages and become a ready-to-use asset for the creation of a differential advantage for banks. Cross-functional coordination classified as type 1 congruence can therefore be considered as a relatively unexplored and underutilized asset of the banking institutions and needs to be more effectively promoted.

Type3: The incongruence of perceptions above-average, with an overestimation from the part of managers 4 items of the market orientation are classified as type 3. These items represent classic examples of judgments adopted by managers who go beyond real customer experiences and evaluations. Two items of the competitor orientation are simultaneously classified as type 3. Moreover, two items of customer orientation (Market research activities for determining customer needs as well as efficient use of personnel and product system/services to gain long-term customer engagement) are also included in this category. They can be corrected without much effort and their impact *on customer satisfaction can be too considerable. These factors may deserve better communication, since the divergence is less significant (relatively to type 4). Managers must determine the significance of differences in perception of these items in order to understand the economic impact of providing the levels of service required by clients. In addition, banks must communicate the effort they have made to these activities and make this effort valuable promotional information to the client.*

The incongruence of perceptions-below average, with superiority of managers compared to customers (Type 4): 6 among the 11 items of market orientation are part of this category. The first 4 items reflect customer orientation. Specifically, it is the effort that banks provide to continually provide products and services that create value for the customer, exploit the information about customers to deliver products and services that align with their requirements, the systematic measurement of customer satisfaction and the continuous interest on the delivery of customer satisfaction through the practices and procedures of the bank. The other two reflect inter-functional coordination. More clearly the sharing of customer information between the appropriate members of the labor staff within the banks, and the collaboration of all banking functions to create greater value to the customer. For the majority of these items, customer ratings are below average, while those of managers exceed with a clear average gap. Managers think they do better than what current customers perceive (type4). It seems that customers are little aware of those or have not perceived through their banking transactions. Banks are therefore likely to have a short-sighted and incomplete vision, since there are different evaluation between their managers and their clients. Thus, managers must rethink their evaluations, try to improve these activities and simultaneously catalyze the images they want in the minds of their customers by baptizing a high level of market orientation through the actions and strategic decisions accented. Those items judged by clients to be below average should be carefully considered as potentially significant gaps that need to be repaired quickly.

IV. Conclusion

Based on the rich academic contributions to the market orientation, we noticed that the majority of the previous researches focused exclusively on an internal vision that evaluate empirically the market orientation from an organizational spectrum, considering market orientation as a phenomena strictly perceived by company personnel. Criticizing the one-sidedness of the market orientation evaluation commonly used in previous research, we have tried to give an integral aspect to the notion. The study emphasizes the importance of evaluating market orientation from a dual point of view or a dyadic vision. Otherwise we aimed to evaluate perceptual differences in market orientation between the two groups for later corrective recommendations.

Indeed, our simultaneous survey of fifty managers and fifty B to B customers of Tunisian banks revealed a consistency of market orientation in Tunisian banks. Although managers' scores are higher relatively to customers' score of market orientation items, customers seem to be satisfied with the involvement of their banks in customer orientation, competitor orientation and inter-functional coordination activities.

We also highlight the differences in perception of market orientation between managers and customers. These differences were categorized into three types based on the work of Samli et al. (1998). It seems clear that globally it is the divergence of points of view between the two groups that dominates. The congruence of perception was detected at the level of only one item out of the eleven measured.

Such an approach aims to change academic research principles and managerial practices in the sense of greater respect for a holistic and constructed vision of various marketing actions, including market orientation.

A. Figures and Tables

Table 1: Characteristics of the study sample and comparison of the two groups of respondents (N=100)

Characteristics \ Group		Managers respondents n (%)	Customers respondents n (%)
Type of sector	private	35 (70%)	49 (98%)
	Public	15 (30%)	1 (2%)
Size of firms	10-50	0	13 (26%)
	50-100	0	16 (32%)
	101-200	0	3(6%)
	>200	50 (100%)	18 (36%)
Position in the company	Senior manager	39 (78%)	26 (52%)
	middle-grade manager	11 (22%)	23 (46%)
	owner	0 (0%)	1 (2%)
Total		50	50

Table 2: The principal component analysis of market orientation items

Items	**Les facteurs principaux**			**l'orientation marché**
	Customer Orientation (CUO)	**Interfunctional coordination (IC)**	**Competitor Orientation (COO)**	
CUO1	**,869**			
CUO2	**,881**			
CUO3	**,848**			
CUO4	**,629**			
CUO5	**,611**			
CUO6	**,710**			
COO1		**,825**		
COO2		**,834**		
IC1		**,648**		
IC2			**,505**	
IC3			**,841**	
% of variance	**35,142 %**	**24,254%**	**14,572%**	**73,967%**

Table 3: Correlations Matrix of of the main factors of market orientation

	Customer orientation	**Interfunctional coordination**	**Competitor orientation**
Customer orientation	1,000	,573	,597
Intefunctional coordination	,573	1,000	,577
Competitor orientation	,597	,577	1,000

Table 4: Reliability test applied on Market orientation

	Customer orientation	Competitor orientation	Intefunctional coordination	Market orienatation
	Cronbach alpha			
Customers data	α=0.880 (α>0.6)	α= 0.703	α= 0.774	α=0.895
Managers Data	α= 0.845 (α>0.6)	α= 0.851	α= 0.751	α=0.907
Combined Data	α= 0.893 (α>0.6)	α= 0.617	α= 0.774	α=0.914

Table 5: Mean Score of perception of market orientation: a comparison between the customers' perceptions and managers (on 1-7 scale)

Construct	**Items**	Managers Score Mean	Customer score Mean	ALL GROUPS Mean
Customer Orientation (CUO)	**CUO1**	6.02	5.22	5.62
	CUO2	6.04	4.5	5.27
	CUO3	5.82	4.82	5.27
	CUO4	5.66	4.74	5.2

	CUO5	5.46	4.12	4.79
	CUO6	6.1	4.3	5.2
Competitor Orientation (COO)	**COO1**	5.68	4.98	5.33
	COO2	6.04	5.28	5.66
Interfunctional coordination (IC)	**IC1**	5.66	4.84	5.25
	IC2	5.44	5.18	5.31
	IC3	5.74	4.66	5.2

Table 6: the market orientation perceptions means AND Type of the two groups (managers and customers)

MO items	Client Perception (N=50)		Managers Perception (N=50)		Two groups Perception (N=100)		F-score	p-signif	Type
	MEAN	SD	MEAN	SD	MEAN	SD			
CUO1	5,22	1,620	6,02	1,116	5,62	1,441	8,272	,005	3
CUO2	4,50	2,073	6,04	1,253	5,27	1,867	20,007	,000	4
CUO3	4,82	1,892	5,82	1,172	5,32	1,654	9,929	,002	3
CUO4	4,74	1,712	5,66	1,489	5,20	1,679	8,267	,005	4
CUO5	4,12	1,803	5,46	1,359	4,79	1,733	17,478	,000	4
CUO6	4,30	1,854	6,10	1,237	5,20	1,791	32,400	,000	4
COO1	4,98	1,684	5,68	1,346	5,33	1,577	5,411	,022	3
COO2	5,28	1,796	6,04	1,220	5,66	1,572	6,207	,015	3
IC1	4,84	1,899	5,66	1,351	5,25	1,712	5,970	,016	4
IC2	5,18	1,453	5,44	1,338	5,31	1,407	,813	,369	1
IC3	4,66	1,869	5,74	1,116	5,20	1,669	11,214	,001	4

Sig. p,<.05.

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