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THE STUDY OF MARKET-ORIENTATION'S PREREQUISITES AND CONSEQUENCES IN SERVICE ORGANIZATIONS (CASE STUDY: THE BRANCHES OF ISFAHAN'S SEPAH BANKS)

Zeinab Taheri[1], *Shahnaz Nayebzadeh[1] and Ramin Abghari[2]
[1]Department of Management, Yazd Branch, Islamic Azad University, Yazd, Iran
[2]Department of Textile Engineering, Yazd Branch, Islamic Azad University, Yazd, Iran
*Author for Correspondence

ABSTRACT

This research aims to study market-orientation's prerequisites and consequences in service organizations. Research's model has been formed by using accessible resources, distinctive competition, accepting existing condition, market-orientation, innovation capability and business performance. This is an applied research regarding objective and it is a correlation one regarding performance method. Research's statistical population have been the managers and assistant directors of branches of Sepah bank in Isfahan that 160 number questionnaires were distributed and 133 acceptable ones have been collected. Cronbach Alpha Coefficient has been used for determining questionnaire's reliability and software SPSS18 and Laser 8.72 has been used for analyzing data and the results show that different competition has a significant effect on market-orientation.

Keywords: *Accessible Resources, Different Competition, Accepting Existing Condition, Market-orientation, Innovation Capability, Business Performance*

INTRODUCTION

Market-orientation includes marketing concepts. Market-orientation facilitates ability of company to predict, react and invest in environmental changes and so it leads to top performance. Two methods are adapted in market-orientation extensively. The first method differentiates between three sectors: Creating and producing market information in all the organization regarding customers' present and future needs, broadcast this information overall the departments and individuals inside the market-oriented firm and stimulating feelings in all the organization toward these broadcasted information. The second method also applies three sectors but it conceptualizes market-orientation in another form. The first sector is customer-orientation which reflects obligatory activities in order to acquire and broadcast information regarding customers. The second sector means competitor-orientation refers to attempt to collect and spread information regarding market-orientation's firm competitors and third sector means inter functional coordination includes coordinated attempts for business to construct top value continuously for them (Shoham *et al.,* 2005).

Market-orientation is more considered as a strategic approach which can improve organizational performance (Saeedi and Jamshidian, 2012). Today, different factors are also brought regarding market-orientation one of which is innovation which is one of the main factors in company's survival, growth and competition. The previous researches have claimed that in ling-term, innovation is only effective way for competition in market (Kimieciak *et al.,* 2012).

Innovation refers to degree of features' freshness of product, performance and benefits. We should look at innovation from the opinion of customer and not only from company's viewpoint (Boisvert, 2012). We can refer to business performance as the other related factors, while many researchers have analyzed the market-orientation's effect on business performance during 50 years ago, but report's results are not absolute. Although many researchers have understood the relationship between these two issue but some have reported lack of positive relationship as the its analysis results and in the other word, market-orientation and performance are extensive concepts whose relationship depends on special method which has been used in their experimental analysis and interpretation (Heidarzadeh and Typezadeh, 2009). Therefore, dependent variable in this research is business performance which has been considered as one

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of the main cases in managerial research. So, in present research, researchers aim to answer to this main question:

How are the effective of market-orientation's prerequisites and consequences in service organizations?

Research's Literature

Market-orientation

Shapiro perhaps was the first one in 1998 which defined market-orientation's different aspects and introduced market-oriented firm as the one in which importance of information regarding all the effective factors on market and customer's purchase process penetrates in all the company's duties and functions. Technical and strategic decisions are adapted jointly among organization's sections and unite and commitment regarding implementing these decisions exists among organization's sections and units (Heidarzadeh & Typezadeh, 2009). Market-orientation thinking can be known the result of 50 A.D. decade, when Peter (1954) introduced customer as the main of organizations' survival. In the following years, Drucker's statements have been supported market-orientation term have originated from two words including by other researchers and some researches were done in the field of market and marketing gradually. market-orientation term have originated from two words including market and orientation so that the market is set of potential and actual purchasers and orientation indicated a state which organizations tend to this market's proofs accordingly. This is the name which is given it in time of marketing concept placement (Typezadeh *et al.,* 2011). Kohly and Jawoosky conceptualized in 1990 at first the market-orientation as "applying marketing concept" and market- oriented organization as "the activities of which persons match with marketing concept". Many of next researches have been related to direct relationship between market-orientation and firm's performance regarding product, service, combination of product and service have been examined in world's markets. Fewer studies have been conducted regarding market-orientation within the services, but Van Egeren & O' Connor (1998) found some backings for direct relation in large service organizations, as Kumar *et al.,* (1998) found in health and treatment industry. Pelham (1997) argues that strong emphasize from foreign which is created by market-orientation is necessary for firm in order to pursue a different strategy. According to this repeatable meaning which is related to market-orientation and recognition and responding to customer's needs, a market-orientation should help in acquiring relational advantage. There are less considerations regarding the effect that market-orientation has on relational aspects, such as customer's satisfaction, in spite of this Day in 1998 showed capability of market understanding and connection-finding with customer which are the capabilities in quality of market-orientation leads to a top ability to preserve satisfaction and maintenance of customer (Matear & Garrett, 2004).

Market-orientation Prerequisites

The main market-orientation's prerequisites can be divided into two intra-organization's structural and non-structural variables which include accessible resources, distinct competition, and acceptance of existing status (Sidikuyi, 2014). A company should have sufficient financial and human resources to pursue market-orientation method (Qu & Ennew, 2005; Renjinen and Kamppula, 2010; Gaur *et al.,* 2011). The corporations require marketing experts for doing research and recognizing customer's needs and plan and develop marketing techniques with service aim to customers. Such corporations should have information technology resources to collect, save and accumulate and recycle of related data in order to be able to manage internal and external activities in the field of marketing. These companies require skillful and competent personnel to coordinate the activities of different sections and provide the field for cooperation in creating market-orientation culture. Financial and organizational resources create enough incentives and encourage them to be commitment to market-orientation's plans and strategies and policies. Since market-orientation's financial advantages have allocated some parts of market-orientation, it makes permanent the company's documents and evidences in 2011 "the terrible resource shortage is one of the characteristics of new markets.". The studies in the field of new markets know the shortage of resources as the main reason of increasing retailer industry development. The accessible resources' effects are seen in small level. The most owners of small and average corporate which participated attribute their disability to control and observe the market path to accessible and worthless resources (Sydikuyi, 2014).

Research Article

So, lack of financial, human and infrastructure of information technology can limit strongly the ability of a company to create and form market information and applying this information toward guiding and directing marketing strategies. Therefore the first research hypothesis is stated as following:

The first hypothesis: Accessible resources influence market-orientation.

Distinct Competition

Respecting superiority of non-brand and unknown products in new markets, most of the small and average corporate have allocated relatively much time and attention toward some issues such as good and market's plan and development and they less evaluate customers' present and next needs through research and observing market's paths and processes. Most of small and average the companies do not know persuasion of strategies for making goods and service distinct by easy and comfortable access to non-brand products and goods.

Most managers and owners of companies have discussed their marketing and sale approaches in conducted studies and evaluated the method of help the sale improvement. They rarely admit necessity of defining customers, goal, create and managing relationship with customer or differentiating goods and service from competitor's samples. Most owners and managers of companies spoke about their role in activities related to companies whether speech with foreign and local suppliers, purchase and managing items' list, etc. but they had not enough time for customer's needs expansion and development, understanding needs and designing techniques of differentiating goods and service to provide these needs. Harris & Watkins (1998) observed the same procedure with a little less advanced study regarding industry of small hotels in England. Hotel's managers and owners do not considered important the customers and competitors' definition or differentiating their service from competitors' one with emphasize on routine operational affaires. Most of the hoteliers in this study thought that they perfectly know the customers' needs and desires and there is no reason that they become customer-orientation or competitor-orientation (Sidikuyi, 2014). The other studies also showed that companies have considered costing method and aggressive advertisement more than market-orientation techniques by non-brand goods and service. So, the second hypothesis is also stated as following:

The second hypothesis: Distinct competition influences market-orientation.

Accepting Existing Condition

In spite of the economic effective performance of new markets, political and social institutions resist toward commercial attitudes and method changes. Commercial models which have been designed about the concept of marketing and market-orientation in new markets have not had remarkable acceptance. Some part of this issue is due to undeveloped nature of marketing institutions and the other part is due to political-social reason and cultural methods in new markets. The attitude toward most of the small and average companies in new markets did not let to form "market capability". According to Day saying in 1994, these capabilities are a combination of group and collective skills and training which strength market capabilities and it help the company to response to market changes.

Most managers and owners of small retailer store always apply transaction techniques which they have inherited from their fathers and paternal ancestors. While these techniques are useful and effective, but apparently testing new and modern ideas do not encourage customers' accountability. Small and average managers and owners of companies use personal experiences and theories and their beliefs for attracting and acquiring customers instead of applying very structural approach for training market process and customer's priorities (Sidikuni, 2014). IN spite of this, the individuals believe that the most effective method for attracting customers is personal and friendly service suggestion to them and this perhaps because of these believes and superficial satisfaction of commercial methods that they know market-orientation as an inappropriate technique. So, we can propose below hypothesis for present research:

The third hypothesis: Accepting existing condition influences market-orientation.

Innovation Capability

Recently desirous and researcher have very much considered to innovation concept in organization. Sine innovation have attracted the attention of most of the people, innovation in marketing innovation has been defined as a tendency toward pursuing new and different cases. Being innovative and innovation have

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been defined in different ways (Hiven, 2012). Innovation is an important and vital factor for organizations in order to create value and sustainable competitive advantage in complicated environment and modern variable. The organizations with more innovation will be more successful in response to variable environment and creating new capabilities which allow them to reach to a better performance. Innovation refers to this point that to what extend the company is ready to support new ideas, creative news and process and consequently new products and technologies (Uzcurt, 2006). Innovation processes are complicated product and they need flexibility and consequently they have high costs. Innovation processes in product are the main strategy product for industrial companies (Loften, 2014), so it refers to freshness degree of product, performance and advantages. We should look at innovation from the viewpoint of customer and not only from company's opinion. (Boisvert – 2012 – 549). The studies of previous researchers such as Hult *et al.,* (2004), Theoharakis (2008), Hooley (2008) and Lin *et al.,* (2008) show that innovation has an effect on company's capacity performance with innovative attitude and consequently on increase itself ability for adaptation with long-term customer preferences. It also has positive effect on management system (Santos *et al.,* 2013). Therefore, the fourth hypothesis is proposed as below:

Fourth hypothesis: Market-orientation influences innovation capability.

Business Performance

The relationship between market orientation and business performance has been direct the attention of many researches to itself during a quarter of recent century. The increasing growth of researches in this field is the result of the attempts of some of the precursors such as Kohli & Javooski (1990), Narver & Slater (1990), Dashtband & Webster (1993), Rockert (1992) and many other top researchers of marketing knowledge but each one of researcher has used herself/ himself different criterions of their evaluation of performance. Paying attention to different criterions of performance have influenced from management texts to strategic to other topics of management and so it's vital importance has been proposed from the different organizations' viewpoint ion in this relationship from which we can refer to concrete and mental criterion with the most application in evaluating organization's performance. The indicators whose quantitative is determined objectively and they commonly include financial criterions and they have been obtained directly from organization, they usually include financial operational /commercial indicators (Heidar & Nayeb, 2009).

In fact, competiveness or the ability to competition related to all the business system institutes includes input, processes and output. In the other words, a business is competitive and enjoys a high competitive potency when it enjoys competitive input, processes and output. In fact, business performance includes customer's performance (loyal and satisfied customer), market performance (high sale volume and market share) and financial performance (profit, profit margin, capital return compared with competitors) (Divandori *et al.,* 2008). The organizations which can be provide customers' needs better and satisfy them better than their competitors; they surely enjoy higher performance level (Zohdi *et al.,* 2012).

Garvyn (1993) has evaluated performance indexes in detail. He knows that performance measuring indexes include quality, cost, on-time delivery, service and flexibility but Walker in 2001 has studied organizational business performance by using financial efficiency variables, the amount of accountability to customers, variety and flexibility, market share and product quality (Nick *et al.,* 2011). One of the difficulties in the method of performance is also related to measurement method and objective methods of inserted information in company's financial and accounting documents and evidences is considered as basis of work, while in mental method, managers' opinion about company's performance is compared with competitors' opinion or expected performance. The previous researches showed these two methods' findings but t there are much solidarity between the relationship between market-orientation and performance will be stronger when performance is compared with mental criterions (Erabi & Mohammadi, 2009). So, the organizations can apply management duties of strategic human resources such as employee-finding, training, cooperation, evaluating performance and rewarding in order to effective performance improvement (Daayi *et al.,* 2011). It can be also stated as the company's performance is a managerial duty which it will create customer's satisfaction for itself if company goes

Research Article

forward according to marketing and market-orientation. Therefore, reaching to successful business performance is along with customer, financial and market performance all together. So, the below hypotheses are defined as following:

Fifth hypothesis: market-orientation influence business performance.

Sixth hypothesis: Innovation capability influence business performance.

Seventh hypothesis: market-orientation influence business performance through innovation capability.
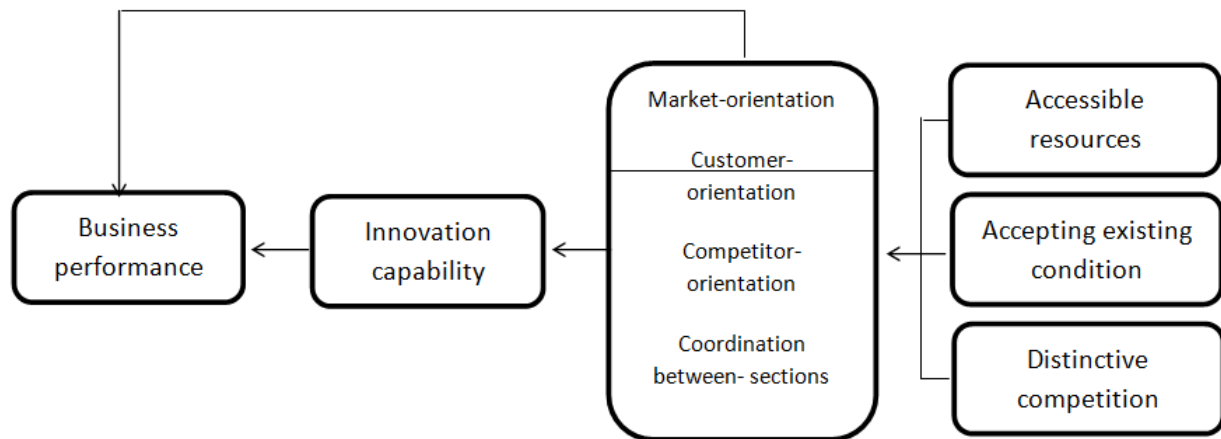
Research's Conceptual Model

Figure 1: Research's conceptual model

MATERIALS AND METHODS

Research's Method

This is a cross-sectional research because it has evaluated at a specific time interval and it is a survey research regarding the method of collecting and acquiring required information. The general characteristic of surveys is a regular set of data that it is called variable matrix based on case data and it is correlational regarding the relations among variables and it is applied regarding goal. This research is in the realm of descriptive researches because it studies market-orientation's prerequisite and consequences in service organizations.

Table 1: Check the status of research questionnaire

The variable under study		The number of questions	Questions	Alpha Cronbach	Reference
Accessible resources		6	1-6	0.900	Sidikuyi (2014)
Distinctive competition		8	6-14	0.816	
Accepting existing condition		7	15	0.784	
Market-orientation	Customer-orientation	3	21	0.861	Narvar & Slater (1990)
	Competitor-orientation	6	22-225-304		
	Coordination between section	4	31-34		
Innovation capability		8	35-42	0.804	Hohtala *et al.,*
Business performance		8	43-50	0.891	(2014)
Total questionnaire		50	50-1	0.895	-

The branches of Isfahan's Sepah bank is an institute which have been selected for doing this research by author and its results is supposed to be practically applied by this institute or any other one or

Research Article

organization which intend to use market-orientation application and also those researchers who aim to study this subject and the other related subjects.

The method of collecting data in this research is field and data has been collected at the next stage by offering questionnaire and their statistical analysis. The questionnaire tool has been used for collecting data among 160 number of managers and assistant directors of Sepah bank's branches. The sampling method in this research is simple randomly. This questionnaire has been used for collecting data after confirming its content validity from the opinion of experts of this field of study. The information related to each one of variables has been brought in table 1.3. By using Alpha Cronbach method, the amount of questionnaire's variables reliability was assessed. Because the amount of total Alpha Cronbach and variables is bigger than 0.7, so the test enjoy an acceptable reliability.

The data has been analyzed in this research by using software SPSS18 and confirming the relationship between variable and factors was done by confirmative factorial analysis and structural equations techniques was done by software Laser 8.72 which is one the most famous software to implement these kinds of models.

RESULTS AND DISCUSSION

Findings

Descriptive Statistic

According to table 2, among 133 number if sample ones which have answered to questionnaire, 127 number of them were men and 6 number of them were women which indicates that about 95% are men, 5% were women, 4% were single and 96% were married. Also about 50% of individuals are between 46 up to 55 years old.

Table 2: Demographic population characteristic

Variable	Group	Percentage	Variable	Group	Percentage
Gender	Man	95.5%	Job position	Presidency	48.9
	Woman	4.5%	Job experience	Assistance director	51.1
Marriage condition	Single	3.8%			0.8
	married	96.2			51.1
age	Between 36-45	36.8%			48.1
	Between 46-55	49.6%	Education level	Associate degree	42.1
	Older than 56	13.5%		Bachelor degree	49.6
				Master degree	8.3

Table 3: T test of one sample for research's variables

Variable	The comparing observed average with fixed value 3				
	Average	T statistic	Degree of freedom	Significance level	Average difference
Accessible resources	2.7632	-4.104	132	0.000	-0.23684
Distinctive competition	3.0874	2.939	132	0.004	0.8741
Accepting existing condition	2.9066	-2.752	132	0.007	-0.9345
Competitor-orientation	3.2406	8.634	132	0.000	0.24060
Customer-orientation	3.7519	16.925	132	0.000	0.75188
Inter-section coordination	3.4020	8.095	132	0.000	0.40226
Market0orientation	3.4649	13628	132	0.000	0.4691
Innovation capability	3.0179	0.545	132	.587	0.01786
Business performance	2.9633	-0.814	132	0.417	-0.03665

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Inferential Statistical
Comparing Research's Variables with the Mediate Level of Measurement Scale
T test has shown a sample for comparing observed average of research's variables with theoretical average of measurement scale which respecting the significance level that is less than 0.05, the average of all the variables except innovation capability and business performance is significantly different from theoretical average and it can concluded respecting the computed averages of variables that the average of accessible and acceptable resources variable of existing condition is less than 3. So, they have been significantly less than average level and the variables' average of distinctive competition, competition-orientation, customer-orientation, market-orientation and inter-section coordination have been more than 3. So, they have been significantly more than average level and innovation capability and business performance variables have been at the average level.

Then, confirmative factorial analysis test was done whose results are offered as follows. The above shapes are the output of software Laserel. Oval shapes indicate each one of factors separately and rectangle shapes indicate scale (questions) related to each factor. Measurement equation is offered in the number of observed variable. Each one of equation includes path coefficient between observed variable and hidden variable, observed variable measurement error together with its significance test based on t characteristic and value R^2 means determination coefficient or variance ration has been explained by hidden variable.

The Main Model
It is required that measurement model verification firstly before entering to test stage. Confirmative factorial analysis in this research has been done for significance test regarding factors by path analysis. This analysis has been conducted through structural equations model and by using statistical software Laserel.

The study of measurement models together with t statistic, standard coefficient and error value.
The measurement equation is offered in the number of observed variables. Each equation includes path coefficient between observed and hidden variables, observed variable's measurement error along with its significant test based on t test and R^2 value means determination coefficient or explained variance ration by hidden value.

In structural equations model methodology, it is spontaneously required that structure's validity should be studied to determine that selected items enjoy required accuracy to measure considered variables in such a way that path coefficient of each item with its variable t value is more than 1.96. In this case, this item has required accuracy to measure that structure or hidden structure. Therefore if the absolute value of t statistic is more than 1.96, at the 95% confidence and in the case that the amount of t statistic is more than 2.58, path coefficient at the 99% confidence level is significant.

According to the measurement models, all the items own t statistic is more than 1.96 and also their determination coefficient has been appropriate , consequently none of items is not omitted from model. So we continue the work with all the items and study the model. In the other side, according to standard coefficients (factor loads), the index which has had the most factor load has the more share in measuring related variable and the index which has smaller coefficients has a less share in measuring related structure.

Figure 2 shows the model in the state of significance numbers (t-value). The existing numbers on the paths also indicated t-value amount for each path. If this value is not significant, software's output door is shown as red color. In this analysis, t statistic value for 4 paths has been more than 1.96 and then it is significant and it is not significant for two paths of accessible resources to market-orientation and innovation capability path to business performance.

Figure 3 shows overall model in standard estimation state. Only in standard estimation state, there is possibility of comparison between observed variable which explains hidden variable and it can be said respecting standard coefficient that distinctive competition variable with the amount (0.67) and accepting existing condition with the amount (-0.41) have respectively the most effect on market-orientation variable.

Research Article

Table 4: The evaluating coefficients and t value for variables

Variable	Items	Standard coefficient	T statistic	Determination coefficient	Error
	Q1	0.88	12.74	0.78	0.058
	Q2	0.86	1.15	0.74	0.060
	Q3	0.75	9.98	0.57	0.058
	Q4	0.82	11.41	0.68	0.063
	Q5	0.64	8.03	0.41	0.066
	Q6	0.80	10.97	0.64	0.054
	Q7	0.41	4.83	0.17	0.11
Distinctive	Q8	0.34	3.87	0.11	0.088
competition	Q9	0.45	5.34	0.20	0.055
	Q10	0.81	11.18	0.66	0.054
	Q11	0.79	10.71	0.62	0.051
	Q12	0.36	4.21	0.13	0.059
	Q13	0.31	3.52	0.10	0.11
	Q14	0.86	12.28	0.75	0.067
Accepting existing	Q15	0.85	12.09	0.73	0.061
condition	Q16	0.80	10.94	0.64	0.062
	Q17	0.82	11.42	0.68	0.057
	Q18	0.82	11.35	0.67	0.058
	Q19	0.80	10.9	0.64	0.047
	Q20	0.65	8.18	0.42	0.076
	Q21	0.57	6.91	0.32	0.077
Market-orientation	Competition-orientation	0.78	-	0.61	-
	Customer-orientation	0.81	10.36	0.66	0.040
	Inter-section coordination	0.72	8.97	0.52	0.047
Innovation	Q35	0.70	-	0.49	-
capability	Q36	0.77	8.42	0.59	0.071
	Q37	0.62	6.81	0.38	0.063
	Q38	0.54	5.97	0.29	0.06
	Q39	0.77	8.48	0.60	0.067
	Q40	0.83	9.08	0.69	0.066
	Q41	0.78	8.56	0.61	0.069
	Q42	0.38	4.24	0.15	0.059
Business	Q43	0.81	-	0.66	-
performance	Q44	0.77	10.000	0.59	0.063
	Q45	0.76	9.81	0.57	0.058
	Q46	0.68	8.55	0.46	0.045
	Q47	0.70	8.81	0.49	0.045
	Q48	0.66	8.28	0.44	0.048
	Q49	0.65	8.13	0.43	0.063
	Q50	0.67	8.42	0.45	0.051

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An Open Access, Online International Journal Available at www.cibtech.org/sp.ed/jls/2015/04/jls.htm
2015 Vol. 5 (S4), pp. 225-237/Taheri et al.
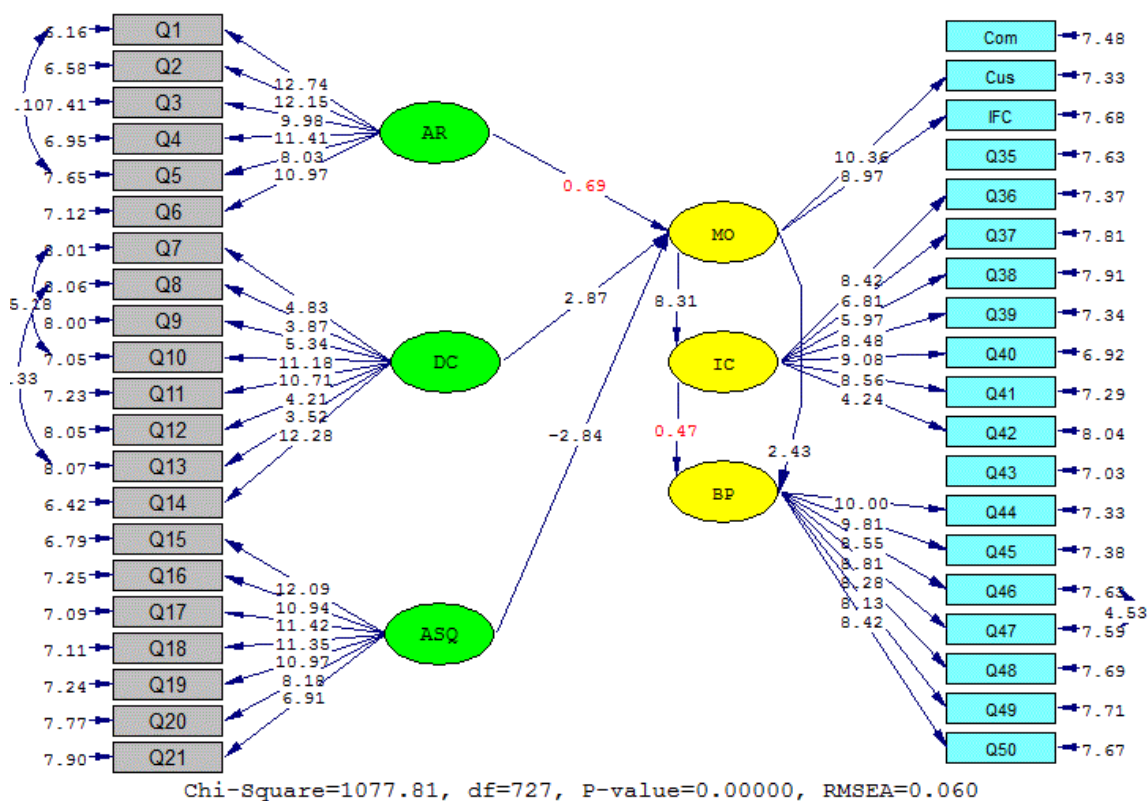### Research Article

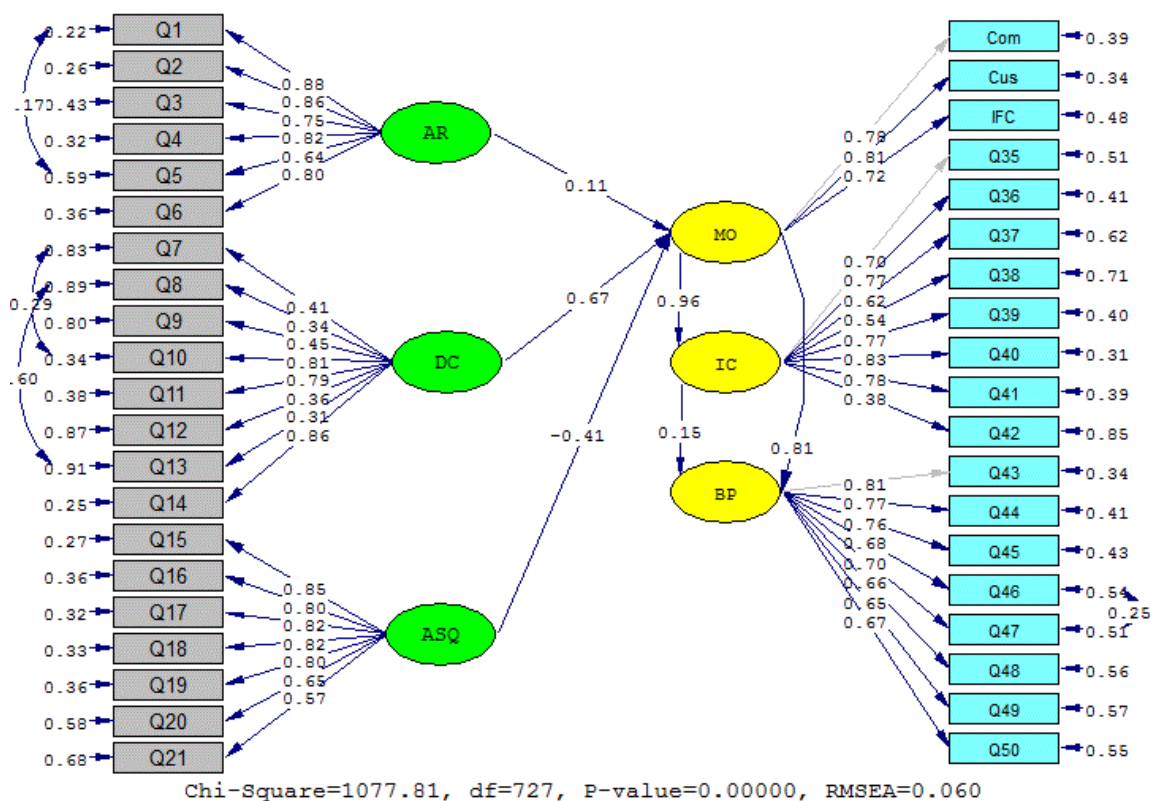**Figure 2: The model in the state of significance numbers (t-value)**

Figure 3: The model in the state of standard coefficients

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Model Confirmation

As it is observed, the amount of χ^2 with degree of freedom equals to 1.48 and it is less than 3 which is an appropriate value. Lowness of this index indicates small difference between research's conceptual model and research observed data. Also the value of RMSEA is equal to 0.060 and less than 0.08. In addition to χ^2, however the amount of RMSEA index is less, the model enjoy more suitable fitness. Indexes including CFI – IFI -NNFI - NFI are more than 0.9 and GFI index is equal to 0.8. Therefore, model shows desirable fitness and it is confirmed.

Table 5: Evaluating fitness indexes

Indexes	Amounts	Indexes	Amount
K square	1077.81	AGFI	0.77
Degree of freedom	727	NFI	0.95
K square to degree of freedom	1.48	NNFI	0.98
RMSEA	0.060	IFI	0.98
GFI	0.81	CFI	0.98

Table 6 shows that determination coefficient for market-orientation variable is computed 0.93 and it shows that the variables including accessible resources, distinctive competition and all together have been able to explain 93% of market-orientation changes.

It can be said respecting standard coefficient amount and t statistic that variables including distinctive competition (0.67) and accepting existing condition (-0.41) have had the most effect on market-orientation variable. (The highest standard path coefficient) and accessible resources variable have not had significant effect.

Also determination coefficient for innovation capability variable shows that market-orientation explains 92% of innovation capability changes. It can be said respecting standard coefficient amount and t statistic that only market-orientation variable has significant effect on business performance and innovation capability variable has not had significant effect. Now we study the effect of each ones of independent variables on dependent variables according model by using t statistic amount and standard coefficient.

Table 6: The summary of standard coefficients, determining coefficients, t statistic and the result of research's hypothesis

Paths	Standard coefficient	T statistic	Determining coefficient	Result
accessible resources → market-orientation	0.11	0.69	0.93	It is rejected
distinctive competition →market-orientation	0.67	2.87		It is confirmed
accepting existing condition → market-orientation	-0.41	-2.84		It is confirmed
market-orientation→ Innovation capability	0.96	8.31	0.92	It is confirmed
market-orientation→ Business performance	0.81	2.43	0.92	It is confirmed
Innovation capability →market-orientation	0.15	0.47		It is confirmed

Market-orientation through Innovation Capability Influences the Business Performance
According to above table, the absolute amount of statistic t for path 1 is equal to 8.31 and it is more than 1.96, so market-orientation has a significant effect on innovation capability. In the other hand, the

Research Article

absolute amount of statistic t for path 2 is equal to 0.47 and it is less than 1.96. Therefore, innovation capability has no significant effect on business performance.

Table 7: For seventh hypothesis

-	Path	Coefficient estimation	T statistic	S.E	Coefficient
1	market-orientation → Innovation capability	0.97	8.31	0.12	0.96
2	Innovation capability→business performance	0.15	0.47	0.33	0.15

In the other hand, respecting Sobel test statistic (0.454) and significance level which is 0.650 and it is more than 0.05. In the other words, market-orientation does not influence business performance through innovation capability at the 95% confidence.

Table 8: For Sobel test

Z statistic test	S.E	P significance level	Indirect effect	Direct effect
0.454	0.321	0.650	0.149	0.144

Conclusion and Applied Suggestion
The present research has studied market-orientation's prerequisite and consequences in service organizations that hypotheses test has been conducted in population under study (the branches of Isfahan's Sepah bank). The relationship between accessible resources and market-orientation of organization has been studied extensively in big and different organizations. Totally, experimental researches show that there is a positive relationship between accessible resources and market-orientation, although in some researches, a direct effect has not been found. It is possible that findings depend on sample features and organization's market-orientation measurement which have been used in research. It can be said respecting this fact that the first hypothesis has been rejected that accessible resources do not has significance influence on market-orientation. The results of hypothesis match with the results obtained from Sidikuni's research in 2014. It is suggested to the banks respecting lack of existing direct relationship between accessible resources and market-orientation that skillful and experienced manpower should be used in service market-orientation affaire and application of enough financial resources in order to customer-orientation and attracting applicants' satisfaction.

The second hypothesis has been confirmed respecting data analysis; it means that distinctive competition influences market-orientation. With respect to general philosophy of market-orientation's concept which is based on market's needs and requires satisfaction and also today market's competitive –being, differentiating good and service production compared with competitors is one of the consequences that remarkably influence market-orientation which it has been confirmed in this research. This research has been confirmed because of direct relationship between distinctive competition and market-orientation in society under study and it indicates that distinctive competition has a significant relationship with market-orientation. Hypothesis's results do not match with obtained results of Sidikuyi's researches in 2014, so it is suggested that they offer a different and distinctive service compared with other competitors for banking service applicants which be a suitable presenter both for customers and bank in addition to being attraction.

Also in third hypothesis, the relationship between accepting existing condition and market-orientation has been studied that the hypothesis test's results have shown that there is a diverse relationship between accepting existing condition and market-orientation. So that however the accepting existing condition level decreases, the market-orientation will be increased. So, it is suggested to managers and assistant directors of the branches of Sepah bank that they should adjust themselves with needs changes and customers' orders and focus on their organization's dynamism aspects respecting today condition's competitive-being.

Research Article

With respect to this fact that innovation is one of the vital factors of organizations to create sustainable competitive advantage and value in complicated and competitive environment, it has a positive and remarkable effect on market-orientation which is one of the main and central topics in market and customer management. According to fourth hypothesis's research findings, market-orientation influence innovation capability.

According to confirmation of the hypotheses including the effect of market-orientation on innovation and business performance, it is suggested to marketing managers of Sepah bank that they should act with a codified marketing and market-orientation plan in order to improve and increase innovation in business service and process.

It can be admitted respecting fifth hypothesis that in the sample under study, market-orientation. Since the customers' needs and wills are always changing and recognizing these changes is vital for firms and those organizations are able to provide customers' needs better that act better than competitors and generally, those which have better and higher customer, market and financial performance than their competitors and it can be concluded that market-orientation has a positive effect on business performance.

It can be said according to sixth hypothesis's test that innovation capability does not influence business performance. The hypothesis results do not match with the results of Hohtala *et al.,* research in 2014.

Also since the customers' needs and wills are always changing and innovation is necessary and required in service and process for accountability in today competition environment and this affair is realized only by market-orientation and marketing, accordingly market-orientation has a positive effect on business performance through innovation capability. Market-orientation influence business performance through innovation capability in the society under study.

Since there is a direct relationship between innovation and business performance, it is suggested to the firms which offer banking service should focus more on business performance in order to improvement efficiency and usability.

Research's findings also shows that market-orientation do not influence business performance through innovation capability. So, it is suggested to the banks that the customers should analyze their goal in regard to economic behaviors in market and they must try to attract and maintain the customers in long-term with adapting appropriate strategy in business performance and also offering suitable, on-time and distinctive service.

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