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ABSTRACT

The insurance sector operates in a dynamic business climate, so the organization must be able to develop strategies that can change as needed. The purpose of this study was to investigate the effect of Marketing innovation strategies and performance of Britam, Kenya. The study was guided by the following objectives: to determine the effect of process innovation, product innovation, technology innovation and marketing innovation on performance of Britam Kenya in Nairobi County. The study was based on three theories: the Resource-based view theory, the Dynamic capabilities theory and the Market-based view theory. Descriptive research design was used in the study to ascertain the relationship between variables. The study's target population consisted of 96 workers who held management and supervisory roles at Britam, Nairobi, Kenya. The Britam, Kenya headquarters is located in Nairobi, Kenya, and this research pilot was carried out there. Ten participants who participated in the pilot testing process made up the study sample size. This represented 10% of the intended audience. In essence, the study was a census. The research instrument's validity and reliability were evaluated using a pilot study. The validity of the study was evaluated using both construct and content validity. The reliability threshold of 0.70 was applied. Primary data were used in the study. Using structured questionnaires, primary data were collected by dropping them off and then collecting them up. These surveys had both closed- and open-ended questions to allow for a wide variety of answers.. Each measurable variable had its descriptive statistics, like standard deviations and percentages, calculated. Using tables and figures, multiple regression analysis was used to determine the relationship between independent and dependent variables during data analysis and presentation. The results of the study showed that Britam Insurance Company Kenya's performance was significantly improved by Marketing Innovation Strategy. The study comes to the conclusion that creative methods could make a company's decision-making processes simpler. Improvements in marketing lead to modifications in the nature of customer relationships, adjustments in distribution strategies, and improvements in buyer satisfaction and value, all of which improve an organization's financial performance. According to the study, coming up with a number of ideas is the first step in beginning an innovation journey in order to find possibilities for innovation. The organization needs to have a laser-focused commitment to these goals in order to make sure that everyone in the organization is helping to achieve the organization's key business objectives.

Key Words: *Marketing Innovation Strategy, Organizational Performance*

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INTRODUCTION

An organization's ability to use its resources effectively and procedures in order to accomplish its objectives, enhance its communication channels, and maximize outcomes is known as organizational performance. Because of the market's volatility, a lot of businesses all over the world regularly adjust their performance and operations and create strategic plans to help organizations adjust to the ever-changing business landscape. These plans then help organizations align, execute, and manage internal and external variables that impact their business performance will increase as a result of this assistance in achieving its goals. According to Sesoff (2019), an organization must assess the degree of turbulence in the surrounding environment and adjust its strategies accordingly. Since strategy connects an organization to its surroundings, it is essential to the long-term accomplishment of the objectives and goals of that organization. Innovation is thought to result from a collision between user needs and technological opportunities. Inventing is not the only aspect of innovation. To deliver better goods or services, innovation can entail modifying your business plan and adjusting to environmental changes (Nielsen, 2016). Innovation as a tactic is defined as developing, putting into practice, and accepting novel concepts, processes, and goods or services. As a result, innovation strategy directs how a company allocates its resources to achieve its innovation goals, producing value and giving it a competitive edge (Weking, Brosig, Böhm, & Hein, 2018). Product innovation, process innovation, market innovation, and technological innovation are a few examples of the different innovation strategies (Taiwo & Idumo, 2019).

Kenya's insurance market is expanding quickly, which is increasing competition in the market. Effective strategic thinking and the implementation of sound strategies are essential for insurance companies to improve their performance (Scott, 2021). The Insurance Act and the Insurance Regulatory Authority (IRA) both regulate the insurance sector. The first office of Britam, a well-known and diverse financial services group, opened in Nairobi in 1965, marking the start of the company's operations in Kenya. The company has seen a number of changes over the years, including advancements in communication and information technology through the purchase of new systems, globalization, and economic development. These changes have also had an impact on the company's finances. Britam is the most experienced insurance provider because it has adapted to the changing business climate, developed innovative business strategies, and made sure those strategies are put into practice to improve performance

Organizational Performance

Organizational performance is all about creating value for the company's main stakeholders, which are its shareholders and employees (Al-Isa, 2017). Thorndike (1949) observed that researchers generally used a univariate model that concentrated on an end criterion, like productivity or profit, to evaluate the performance of organizations. This method focused on results and saw the organization as a logical structure that makes it possible to achieve specific goals. Any company that wishes to prosper must have clearly defined and finished functions. A firm need to develop techniques which might be based totally on the competencies that would improve the overall performance of the company (Ribbs, 2021). In order to track advancement toward the established objectives and guarantee operational success, performance needs to be regularly assessed. Compared to other possible systems, the continuous measurement process is more effective at directing the behaviour of organizations. According to Huber (2019), monitoring an organization's performance guarantees that its strategic initiatives are in line with its strategic plan, which raises profitability by reducing expenses and increasing efficiency. Four main dimensions are used to structure and measure organizational performance. Performance was evaluated in terms of earnings, attainment of predetermined targets and goals, customer satisfaction, and employee input.

When marketing innovation is applied to strategic organizational behaviour and patterns, it is known as "innovation in marketing" or "new marketing techniques" (Robinson and Pearce 2018). The authors of this study categorized businesses based on their strategic orientation and discovered that businesses that prioritized (a) brand identification or (b) product innovation—which, of their model, encompasses advertising innovation —performed better than businesses that prioritized (a) efficiency or (b) premium service at a premium price. Marketing innovation, according to organizational knowledge literature, is the ability to rework the conventional industry model so that it provides customers with more value, reduces costs for competitors, and creates new wealth for all parties involved (Hanvanach, Droge, and Calatone 2023). The authors also discover that marketing expertise is a necessary condition for marketing innovation and a potent strategic asset.

British Insurance Company Limited, Kenya

As a foreign branch of British-American Insurance Company Limited, Britam began operations in Kenya in 1965 and is now a prominent diversified financial services group in the insurance and investment sectors. Under the name British-American Insurance Company (Kenya) Limited, it was incorporated on November 14, 1979. On the Nairobi Securities Exchange (NSE), it was listed in 2011. The 99 percent shareholding in Real Insurance Company Limited was acquired by the British-American Investments Company from Royal Ngao Holdings through a Share Purchase Agreement signed on December 9, 2013. With subsidiaries in Kenya, Uganda, South Sudan, Rwanda, Tanzania, Malawi, and Mozambique, Britam has its headquarters in Nairobi, Kenya. The goal of Britam's 2021–2025 Client Experience (CX) Strategy is to fortify their foundations while focusing on customer centricity in an effort to grow their clientele. The introduction of new goods, redesigned self-service channels, risk management, paying staff fairly, utilizing new technology, and expanding partnerships were among the new tactics implemented. This has made it possible for a larger geographic market to access British goods and services, increasing premiums and revenue in the process. This will boost profitability and save operating expenses (PWC (2021). Positive outcomes are also being produced by our efforts to turn around our general insurance business in Britam, Kenya. From Shs 9.5 billion in 2021 to 10.0 billion in 2022, the business gross earned premiums grew by 5.3%. 2022 saw a profit before taxes of Shs 532 million, up from Shs 33 million the year before. Increased attention to profitable business segments, risk-based pricing, and automations have all contributed to this improvement.

Statement of the Problem

Numerous changes have occurred in the insurance market, where insurance companies operate, including heightened competition, more stringent government regulation, and unfavourable economic conditions. This has significantly impacted the expansion of the industry, according to Maroa & Munturi (2015). Variations in marketplace share and overall performance some of the insurance gamers in the marketplace have been connected to the insurance industry's recent intense competition. Since insurance contributes significantly to the nation's economic growth, it is crucial for insurance companies to continue growing and existing. Research conducted globally indicates that numerous businesses that encountered difficulties devised plans and sought out profitable endeavours to enhance their overall performance (Ooomen & Bosco 2019). Britam insurance places a strong emphasis on performance implementation and effective management techniques. The management is responsible for choosing the most effective and appropriate performance strategies, Awino et al (2021).

Every year, Britam Insurance Company's performance is different. With its gross earned premium rising by 3% to Shs 32.7 billion in 2022 compared to 2021, the company has maintained its revenue growth. The Kenyan insurance companies reported a 6% increase in gross earned premiums from 23.7 billion in 2021 to 25.1 billion in 2022, and they made Shs 2.7 billion in profit before taxes. The performance and profitability of the Group continue to be enhanced by the regional units. In 2022, the gross earned premium (GDP) of the international general insurance business decreased by 6% to Shs 7.6 billion. This amounts to 23 percent of the total gross earned premium for the Group. Profitability-wise, the foreign company made Shs 983 million in profit before taxes in 2022 as opposed to Shs 562 million in 2021. In 2022, the Group recorded a profit before taxes of Shs 3.0 billion, while in 2021, it was Shs 1.0 billion. Total income for the group decreased by 5% to Shs 38.2 billion in 2022 from Shs 40.2 billion in 2021 as a result of unrealized fair value losses on government securities and stocks.

Objective of the Study

The general objective of this study was to investigate the Marketing Innovation Strategy and performance of Britam Insurance Company Limited in Nairobi City County, Kenya.

Significance of the Study

The management at Britam would benefit from this proposed study by gaining more knowledge and insight into strategic management practices and organizational performance. They would also become aware of potential obstacles related to developed and implemented strategies that could be affecting their performance. This would enable them to overcome any obstacles they may encounter and guarantee that their resources are used effectively by developing and implementing business strategies. The findings of this research would hold significance for insurance firms and their staff because they would help them choose the best strategies to use and how they would affect organizational performance. To achieve the best and most favourable financial performance, management can effectively comprehend and choose strategies which can be cautiously in accordance with goals, operating structure, systems, and environment of the organization.

LITERATURE REVIEW

The conceptual framework is presented in this chapter, which also includes literature on empirical research on strategy and organizational performance as well as an overview of pertinent theories that explain strategy and performance in organizations. This chapter includes information that connects the current study to previous research and outlines areas that future studies should continue to investigate in order to advance and expand upon their understanding.

Theoretical Review

The three theories applied in this research are The Resource-Based View Theory, the Dynamic Capabilities Theory and the Market-Based View Theory.

Resource-Based View Theory

The predominant theoretical underpinning of strategic management today is the Resource-Based View (RBV). The theory was developed by Penrose, 1959. It is an internal approach to strategy thinking. Strategic resources are an organization's distinctive character that makes it hard for rivals to imitate in the marketplace. Hamel and Prahalad (1990). According to the theory, a company's ability to gather sources allows it to have one-of-a-kind traits and, as a result, improve performance. The physical, human, financial, and intangible assets that make up an organization's resources are inputs into its performance. Barney and Griffin (1992) state that strategists have utilized the RBV theory to explain the long-term fluctuations in inter-firm performance. According to the theory, an organization can compete in the market if it possesses a number of distinct operational resources and capabilities.

Dynamic Capabilities theory

The Dynamics of Capabilities Theory (DCC) expands upon the Resource-Based view theory. DCC, which was created in 1997 by David Teece, Gary Pisano, and Amy Shuen, describes how a corporation can integrate, create, and repurpose inner and external abilities so as to adapt to quick converting environments (Zahra *et al*, 2006). This theory was created to solve the shortcomings and challenges with the resource-based view theory, enabling the organization to swiftly adjust to the changing market conditions and guarantee its survival. The RBV theory focused on the organization's competitive advantage, whereas the dynamic capabilities concern is competitive survival in response to quickly changing organizational environment conditions.

Market-Based View Theory

The Market-Based View, or Market Positioning View (MPS), is a strategy development approach that centres on the ways in which an organization's strategy is shaped by market conditions. According to Bain (1968), "the primary drivers of organizational performance are the external market orientation and the industry-specific factors" (Bain, 1968; Caves & Porter, 1977). The number of competitors, entry barriers, and demand elasticity are all important factors in determining an organization's success. The market-based perspective emphasizes the opportunities and threats of the external surroundings to the performance of an organization rather than its intrinsic qualities. It highlights how crucial the outside world is to the formulation of the organizational strategy. The competitive market position of an organization is its main source of value, defined as the strategic positioning of the end product. The primary focus of marketing should be customer satisfaction.

Empirical Literature Review

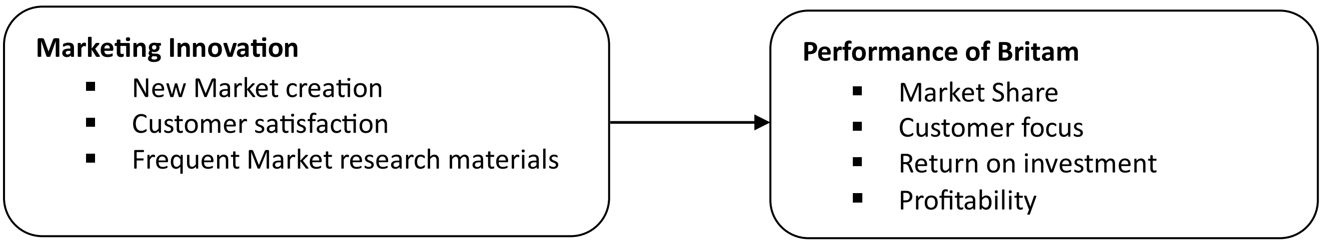
Marketing innovation and organization performance

Lee (2020) investigates the relationship between the marketing performance of Thai companies that sell electrical and electronic appliances and their capacity for innovation in marketing. A survey of the literature was done on the subject of marketing innovation capability and its effects. Through the use of an ordinary least square (OLS) regression analysis, the proposed relationships between the variables were investigated. The findings came from a survey of 639 Thai companies that sold electrical and electronic appliances. Ultimately, 187 firm can make use of the data. The findings showed that marketing performance was positively impacted by marketing innovation capability. Additionally, the final section of this paper discusses the contributions made by the current study as well as ideas for additional research. Because this study was conducted in Thailand, its context is different.

The analysis of the attributes of marketing advancements, their impact on organizational efficacy, and the approach through which environmental market factors alleviate those outcomes were conducted in Taiwan by Peng, Qin, and Tang (2020). Through a comprehensive analysis of existing literature, this investigation has discerned two discrete classifications of marketing advancements and devised a conceptual framework to explicate the association between marketing innovation and corporate accomplishments within diverse market circumstances. The validity of this model was substantiated through the meticulous collection and utilization of empirical data. The outcomes of this investigation evince that innovations that are both propelled and influenced by the market exert a substantial impact on a firm's performance. Moreover, technological volatility and the magnitude of competition considerably alleviate the effects of these innovations, while demand uncertainty does not. This study complements the literature because it provides a dynamic analysis of marketing innovation dynamics, market environment and firm performance as well as elaborates on marketing innovation conceptualization. It also provides valuable insights into how businesses can leverage marketing innovation to achieve long term business success.

The question of whether market innovation influences the performance of Kenyan cement manufacturing companies was investigated by Mbogori & Moguche in 2021. The theory of marketing served as the study's guide. It used a descriptive research design. All nine of the cement manufacturing companies' department heads were the target population. There were 79 departments in all of the companies. Given the limited size of the target population, the study incorporated all 79 participants. The investigation employed closed-ended surveys as a method for gathering original data. Elucidating statistics, which encompassed averages, frequencies, and proportions, were implemented to scrutinize the data. The results discovered that the performance of Kenyan cement production businesses is definitely and appreciably inspired through market innovation. As indicated by means of the findings of the study, it can be concluded that market innovations significantly and favourably impact Kenyan cement manufacturers' operational results. Kenya's cement sector needs to make greater investments in market innovation. This emphasizes that in order to maintain high performance, Kenyan cement manufacturing companies must innovate their marketing strategies. Programs like this one ought to concentrate on improving customer service, improving product design, and implementing strategies to boost their competitiveness. A conceptual disparity exists within this investigation as it was conducted exclusively on manufacturing enterprises, whereas the contemporary study will concentrate on an insurance corporation.

Conceptual Framework



Independent Variable **Dependent Variable**

Figure 1: Conceptual Framework

METHODOLOGY

Research Design: Descriptive research design was used because it would guarantee a thorough description of the situation and minimal bias in data collection. Data about one or more variables, which are the dependent and independent variables, are gathered from members of a target population using a descriptive design (Mugenda and Mugenda, 2018). For this study, a descriptive design approach was used because it is suitable for figuring out how the independent and dependent variables are correlated.

Target Population: Ninety-six workers in management and supervisory roles were the target group.

Sampling design and sample size: Using the Census method, data is gathered from all segments of the population and statistical analysis was conducted. The study's respondents were the 96 workers in Britam, Kenya who hold management and supervisory roles. All of the sample can be included and used as an observational unit when the census method is applied. The census approach is more successful since it uses a single organization and a small sample size (Mugenda & Mugenda, 2023).

Data Collection Instrument: Primary data was collected and used for this investigation. Self-administered questionnaires were the main tool used in the study to collect data.

Pilot Study: The first step in The Britam, Kenya headquarters are located in Nairobi, Kenya, and this research pilot was carried out there. Testing the instrument's dependability for gathering data for research purposes is the primary goal of the study. Pilot testing involved ten (10) staff members from Britam Kenya Nairobi, which is Kenya's headquarters who hold managerial and supervisory roles.

Validity and Reliability of Research Instruments: To determine the study's validity, construct and content validity was both used. Utilizing Cronbach's alpha (0.70), the reliability of the research instrument was evaluated.

Data Collection Procedure: Respondents completed a questionnaire that served as the data collection tool. By giving out questionnaires to respondents within the company and making sure they are collected within the predetermined window of time, data collection was accomplished.

Data Analysis and Presentation: The process of obtaining relevant information from the collected raw data is known as data analysis (Kombo & Tromp, 2006). We inspected, validated, and cleaned the raw data to ensure completeness and comprehensibility. Thus, in order to assess the collected data in this study, multiple regression was employed and assess how Britam, Kenya's innovation strategy and performance are affected. The goal of multiple regression was to ascertain if a set of variables collectively predicts a particular dependent variable (Babbie, 2010).

Ethical Consideration: Kenyatta University granted permission to the researcher via a graduate school letter. The letter will be sent to NACOSTI so they can license it and issue the permit needed to collect data from Britam. The goals of the study were clearly communicated to the research participants, who also received assurances from the researcher regarding the confidentiality of any information collected. The investigator adhered to all legal requirements.

FINDINGS AND DISCUSSIONS

The results of the field data collection are presented in this chapter. The response rate is presented first, then the findings of the reliability test, the respondents' background data, descriptive statistics, and inferential statistics, which included regression and correlation analysis.

Response Rate

The study included 96 responders in its sample. They were all given the questionnaires, and the results are shown as follows.

Table 1: Response Rate

Questionnaires	Frequencies	Percentages
Returned	90	93.8
Not returned	6	6.3
Total	**96**	**100**

Source: Research Data (2024)

With a total response rate of 93.8%, Table 4.1 shows. in accordance with Baruch's (2012) advice that data analysis requires a response rate of at least 80%. Consequently, it was decided that the 93.8% study response rate was appropriate for data analysis. Because of the high response rate, this indicated that the research findings of the study were accepted and credible.

Reliability Test Results

In order to determine the correlation coefficient between the test scores and the reliability of the data collection instrument, Cronbach's alpha coefficient was utilized.

Table 2: Reliability Test Results

Research variable	Alpha value	Comment
Marketing innovation	0.811	Reliable
Organizational performance	0.785	Reliable
Aggregate score	**0.797**	**Reliable**

Source: Pilot Study (2024)

According to Mugenda & Mugenda (2003), an alpha coefficient score of more than 0.7 denotes a high level of instrument reliability. The aggregate score alpha coefficient for all the variables was significantly higher than 0.7, according to the reliability test results, as indicated in Table 2.

General Information

The respondents' demographic data, including their gender, age, greatest educational attainment, employment status, and work history, was examined. The findings are displayed as follows;

According to results, male respondents made up the majority (56.7%), while female respondents made up 43.3%. The gender of the respondents had to show a true representative of both men and women in order to ensure that each gender had an equal chance in the study. Recognizing the respondents' gender-specific demographics can provide valuable insights into how male and female may perceive or experience certain issues differently.

Table 3: Age Bracket

Years	Frequencies	Percentages
18 to 25	18	20.0
26 to 35	26	28.9
36 to 45	38	42.2
46 and above	8	8.9
Total	**90**	**100**

Source: Research Data (2024)

Table 3's findings indicate that respondents who were between 36 and 45 years were majority as represented by 42.2%, followed by those aged between 26 to 35 at 28.9% aged, 20.0% of those in the 18–25 age range, and 8.9% of those in the 46+ age range. This indicates that those who responded span a variety of age ranges. Age may influence attitudes towards technology. Therefore, it was necessary to have employees of diverse age gaps participate in the study.

On highest level of education the results, the majority of respondents (51.1%) were undergraduates, followed by postgraduate students (23.3%), certificate or diploma holders (22.2%), and doctorate holders (3.3%). This demonstrates the wide range of educational backgrounds among the study's respondents. This was important because education level may impact knowledge of a particular topic.

On job position, the majority of respondents (48.9%), according to the results shown, were supervisors, 23.3% assistant managers, 14.4% senior managers and 13.3% line managers. It was important to analyse the job position of the respondents because job role may affect perspectives on industry-specific issues.

On work experience, the results showed that 35.6% of respondents had worked for 11 to 15 years, while 25.6% had worked for 6 to 10 years, 20.0% for 3 to 5 years, 11.1% for 16 to 20 years, 10.0% for 21 years and beyond, and 7.8% for less than two years. This implied that most of the participants had worked for the organization for a considerable duration, putting them in a position to offer trustworthy insights into the research.

Results of Descriptive Statistics

Marketing Innovation

The descriptive statistics results on marketing innovation are provided in Table 4.

Table 4: Marketing Innovation

Statements	M	SD
Search for opportunities based on future needs of our customers and create products to fulfil these needs.	4.67	0.33
Renewing the methods of service promotion employed to advertise already available and/or newly offered services	4.09	0.91
To develop the best strategies, the company attempts to predict future market trends.	4.52	0.48
Revitalizing the management of general marketing	3.74	1.26
Britam is involved in the development of new channels and markets.	3.88	1.12
Britam carries out market research and development for products.	4.18	0.82
Aggregate Score	**4.18**	**0.82**

Source: Research Data (2024)

The results as presented in Table 4 indicated that the aggregate score was at 4.18 and a deviation of 0.82 confirming the agreement of respondents that marketing innovation influences performance of Britam Insurance Company Kenya. The finding agrees with Lee (2020) who investigated the relationship between the marketing performance of Thai companies that sell electrical and electronic appliances and their capacity for innovation in marketing. The findings showed that marketing performance was positively impacted by marketing innovation capability. Additionally, the final section of this paper discusses the contributions made by the current study as well as ideas for additional research.

It was strongly agreed that they search for opportunities based on future needs of our customers and create products to fulfil these needs (M=4.67, SD=0.33) and that to develop the best strategies, the company attempts to predict future market trends (M=4.52, SD=0.48). The outcomes concur with Hanvanach, Droge, and Calatone (2023) who observe that marketing innovation, according to organizational knowledge literature, is the ability to rework the conventional industry model so that it provides customers with more value, reduces costs for competitors, and creates new wealth for all parties involved.

There was agreement on the following statements; renewing the methods of service promotion employed to advertise already available and/or newly offered services (M=4.09, SD=0.91), Britam is involved in the development of new channels and markets (M=3.88, SD=1.22) and that restoring general marketing management to life (M=3.74, SD=1.26). The results corroborate the observation made by Robinson and Pearce (2018) that when marketing innovation is applied to strategic organizational behaviour and patterns, it is known as "innovation in marketing" or "new strategies for marketing.

Performance of Britam Insurance Company, Kenya

The descriptive statistics results on marketing innovation are provided in Table 5.

Table 5: Performance of Britam Insurance Company, Kenya

Statement	M	SD
What is your assessment of the return on investment in Britam?	4.05	0.95
The number of customers increased?	4.13	0.87
Have the running costs decreased?	3.78	1.22
Has the index of profitability growth increased?	3.99	1.01
What level of customer satisfaction would you give?	4.41	0.58
Learning, growth, and development.	3.90	1.09
Internal operations of businesses.	4.11	0.88

Source: Research Data (2024)

According to Table 5's results, the respondents concurred with the assertions that; the level of customer satisfaction they would give (M=4.41, SD=0.58), the number of patrons rose (M=4.13, SD=0.87), internal operations of businesses (M=4.11, SD=0.88), assessment of the return on investment in Brazil (M=4.05, SD=0.95), the index of profitability growth increased (M=3.99, SD=1.01), Growth and learning (M=3.90, SD=1.09) and the running costs decreased (M=3.78, SD=1.22). According to Antikainen (2019), an organization's performance is a crucial determinant of its ability to advance in the competitive arena. Instead of just focusing on cost reduction, performance improvement gives organizations the chance to increase profits by streamlining their production processes Nembhard & Ramírez (2022). An organization's ability to survive and grow can be inferred from its performance.

CONCLUSIONS AND RECOMMENDATIONS

The purpose of the research goal was to evaluate how Britam Insurance Company Kenya's performance was impacted by marketing innovation. The study discovered that Britam Insurance Company Kenya's performance was significantly improved by marketing innovation. They search for opportunities based on future needs of our customers and create products to fulfil these needs, to develop the best strategies, the company attempts to predict future market trends and renewing the methods of service promotion employed to advertise already available and/or newly offered services.

The study concluded that marketing innovations help to modify the nature of customer relationships, alter distribution strategies, which raises buyer satisfaction and increases the value for the customer. All of these factors improve an organization's financial performance. Enhancing a company's image or reputation through marketing innovation can boost profits through higher customer satisfaction, help identify processes or generate new ideas, and provide a competitive edge.

The study recommended that the organization need to have a laser-focused commitment to its business objectives as this ensures everyone in the organization will be doing their bit to contribute towards your top business objectives. The organization should define and understand its target audience. The organization should use creativity and authenticity to connect with its audience. The organization should develop a unique value proposition by examining both and find the link, how product connect seamlessly with its customers' desires and how the organization product do that in a way its competitors cannot.

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