

# Strategic Orientation and Performance of Commercial Banks in South-West, Cameroon.

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## ABSTRACT

This study examined the effect of strategic orientation on the performance of commercial banks in South West Cameroon, focusing specifically on competitor orientation, operational efficiency, customer orientation and customer satisfaction. A descriptive survey design was adopted, with a population of 1,173 employees drawn from six purposively selected licensed commercial banks operating in the South West Region. Using Cochran's formula, a sample of 397 respondents was determined and proportionately allocated across the selected banks. Data were collected through a structured questionnaire whose validity and reliability were established through expert assessment and pilot testing, with reliability coefficients exceeding the recommended 0.70 threshold. The findings revealed that competitor orientation had a positive and statistically significant effect on operational efficiency ( $\beta = 1.520$ ;  $p = 0.021$ ). Customer orientation also demonstrated a positive effect on customer satisfaction ( $\beta = 1.862$ ;  $p = 0.007$ ), although the relationship was not statistically significant at the 5% level. The study concludes that strategic orientation is an important mechanism for strengthening commercial bank performance, particularly through competitor-focused strategies that improve operational efficiency. Commercial banks should therefore intensify competitive intelligence, monitor market developments and strengthen customer-oriented service practices to improve efficiency, responsiveness and long-term competitiveness.

**Keywords:** Strategic orientation; competitor orientation; customer orientation; operational efficiency; customer satisfaction.

## INTRODUCTION

Strategic orientation, as a formal management construct, emerged during the mid-20th century with strong intellectual roots in both military strategy and early business policy literature. Although antecedents of strategic thinking can be traced to classical works such as Sun Tzu's *The Art of War* and Machiavelli's *The Prince*, its modern development in management studies is largely credited to scholars like Alfred D. Chandler Jr. and H. Igor Ansoff. Chandler (1962), through his historical analysis of American corporations, emphasized that "structure follows strategy," thereby grounding strategy in organizational design. Ansoff (1965), in *Corporate Strategy*, advanced a systematic approach to managing growth and adaptation, highlighting the necessity for firms to align with their external environment. While Ansoff did not singularly coin the term "strategic orientation," his work laid the foundation for later conceptualizations of orientation as an organization's overarching posture toward markets, competition, and learning. Over time, strategic orientation has transcended its American origins, gaining global relevance as scholars across continents have broadened it to include orientations such as entrepreneurial, market, innovation, and learning (Eneh & Ugwu, 2021; Ngu & Ngwa, 2021; Nwachukwu & Okafor, 2022), thereby positioning it as a critical framework for sustaining performance in a dynamic and interconnected global economy.

The historical development of strategic orientation in African commercial banks is closely tied to the continent's evolving financial ecosystem marked by deregulation, technological adoption, and increasing competition. In the 1980s and 1990s, structural adjustment programs across many African economies compelled banks to adopt

efficiency-driven and market-oriented strategies to survive turbulent environments (Omondi & Muturi, 2019). With globalization, African banks shifted from traditional, conservative orientations centered on stability and compliance to more innovative and entrepreneurial orientations to expand customer bases and enhance competitiveness (Amoako & Dartey-Baah, 2020). In Nigeria, Ghana, Kenya, and South Africa, commercial banks increasingly embraced customer and learning orientations, leveraging technology for product diversification and improved service delivery (Eze & Nwankwo, 2021; Muturi & Ogutu, 2021). The consolidation and cross-border expansion of banks like United Bank for Africa (UBA) and Standard Bank illustrate how strategic orientation became central to achieving regional dominance and financial inclusion (Okeke & Ugwu, 2022). Thus, strategic orientation in African commercial banks has historically evolved from regulatory compliance to proactive innovation and competitiveness, shaping their resilience in volatile financial systems.

Banks in Central Africa originally operated under colonial banking systems and subsequently heavy state control with risk-averse, stability-oriented strategies that emphasized regulatory compliance, treasury operations, and limited product innovation (International Monetary Fund [IMF], 2025). Over time, especially from the 1990s onward, following financial liberalization, regulatory reforms, and pressure for financial inclusion, many banks began to shift toward more market-oriented and entrepreneurial strategic postures, introducing diversified products, adopting technological innovations such as digital banking, and targeting underserved segments like SMEs and rural customers (African Development Bank [AfDB], 2024).

Strategic orientation in Cameroon's banking sector has undergone significant transformation from the pre-1990s era of state dominance to the present era of market liberalization and digital innovation. During the early years, banks operated under tight state control with limited flexibility, focusing primarily on regulatory compliance, state-directed credit allocation, and minimal innovation in services (Dalle, 2008). However, economic crises in the late 1980s and the devaluation of the CFA franc in 1994 compelled reforms under Structural Adjustment Programs, which included interest rate deregulation, privatization of state-linked banks, and strengthened supervisory oversight through institutions such as the Central African Banking Commission (COBAC) (Ngong Mbassi & Tchatchoua Nana, 2022). From the 2000s onward, Cameroonian banks began to adopt more entrepreneurial and market-driven strategies, deploying innovations such as ATMs, internet banking, mobile banking, and POS systems to enhance competitiveness and service delivery (Assoumou Menye, Satia, & Djofang, 2022). This marked a critical shift in strategic orientation toward efficiency, technological adoption, and customer responsiveness.

Contemporary scholarship emphasizes that strategic orientation in Cameroonian banking is a multidimensional construct encompassing market orientation, entrepreneurial orientation, learning orientation, and technological orientation, which collectively enable banks to adapt to regulatory, technological, and customer dynamics. For instance, regulatory oversight by the Bank of Central African States (BEAC), low levels of financial literacy, and technological disruptions necessitate adaptive strategic postures (Ngando, Mbouya, Yembi, & Ba Bapes, 2024). Entrepreneurial orientation supports diversification of financial products, learning orientation enhances absorptive capacity for compliance and innovation, while technological orientation drives adoption of digital and mobile banking (Ayuk, 2024). This alignment not only reflects an outward competitive posture but also strengthens internal governance, organizational learning, and human resource capabilities critical for execution (Messomo Elle, 2017). Given Cameroon's dual financial environment, formal regulation and informal cash-based practices, strategic orientation is context-specific, balancing compliance and innovation to enhance customer satisfaction, retention, and market penetration (Lontchi, Yang, & Shuaib, 2023; Agbor Mbu & Ayuketang Nso, 2022).

Within the South-West region, banking evolution mirrors national and regional shifts, progressing from colonial-era branches serving trade and administration to a diversified sector shaped by BEAC and COBAC frameworks. Liberalization and digitalization have reoriented banks toward customer-centric strategies and cost-efficient delivery models, particularly in urban hubs such as Buea, Limbe, Kumba, and Tiko, while agency banking and mobile platforms extend services to underbanked rural communities (Ningaye, Mathilde, & Nembot, 2015; Kansea, Bouhem, & Bouba, 2022). Recent studies show that internet penetration and fintech collaborations are redefining strategic orientation across the CEMAC sub-region, moderating competition and profitability in ways that compel banks in the South-West to deepen innovation and expand inclusion (Wirajing, Moutie, Nkoa, &

Ketchoua, 2025). Key commercial banks active in the region include Afriland First Bank, Banque Atlantique, CBC, Ecobank, UBA, Access Bank, UBC, CCA-Bank, BICEC, and NFC Bank, many of which are embedding financial inclusion, SME financing, and women-focused lending into their strategies (Njong, Huboh, Nkiendem, & Feudjio, 2025). These developments illustrate how strategic orientation in Cameroonian banking integrates governance, innovation, and social responsibility to sustain competitive advantage in a fast-changing financial ecosystem.

Performance in the banking sector broadly refers to the ability of institutions to achieve set objectives through efficient resource utilization and delivery of value to stakeholders (Ningaye, Mathilde, & Nembot, 2015). In Cameroonian commercial banks, financial performance is traditionally assessed using indicators such as return on assets (ROA), return on equity (ROE), net interest margins, and liquidity, which capture efficiency, profitability, and stability within the competitive CEMAC region (Wirajing, Moutie, Nkoa, & Ketchoua, 2025). However, recent scholarship underscores the growing importance of non-financial performance measures, including customer satisfaction, service quality, innovation adoption, operational efficiency, corporate governance, and social responsibility (Njong, Huboh, Nkiendem, & Feudjio, 2025). The rise of digital transformation and financial innovation has been shown to improve both financial and non-financial outcomes, enabling banks to expand financial inclusion, build brand loyalty, and ensure long-term sustainability (Kanse, Bouhem, & Bouba, 2022). Consequently, performance in Cameroonian commercial banks is increasingly seen as multidimensional, balancing financial returns with broader social and market contributions to sustain competitiveness and socio-economic development.

Evidence from Cameroon and related contexts highlights a strong link between strategic orientation and non-financial performance of commercial banks. Banks that adopt market and customer orientations often improve service quality and customer satisfaction, while learning and innovation orientations foster continuous improvements in processes and product offerings, thereby enhancing operational efficiency (Al Mamun, Yousaf, Shahid, & Bin Bashir, 2022; Isoh, 2020). Similarly, competitor orientation allows banks to anticipate rival strategies and defend or expand market share, especially when integrated with digital and agency banking channels (Assoumou Menye, Satia, & Takeudo Djofang, 2024). Empirical evidence from Cameroon confirms that process, market, and organizational innovations significantly strengthen customer satisfaction and retention, key non-financial outcomes that reinforce long-term profitability. Takemeyang (2025) states that bank that prioritizing strategic orientations leads to higher operational efficiency, improved service quality, greater customer loyalty, and expanded market share (Takemeyang, 2025; Gah, 2024). Thus, the integration of strategic orientations not only advances non-financial performance but also lays the foundation for sustainable financial growth.

## Statement of the Problem

In principle, strategic orientation provides commercial banks with the framework to align their operations, resources, and capabilities with environmental dynamics in order to achieve superior performance. Ideally, banks that effectively integrate customer, market, competitor, learning, and innovation orientations are expected to enhance service quality, strengthen customer satisfaction, improve operational efficiency, and sustain long-term competitiveness. By adopting such orientations, banks are better positioned to anticipate market shifts, leverage digital technologies, innovate their service delivery, and build resilient customer relationships. In many economies, including advanced and emerging markets, these orientations have been shown to foster both financial and non-financial performance, thereby reinforcing banks' roles as critical drivers of financial inclusion, stability, and socio-economic development.

However, in the South-West region of Cameroon, the reality reflects a considerable gap between the ideal benefits of strategic orientation and its practical implementation. Despite the acknowledged importance of customer and market orientations, commercial banks in the region often struggle with weak customer engagement and limited responsiveness to changing market demands. Competitor orientation remains underdeveloped, restricting the ability of banks to anticipate strategies of fintech firms and other digital financial service providers who are rapidly reshaping customer expectations. Furthermore, while innovation orientation should stimulate efficiency and product diversification, many banks have been slow in adopting advanced digital platforms due to infrastructural limitations and regulatory bottlenecks. Learning orientation is also insufficiently

prioritized, as banks continue to face challenges of low digital literacy among staff and customers, poor infrastructural coverage, and rigid COBAC regulations. This disconnect has led to persistent inefficiencies, weak adaptability, and limited market expansion, especially in semi-urban and rural areas.

The consequence of this inadequate integration of strategic orientations is a consistent underperformance of commercial banks in the South-West region compared to their counterparts in more strategically adaptive environments. Operational efficiency lags, customer satisfaction is low, and competitiveness is weakened, leaving banks vulnerable to losing market share to fintechs and more innovative competitors. While existing studies have highlighted the role of strategic orientation in enhancing bank performance in global and African contexts, there is limited empirical focus on how the incomplete adoption of strategic orientations affects the non-financial performance of banks in the South-West region of Cameroon. This creates a significant research gap, as understanding the extent to which strategic orientation impacts service quality, customer retention, operational efficiency, and innovation outcomes in this context is critical for developing coherent strategies that can enhance both bank competitiveness and regional financial inclusion.

### **Objective of the Study**

The main objective of the study will be to examine the effect of strategic orientation on the performance of Commercial Banks in South West, Cameroon. Specifically, the study will seek to:

1. Determine the effect of competitor orientation on operational efficiency of commercial banks in South West, Cameroon
2. Ascertain the extent to which customer orientation affect customer satisfaction in commercial banks, South West, Cameroon

## **REVIEW OF RELATED LITERATURE**

### **Conceptual Review**

#### **Strategic**

The term “strategic” in the banking industry refers to the deliberate alignment of resources, policies, and processes toward achieving long-term competitiveness and sustainability. In banking, being strategic goes beyond daily operational functions and instead emphasizes proactive planning to navigate dynamic market conditions. Ogechukwu and Onuoha (2021) assert that strategic thinking within Nigerian banks is the capacity to anticipate environmental changes, assess risks, and deploy resources in a way that ensures long-term survival. This implies that strategic decisions are not reactive but pre-emptive, addressing uncertainties such as fluctuating exchange rates, regulatory reforms, and competitive rivalry. Banks in Nigeria operate within a volatile financial environment, making the strategic dimension critical for profitability and growth. Thus, strategy in banking encompasses vision-setting, customer-focused innovations, and efficient allocation of resources to enhance performance.

#### **Strategic orientation**

Strategic orientation in the banking industry refers to the deliberate alignment of organizational behaviors, values, and practices with environmental opportunities and threats to ensure competitiveness and long-term sustainability. It shapes how banks make decisions, allocate resources, and position themselves within the financial sector. Ojo and Akinlabi (2020) describe strategic orientation as the central driver that enables banks to innovate, adopt efficient service delivery models, and respond proactively to market challenges. Similarly, Okoye and Nwankwo (2021) emphasize that strategic orientation provides banks with the framework for prioritizing between efficiency, innovation, and customer-centricity. In essence, it is not merely a managerial concept but a holistic approach that defines how banks interact with both internal and external stakeholders. This definition highlights that without a coherent strategic orientation, banks risk stagnation in a dynamic and increasingly competitive industry.

Strategic orientation in the banking industry is a multidimensional construct that integrates market, innovation, and entrepreneurial orientations to enhance competitiveness and sustainability. Uche and Nwanne (2022) emphasize that strategic orientation evolves alongside industry realities, regulatory frameworks, and socio-economic changes, making it a dynamic and adaptive concept. Similarly, Obi and Nwachukwu (2021) point out that in Nigeria, strategic orientation is particularly critical given the challenges of regulatory shifts, digital disruption, and rising competition from fintech companies. When banks adopt coherent strategic orientations, they align their internal capabilities with external pressures, ensuring proactive rather than reactive responses. This strengthens customer trust, fosters innovation, and secures long-term performance. Therefore, strategic orientation in banking is not only a theoretical lens but also a practical foundation for resilience, growth, and sustainability in Nigeria's dynamic financial sector.

### **Indicators of Strategic Orientation in the banking industry**

Indicators of strategic orientation in the banking industry refer to measurable dimensions that reflect a bank's commitment to achieving long-term objectives through proactive, innovative, and market-focused strategies. Common indicators include entrepreneurial orientation, market orientation, learning orientation, customer orientation and innovation capability, which collectively determine how banks respond to competitive pressures, customer needs, and technological changes (Ngando, 2024; Agbor Mbu & Ayuketang, 2022).

### **Competitor Orientation**

Competitor orientation in the banking industry refers to the deliberate effort by banks to collect, interpret, and respond to information about their rivals with the aim of sustaining competitiveness and improving performance. In Cameroon, scholars highlight that competitor orientation is a strategic component of market orientation that enables banks to understand the strengths and weaknesses of rival firms and thereby anticipate their actions (Ngando, 2024). For Cameroonian banks, this practice involves monitoring the product offerings, customer service strategies, pricing structures, and technological innovations of competitors to adjust their own strategies effectively. Agbor Mbu and Ayuketang (2022) assert that banks that adopt competitor orientation are better positioned to anticipate market changes and safeguard their customer base. This proactive approach helps institutions remain relevant in an increasingly liberalized and globalized financial market where foreign banks, microfinance institutions, and fintech firms intensify competitive pressures.

Moreover, competitor orientation in the Cameroonian banking industry can be understood as a multidimensional construct involving environmental scanning, strategic responsiveness, innovation, and learning. It entails monitoring both direct and indirect competitors, interpreting their actions, and developing strategies that provide superior value to customers. Scholars converge on the view that competitor orientation enhances competitiveness, fosters adaptability, and secures market position in an increasingly liberalized financial system (Elle, 2022; Messomo, 2017; Ngwa, 2020).

### **Customer orientation**

Customer orientation in the banking industry refers to the organizational culture, practices, and strategic focus around understanding, meeting, and exceeding customer needs, expectations, and preferences. In Cameroon, scholars define customer orientation not merely as a marketing tactic, but as a comprehensive approach including collecting and applying customer information, designing services around customer needs, and responding promptly and empathetically to customer feedback (Nyoyoko, 2020; Ngounou, 2020). It involves personalization of services, attention to customer relationship management (CRM), after-sales support, and creating value that resonates with customers beyond the functional utility of banking products (Nyoyoko, 2020). Banking customers expect not only safe, reliable services, but also experiences that build trust, convenience, and emotional satisfaction. Thus, customer orientation in Cameroonian banks means aligning each touch point – from branch staff behavior to electronic service delivery – toward creating perceived value, satisfaction, loyalty, and retention. Authors argue that this orientation must permeate across strategy, operations, employee behavior, feedback systems and infrastructure, rather than being confined to marketing or customer service units alone (Nyoyoko, 2020; Kala Kamdjoug et al., 2022).

One must note that customer orientation in Cameroonian banking is contextually embedded: cultural expectations, infrastructure constraints, regulation, and customer literacy shape what customers expect and how banks deliver. For example, many customers expect not only digital services but secure and trustworthy platforms; others expect high face-to-face service quality. Studies like Kenmogne Fohouo & Fangué Ndjoze (2023) show that satisfaction and customer commitment mediate the relationship between perceived service quality and customer orientation elements; banks must be sensitive to local norms of trust, tangibility and empathy.

## **Performance in the Banking Sector**

The term "performance" in the banking sector encompasses a multifaceted evaluation of how banks operate, deliver services, and contribute to the broader economy. Ndam (2007) state that banking performance is assessed through various indicators, including profitability, asset quality, capital adequacy, and operational efficiency. These metrics provide insights into a bank's financial health and its ability to meet the needs of its customers and stakeholders. For instance, profitability ratios like Return on Assets (ROA) and Return on Equity (ROE) are commonly used to gauge a bank's ability to generate earnings relative to its assets and equity, respectively. Additionally, asset quality indicators, such as the ratio of non-performing loans (NPLs) to total loans, reflect the risk associated with a bank's lending activities and its effectiveness in credit risk management.

Performance in the banking sector is a comprehensive assessment that goes beyond mere financial outcomes. It involves evaluating profitability, capital adequacy, asset quality, operational efficiency, regulatory compliance, governance standards, financial inclusion efforts, and technological advancements. As the banking ecosystem continues to evolve, particularly with the increasing emphasis on digitalization and financial inclusion, it is essential for banks to adapt to these changes to maintain and enhance their performance. Continuous monitoring and adaptation to these factors will ensure that the banking sector remains resilient, competitive, and capable of supporting the economic development.

## **Non-Financial Performance Banking Sector**

In the banking sector, non-financial performance (NFP) refers to the evaluation of a bank's effectiveness and efficiency beyond traditional financial metrics. This encompasses aspects such as customer satisfaction, employee engagement, operational efficiency, service quality, market share, innovation output and adherence to regulatory standards. While financial indicators like profitability and asset quality are crucial, NFP provides a more holistic view of a bank's overall health and its ability to sustain long-term success. In Cameroon, where the banking sector is characterized by a mix of domestic and foreign institutions, understanding NFP is essential for assessing the true impact of banks on the economy and society.

Non-financial performance provides a comprehensive assessment of a bank's operations and its impact on various stakeholders. By focusing on customer satisfaction, employee engagement, operational efficiency, service quality, market share, innovation output and regulatory compliance, banks can enhance their overall performance and contribute positively to the country's economic development. As the banking sector continues to evolve, integrating NFP metrics into strategic planning will be crucial for sustaining growth and achieving long-term success.

## **Indicators of Non - Financial Performance in the Banking Sector**

### **Operational Efficiency in the Banking Sector**

Operational efficiency in the banking sector refers to the ability of financial institutions to deliver services effectively while minimizing costs and maximizing output. In the context of Cameroon, this concept is crucial for ensuring that banks can meet the growing demand for financial services without compromising on quality. According to Mbassi and Nana (2024), operational efficiency involves optimizing resource utilization, streamlining processes, and implementing effective risk management strategies to enhance performance and competitiveness in the banking industry.

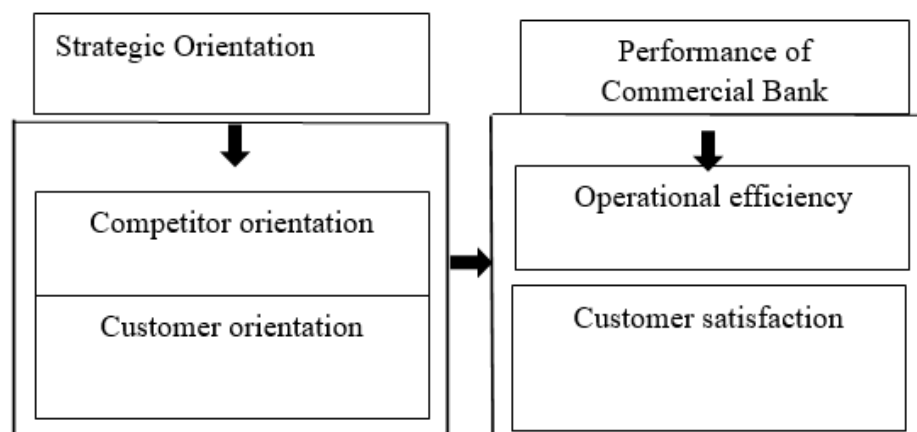
In, achieving operational efficiency is particularly challenging due to factors such as limited technological infrastructure, regulatory constraints, and a diverse customer base with varying financial needs. However, advancements in information technology have played a significant role in improving efficiency. Studies by Djekna et al. (2018) highlight that the adoption of digital banking solutions has led to reduced transaction costs and improved service delivery in banks.

### Customer Satisfaction in the Banking Sector

Customer satisfaction is a critical determinant of success in the banking sector, particularly in Cameroon, where the financial landscape is evolving rapidly. In the context of banking, customer satisfaction refers to the degree to which a bank's services meet or exceed customer expectations. This encompasses various dimensions, including service quality, responsiveness, reliability, and the overall customer experience. Ayuk (2024) state that banking innovation plays a significant role in enhancing customer satisfaction, with financial literacy acting as a mediator in this relationship. The study emphasizes that innovative banking services, when coupled with improved financial literacy, can lead to higher customer satisfaction levels. This finding underscores the importance of continuous innovation and customer education in the banking sector.

### Conceptual Framework

The conceptual framework in this study is the researcher's postulation of the interactions between the variables of the study. It diagrammatically shows the general constructs of the variables intends to study and relationship amongst them.



**Figure 2.1: Conceptual Framework of Strategic Orientation and Performance of Commercial Banks**

**Source: Researchers, 2025**

The conceptual framework highlights the relationships between two indicators of strategic orientation, competitor orientation, and customer orientation. Performance is measured through key metrics, including operational efficiency, and customer satisfaction. The framework posits the following relationships: competitor orientation is hypothesized to enhance operational efficiency ( $H_1$ ). And customer orientation is linked to improved customer satisfaction ( $H_2$ ).

### THEORETICAL FRAMEWORK

Strategic orientation has been explained through multiple theoretical perspectives, each of which provides insights into how firms achieve superior performance in competitive environments. Among these, Market Orientation Theory, the Resource-Based View (RBV), and Dynamic Capabilities Theory stand out as particularly relevant for understanding the performance of commercial banks. Together, these theories provide a comprehensive framework for analyzing how strategic orientations, such as customer orientation, competitor orientation, and innovation orientation, influence bank performance.

## Market Orientation Theory

Market Orientation Theory, developed by Kohli and Jaworski (1990) and Narver and Slater (1990), emphasizes that organizations attain superior performance by continuously generating, disseminating, and responding to market intelligence. The theory identifies customer orientation, competitor orientation, and inter-functional coordination as critical dimensions that directly impact organizational success. In the context of commercial banks, this theory is essential because the industry is shaped by intense competition, evolving customer needs, and rapid digital transformation. Anchoring the present study on Market Orientation Theory is justified as it directly links strategic orientation dimensions with measurable outcomes such as customer satisfaction, operational efficiency, and profitability. Nigerian commercial banks, in particular, must monitor competitors, understand customer demands, and coordinate internal resources to sustain performance amidst dynamic industry reforms and technological changes.

## The Resource-Based View (RBV)

The Resource-Based View (RBV), propounded by Wernerfelt (1984) and later advanced by Barney (1991), provides a complementary perspective by focusing on the internal resources and capabilities that drive firm performance. RBV posits that firms gain competitive advantage when they possess valuable, rare, inimitable, and non-substitutable resources. Within commercial banks, strategic orientation ensures that intangible resources such as brand reputation, skilled personnel, technological infrastructure, and customer trust are mobilized effectively to deliver superior performance. While Market Orientation Theory explains how banks respond to external market forces, RBV underscores the importance of leveraging internal strengths to achieve long-term success. Nigerian banks that have successfully deployed unique digital platforms and human resource competencies exemplify how RBV supports performance outcomes through strategic orientation.

## Gap in the literature

Although several studies have examined aspects of strategic orientation (or related constructs like market orientation, relationship marketing or innovation) and the performance of banks or microfinance institutions in Cameroon, they have been constrained by limited geographical coverage (single bank or single region), narrow indicator sets (e.g., only ATM/innovation proxies or customer retention only), small or limited samples, or solely quantitative designs. The present study fills these gaps by examining the effect of a set of strategic orientation dimensions (competitor, and customer) on multi-dimensional bank performance (operational efficiency, and customer satisfaction), using a large multi-bank sample across the entire South-West Region (with national contextualization).

## METHODOLOGY

The study adopted a descriptive survey design, appropriate for examining perceptions and behavioural responses among employees of commercial banks. Primary data were collected using a structured questionnaire, while relevant secondary information was obtained from existing institutional and financial records. The study was conducted in the South-West Region of Cameroon, with Buea as its regional capital. The region is located along the Atlantic coast and borders Nigeria to the west and the North-West Region to the north. Administratively, it comprises six divisions: Fako, Manyu, Meme, Ndian, Kupe-Muanenguba, and Lebiam. The study population comprised 1,173 employees of licensed commercial banks operating in the South-West Region. Based on the availability of licensed commercial banks, the study focused on four divisions, Fako, Manyu, Meme, and Ndian, while Kupe-Muanenguba and Lebiam were excluded because no licensed commercial banks were identified there. Six commercial banks were purposively selected based on their operational presence, availability of relevant financial information, and international authorization. The sample size of 397 respondents was determined using Cochran's (1963) formula and proportionately allocated across the selected banks using Bowley's proportional allocation technique. Both senior and junior employees participated in the study.

Data were collected using a structured questionnaire comprising two sections. Section A obtained demographic information, including gender, age, marital status, educational qualification, and work experience, while Section B measured the study variables using structured Likert-scale items. The questionnaire was subjected to face and

content validation by five experts, comprising three senior lecturers and two banking professionals. Their recommendations were incorporated into the final instrument. A pilot test involving 20 employees from four commercial banks not included in the main study was conducted. The questionnaire was administered twice to the same respondents at a 14-day interval to assess reliability. Internal consistency was evaluated using Cronbach's alpha and composite reliability, with a minimum threshold of 0.70. All reliability coefficients exceeded the recommended threshold.

Given that the major constructs were measured through employee responses to a single questionnaire, the possibility of common method variance (CMV) was considered. Procedural measures were therefore adopted to minimize potential method bias. Questionnaire items were neutrally worded, respondents were assured of confidentiality and informed that participation was strictly for academic purposes, identifying information was not requested, and predictor and outcome items were conceptually separated. Expert review and pilot testing were also undertaken to identify ambiguous or leading items. Despite these measures, residual CMV cannot be completely ruled out because the study employed cross-sectional self-reported data. Future research could address this limitation through multiple data sources, temporal separation, objective performance indicators, and statistical techniques such as marker-variable analysis or confirmatory factor analysis where appropriate. Customer satisfaction is fundamentally a customer-level construct; however, this study assessed employees' perceived customer satisfaction. This approach was adopted because the unit of analysis was the commercial bank and its employees. Employees involved in customer service, operations, and relationship management have direct knowledge of customer interactions, complaints, service responsiveness, and recurring customer feedback. Their responses therefore provide an informed organizational assessment of customer satisfaction. Nevertheless, employee perceptions should not be regarded as equivalent to customers' direct experiences. Accordingly, the construct is interpreted as perceived customer satisfaction. Future studies should employ a multi-source design in which strategic orientation is assessed by employees or managers and customer satisfaction is measured directly from bank customers.

## Analysis of Data (Descriptive Analysis of Questionnaire)

### Research Question One:

What is the effect of competitor orientation on the operational efficiency of commercial banks in the South West, Cameroon

**Table 1:Competitor Orientation and Operational Efficiency**

|          | CONSTRUCTS                                                                                      | RESPONSES |        |      |      |      | Total |
|----------|-------------------------------------------------------------------------------------------------|-----------|--------|------|------|------|-------|
|          |                                                                                                 | SA        | A      | UD   | D    | SD   |       |
| <b>1</b> | Our bank regularly monitors competitors' strategies to improve service delivery.                | 18548%    | 15741% | 113% | 205% | 92%  | 382   |
| <b>2</b> | Competitor analysis helps our bank identify new market opportunities among SMEs                 | 17947%    | 15841% | 144% | 215% | 103% | 382   |
| <b>3</b> | We benchmark our products and services against those of our competitors to remain competitive.  | 18749%    | 15541% | 133% | 195% | 82%  | 382   |
| <b>4</b> | Our management encourages staff to respond quickly to competitive market changes.               | 18448%    | 15440% | 154% | 205% | 92%  | 382   |
|          | <b>Operational Efficiency</b>                                                                   |           |        |      |      |      |       |
| <b>5</b> | Competitor orientation improves our bank's cost management practices.                           | 17646%    | 16343% | 123% | 215% | 103% | 382   |
| <b>6</b> | Competitor awareness enables our bank to reduce service delivery time.                          | 17947%    | 15841% | 164% | 205% | 92%  | 382   |
| <b>7</b> | Competitor orientation promotes better allocation and utilization of resources within our bank. | 17546%    | 15942% | 154% | 236% | 103% | 382   |
| <b>8</b> | Competitive benchmarking encourages continuous improvement in our bank's performance.           | 17145%    | 16543% | 144% | 257% | 72%  | 382   |

## Research Question Two:

To what extent does customer orientation affect customer satisfaction in commercial banks, South West, Cameroon

**Table 2: Customer orientation and Customer Satisfaction**

| CONSTRUCTS                            |                                                                              | RESPONSES  |            |          |          |          | Total |
|---------------------------------------|------------------------------------------------------------------------------|------------|------------|----------|----------|----------|-------|
| Customer orientation                  |                                                                              | SA         | A          | UD       | D        | SD       |       |
| 1                                     | Our bank consistently focuses on identifying and meeting customer needs.     | 187<br>49% | 151<br>40% | 12<br>3% | 22<br>6% | 10<br>3% | 382   |
| 2                                     | We are trained to understand and respond to customer preferences effectively | 178<br>47% | 165<br>43% | 11<br>3% | 20<br>5% | 8<br>2%  | 382   |
| 3                                     | Our bank regularly seeks customer feedback to improve its services.          | 171<br>45% | 166<br>43% | 10<br>3% | 24<br>6% | 11<br>3% | 382   |
| 4                                     | Customer complaints are handled promptly and professionally.                 | 175<br>46% | 162<br>42% | 13<br>3% | 23<br>6% | 9<br>2%  | 382   |
| Customer Satisfaction (for Customers) |                                                                              |            |            |          |          |          |       |
| 5                                     | I am satisfied with the quality of services offered by the bank.             | 187<br>49% | 153<br>40% | 10<br>3% | 24<br>6% | 8<br>2%  | 382   |
| 6                                     | The bank provides timely and reliable services to its customers.             | 176<br>46% | 160<br>42% | 14<br>4% | 22<br>6% | 10<br>3% | 382   |
| 7                                     | The bank's staff are friendly, courteous, and professional.                  | 183<br>48% | 154<br>40% | 12<br>3% | 26<br>7% | 7<br>2%  | 382   |
| 8                                     | The bank's customer care unit is responsive and efficient                    | 172<br>45% | 164<br>43% | 16<br>4% | 21<br>5% | 9<br>2%  | 382   |

## Test of Hypotheses

### Test of Hypothesis One

Ho: Competitor orientation has no significant effect on the operational efficiency of commercial banks in the South West, Cameroon

H<sub>1</sub>: Competitor orientation has a significant effect on the operational efficiency of commercial banks in the South West, Cameroon

| Table 3: Case Processing Summary |      |     |                     |
|----------------------------------|------|-----|---------------------|
|                                  |      | N   | Marginal Percentage |
| Operational Efficiency           | 4.00 | 3   | 0.8%                |
|                                  | 4.25 | 25  | 6.5%                |
|                                  | 4.50 | 34  | 8.9%                |
|                                  | 4.75 | 120 | 31.4%               |
|                                  | 5.00 | 200 | 52.4%               |
| Competitor_Orientation           | 4.00 | 77  | 20.2%               |
|                                  | 4.25 | 8   | 2.1%                |
|                                  | 4.50 | 31  | 8.1%                |
|                                  | 4.75 | 108 | 28.3%               |
|                                  | 5.00 | 158 | 41.4%               |
| Valid                            |      | 382 | 100.0%              |
| Missing                          |      | 0   |                     |
| Total                            |      | 382 |                     |

**Table 4: Model Fitting Information**

| Model          | -2 Log Likelihood | Chi-Square | df | Sig. |
|----------------|-------------------|------------|----|------|
| Intercept Only | 90.564            |            |    |      |
| Final          | 84.134            | 6.430      | 4  | .009 |

Link function: Logit.

Significant at 0.009, therefore, the null hypothesis of a model with no predictors is rejected. This indicates that including the predictors enhances the model's predictive ability.

**Table 5: Goodness-of-Fit**

|          | Chi-Square | df | Sig. |
|----------|------------|----|------|
| Pearson  | 27.849     | 12 | .063 |
| Deviance | 30.122     | 12 | .061 |

Link function: Logit.

The model is considered a good fit since the goodness-of-fit statistics show high significance levels (Pearson p-value = 0.063 > 0.05; Deviance p-value = 0.061 > 0.05).

**Table 6: Pseudo R-Square**

|               |     |
|---------------|-----|
| Cox and Snell | .17 |
| Nagelkerke    | .19 |
| McFadden      | .07 |

Link function: Logit.

Pseudo R-Square values are low (Cox and Snell = 0.170 or 17%; Nagelkerke = 0.19 or 19%; McFadden = 0.0730 or 7.3%). This indicates that competitor orientation accounts for a substantial proportion of the variation in commercial banks' operational efficiency.

**Table 7: Parameter Estimates**

|           |                          | Estimate | Std. Error | Wald   | df | Sig. | 95% Confidence Interval |             |
|-----------|--------------------------|----------|------------|--------|----|------|-------------------------|-------------|
|           |                          |          |            |        |    |      | Lower Bound             | Upper Bound |
| Threshold | [Operational Efficiency] | 5.029    | .595       | 71.436 | 1  | .000 | 3.863                   | 6.195       |
| Location  | [Competitor Orientation] | 1.520    | .657       | 5.350  | 1  | .021 | 2.249                   | 3.164       |

Link function: Logit.

The results revealed that competitor orientation positively affects the operational efficiency of commercial banks. With an increase in the probability of commercial banks' operational efficiency at an odds ratio of 1.520 (95% CL 2.249 to 3.164), Wald  $X^2(1) = 5.35$ ;  $P = .021 < 0.05$ . Therefore, the alternate hypothesis, which states that competitor orientation has a positive effect on commercial banks' operational efficiency, is hereby accepted, and the null hypothesis is rejected

### Test of hypothesis two

Ho: Customer orientation has no significant effect on customer satisfaction in commercial banks, South West, Cameroon

H<sub>1</sub>: Customer orientation has a significant effect on customer satisfaction in commercial banks, South West, Cameroon

**Table 8: Case Processing Summary**

|                       |      | N   | Marginal Percentage |
|-----------------------|------|-----|---------------------|
| Customer Satisfaction | 4.00 | 11  | 2.9%                |
|                       | 4.25 | 36  | 9.4%                |
|                       | 4.50 | 79  | 20.7%               |
|                       | 4.75 | 63  | 16.5%               |
|                       | 5.00 | 193 | 50.5%               |
| Customer Orientation  | 3.75 | 1   | 0.3%                |
|                       | 4.00 | 38  | 9.9%                |
|                       | 4.25 | 6   | 1.6%                |
|                       | 4.50 | 38  | 9.9%                |
|                       | 4.75 | 99  | 25.9%               |
|                       | 5.00 | 200 | 52.4%               |
| Valid                 |      | 382 | 100.0%              |
| Missing               |      | 0   |                     |
| Total                 |      | 382 |                     |

**Table 9: Model Fitting Information**

| Model          | -2 Log Likelihood | Chi-Square | df | Sig. |
|----------------|-------------------|------------|----|------|
| Intercept Only | 98.939            |            |    |      |
| Final          | 75.449            | 23.489     | 5  | .000 |

Link function: Logit.

Significant at 0.000, therefore, the null hypothesis of a model with no predictors is rejected. This indicates that including the predictors enhances the model's predictive ability.

**Table 10: Goodness-of-Fit**

|          | Chi-Square | df | Sig. |
|----------|------------|----|------|
| Pearson  | 15.971     | 15 | .384 |
| Deviance | 14.961     | 15 | .454 |

Link function: Logit.

The model is considered a good fit since the goodness-of-fit statistics show high significance levels (Pearson p-value = 0.384 > 0.05; Deviance p-value = 0.454 > 0.05).

**Table 11: Pseudo R-Square**

|               |      |
|---------------|------|
| Cox and Snell | .360 |
| Nagelkerke    | .164 |
| McFadden      | .324 |

Link function: Logit.

Pseudo R-Square values are moderate (Cox and Snell = 0.360, i.e., 36%; Nagelkerke = 0.164, i.e., 16.4%; McFadden = 0.324, i.e., 32.4%). This indicates that Customer Orientation accounts for a substantial proportion of the variation in commercial banks' customer satisfaction.

**Table 12: Parameter Estimates**

|           |                         | Estimate | Std. Error | Wald    | df | Sig. | 95% Confidence Interval |             |
|-----------|-------------------------|----------|------------|---------|----|------|-------------------------|-------------|
|           |                         |          |            |         |    |      | Lower Bound             | Upper Bound |
| Threshold | [Customer Satisfaction] | 3.575    | .322       | 123.248 | 1  | .000 | 2.943                   | 4.206       |
| Location  | [Customer Orientation]  | 1.862    | .321       | 7.232   | 1  | .007 | 1.642                   | 2.361       |

The results revealed that customer orientation positively affects commercial banks' customer satisfaction. With an increase in the probability of commercial banks customer satisfaction at an odds ratio of 1.862 (95% CL 1.642to 2.361), Wald  $X^2(1) = 7.232$ ;  $P=.007 < 0.05$ . Therefore, the alternate hypothesis, which states that customer orientation has a positive effect on commercial banks' customer satisfaction, is hereby accepted, and the null hypothesis is rejected

## DISCUSSION OF FINDINGS

Hypothesis one was tested with ordinal logistic regression to ascertain the effect of competitor orientation on the operational efficiency of the commercial banks. The result revealed that competitor orientation had a positive effect on the commercial banks' operational efficiency ( $\beta=1.520$ ,  $P=0.021 < 0.05$ ). Therefore, the alternate hypothesis, which states that competitor orientation has positive effects on the operational efficiency of commercial banks, is hereby accepted and the null hypothesis rejected. Marei et al. (2024) found that firms that embed competitor intelligence into their routines are better at sensing competitive threats and reconfiguring operations to maintain efficiency; Naveed et al. (2024) found that dual dynamics in which well-managed banks leverage competitive insights to improve resource allocation and service delivery, while less efficient banks may be destabilized by intensified rivalry.

Hypothesis two was tested with ordinal logistic regression to ascertain the effect of customer orientation on customer satisfaction of the commercial banks. The result revealed that customer orientation had a positive effect on the commercial banks' customer satisfaction ( $\beta=1.862$ ,  $P=0.007 < 0.05$ ). Therefore, the alternate hypothesis, which states that customer orientation has positive effects on customer satisfaction of the commercial banks, is hereby accepted, and the null hypothesis is rejected. Gonu et al., (2023) found that customer orientation is a key antecedent of customer satisfaction and that service quality often mediates or strengthens this pathway; Kim (2024); Gonu et al., (2023) found that customer orientation is practically important for satisfaction and, together with high service quality, can yield meaningful improvements in customer perceptions.

## SUMMARY OF FINDINGS

This section provides a concise summary of the key empirical findings derived from the analyses conducted in the study.

1. The competitor orientation had a significant effect on the operational efficiency of commercial banks ( $\beta = 1.520$ ;  $p = 0.021 < 0.05$ ). This implied that banks that actively monitor, analyze, and respond to competitor strategies are more likely to streamline their internal processes, reduce operational bottlenecks, and enhance overall efficiency in service delivery.
2. The customer orientation had a strong and significant effect on customer satisfaction among organizations ( $\beta = 1.862$ ;  $p = 0.007$ ). This implied that organizations that consistently prioritize customer needs, provide personalized services, and maintain responsive customer engagement are more likely to improve customer satisfaction levels and foster positive service experiences.

## CONCLUSION

The study concludes that strategic orientation plays a critical and multidimensional role in enhancing the performance of commercial banks in South West Cameroon. Drawing on the two core dimensions of strategic orientation, and competitor orientation, the study demonstrates that each dimension contributes uniquely and significantly to specific aspects of bank performance. Collectively, these strategic orientations equip commercial banks with the capabilities required to strengthen operational systems, elevate customer experiences, enhance service quality, expand market presence, and foster continuous innovation. The study establishes that strategic orientation, when effectively embraced and integrated into managerial practices, serves as a vital mechanism for improving the performance and long-term viability of commercial banks. A strong strategic orientation equips bank leaders with the ability to anticipate market dynamics, understand customer demands, leverage emerging opportunities, and mitigate operational and competitive threats. This strategic posture strengthens adaptability, promotes evidence-based decision-making, and fosters an institutional culture that values responsiveness, creativity, and continuous improvement. The implications of these findings are especially significant for commercial banks operating in South West Cameroon, where increasing competition, evolving customer expectations, and technological advancement demand strategic clarity and proactive management. Consequently, the study affirms that strategic orientation is not merely a managerial preference but a strategic necessity. It empowers commercial banks to remain competitive, sustain growth, enhance performance, and maintain relevance in a dynamic and challenging banking environment.

## RECOMMENDATIONS

Based on the findings of the study, the following recommendations are proposed:

### **Institutionalize competitive intelligence systems.**

Commercial banks in South-West Cameroon should establish formal competitive intelligence mechanisms rather than relying on informal observation of rival banks. Each bank should designate a competitive intelligence function or team responsible for systematically tracking competitors' interest rates, fees, loan products, digital banking platforms, promotional campaigns, customer-service innovations, branch expansion, and fintech partnerships. The information gathered should be summarized in periodic management dashboards and discussed during strategic and operational review meetings. This would enable management to identify competitive threats early and translate market intelligence into specific operational improvements.

### **Establish systematic competitor benchmarking.**

Banks should develop measurable benchmarking indicators covering transaction-processing time, customer waiting time, digital transaction success rates, complaint-resolution time, loan-processing turnaround, service availability, and cost per transaction. These indicators should be periodically compared with internal targets and observable industry practices. Where competitor practices demonstrate superior performance, management should investigate the underlying processes and adapt relevant practices to the bank's own operating environment.

### **Develop digital customer-feedback mechanisms.**

Commercial banks should introduce integrated digital feedback channels through mobile banking applications, internet banking platforms, SMS links, USSD interfaces, email, and social-media platforms. Customers should be able to rate transactions, report service failures, submit complaints, and make suggestions without necessarily visiting a branch. Feedback should be automatically captured in a centralized system and categorized according to the nature of the complaint, service involved, branch, and resolution status.

### **Establish measurable complaint-resolution standards.**

Banks should introduce service-level standards specifying the maximum acceptable time for resolving different categories of customer complaints. For example, routine complaints could be assigned short resolution windows,

while technically complex complaints could be escalated to specialized units. Management should monitor unresolved complaints through weekly or monthly dashboards and hold responsible units accountable for delays. This would transform customer orientation from a general organizational philosophy into a measurable service-management practice.

### **Create closed-loop customer-feedback systems.**

Customer feedback should not merely be collected; it should inform actual service improvements. Banks should establish a closed-loop system in which complaints and suggestions are recorded, analyzed, assigned to responsible departments, resolved, and communicated back to customers. Periodic analyses of feedback should also be used to identify recurring service problems and redesign processes that generate repeated complaints.

### **Suggestions for Further Studies**

1. Competitor orientation and operational efficiency of commercial banks in South-East, Cameroon
2. Customer orientation and customer satisfaction in commercial banks, North-West, Cameroon

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