

The Interplay of Market Orientation and Organisational Culture in Shaping Marketing Capabilities of Banks in India

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ABSTRACT

The study investigates whether market orientation and organisational culture help in shaping marketing capabilities within the Indian banking sector. Although marketing capabilities play a significant role in driving firm performance, there remains a gap in understanding how market-related and cultural factors contribute to capability development, particularly in service sectors like banking. Drawing upon existing literature, the study proposes and examines a conceptual model that investigates the direct as well as indirect linkage between market orientation, organisational culture and marketing capabilities. The study applied multi-informant approach to gather data from commercial banks located in Jammu City, India, and analysed through Structural Equation Modelling. Results highlights that market orientation and organisational culture positively shape marketing capabilities, reinforcing the significance of cultural values and market focus in capability development.

Keywords: Marketing Capabilities, Market Orientation, Organisational Culture, Banking Sector

INTRODUCTION

In today's dynamic marketplace, the growing complexity of the business environment imposes significant demands on firms to maintain relevance and achieve sustainable growth amid escalating competition. In fact, the firm has to face challenges from traditional industry rivals as well as from emerging players with innovative business models. Such competition necessitates the creation of robust organisational capabilities to ensure strategic adaptability and long-term viability (Porter, 1990). The development of these capabilities relies on the synergistic deployment of both tangible and intangible resources, which fosters innovation and facilitates the achievement of competitive advantage (Camison & Villar-Lope, 2014). Vargas and Rangel (2007) emphasise that marketing capabilities, as a key component of organisational capabilities, can significantly enhance firm's ability to gain and sustain a competitive edge.

Marketing capabilities is a comprehensive process which involves integration of intangible and tangible resources (Day, 1994; Azizi et al., 2009). Hooley et al. (2005) state that marketing capabilities are market-based resources and firms that possess such capabilities are better positioned to develop innovative and differentiated product/service which tends to satisfy customers' needs as well as outperform the competitors.

Prior research indicates that marketing capabilities positively influence business performance (Cacciolatti & Lee, 2016; Najafi, Sharifi & Najafi, 2016; Pham, Monkhouse & Barnes, 2017; Qureshi, Aziz & Mian, 2017). Despite the critical role of marketing capabilities in achieving superior outcomes, Morgan, Fang and Whitler (2018) have stressed the need to investigate the process through which marketing capabilities are built and sustained within organisations. Similarly, Qureshi and Kratzer (2011) stressed on the significance of identifying the key variables that lead to the formation

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and enhancement of marketing capabilities. Several marketing researchers including Day (1994), Vorhies (1998), and Qureshi and Kratzer (2011) have emphasised the importance of conducting comprehensive research to understand how different antecedents contribute in shaping marketing capabilities. These include organisational culture (Day, 1994; Qureshi & Kratzer, 2011), market orientation (Vorhies, 1998; Hooley et al., 2005), organisational learning (Vorhies & Yarbrough, 1998; Qureshi & Kratzer, 2011), and environmental factors (Kaleka, 2011; Najafi, Sharifi & Najafi, 2016).

To bridge the gap existing in the literature, the study examines the effect of two key antecedents—organisational culture and market orientation in shaping marketing capabilities. A review of prior research indicates that the linkage between organisational culture and marketing capabilities has received little attention, particularly within service sectors such as banking. Hence, the study strives to analyse whether cultural attributes (such as teamwork, ethical standards, and a clearly defined mission) that foster constructive relationships between employees and management help in developing marketing capabilities within banks. Further, the impact of market orientation on marketing capabilities is also explored, along with its mediating role between organisational culture and marketing capabilities. Banking is one such service sector which needs to build and enhance marketing capabilities to attain business performance. Furthermore, Chahal and Kaur (2014) highlighted that marketing capabilities enable banks to deliver better customer experience, formulate well-organised marketing strategies and attain higher efficiency along with cost control.

CONCEPTUAL DEVELOPMENT AND HYPOTHESIS FORMULATION

Marketing Capabilities

Marketing scholars such as Day (1994) and Tsai and Shih (2004) conceptualised marketing capabilities as the integration of organisational resources with employees' knowledge and expertise, which in turn, enables the execution of marketing activities that satisfy customer requirements and sustain competitiveness. These capabilities are characterised as valuable, distinctive,

difficult to imitate and irreplaceable. Day (1994) categorises marketing capabilities into three types—outside-in, inside-out and spanning capabilities— which are outlined below:

Outside-in Capabilities

These capabilities represent the organisational competencies that enable firms to foresee market demands before competitors and foster the development of sustainable relationships with customers, distributors and suppliers.

Inside-out Capabilities

Vijande et al. (2012) defined inside-out capabilities as competencies rooted in an organisation's internal resources and primarily developed to improve operational efficiency.

Spanning Capabilities

Spanning capabilities are those capabilities that integrate market knowledge with an organisation's internal processes and functions.

Marketing Capabilities and Market Orientation

Market orientation emphasises the organisation-wide usage of market information. The market-oriented organisation constantly gathers information about existing and potential customers, competitor's capabilities and other pressures related to market such as technological changes, government policies, etc (Murray et al., 2011). All these information are consequently shared among the organisation's employees who quickly respond to these market changes (Jaworski & Kohli, 1993).

Marketing researchers such as Vorhies et al. (1999), Vorhies and Harker (2000), Merrilees et al. (2011), Ngo and Cass (2012), Qureshi, Aziz and Mian (2017) underline that market orientation, a marketing support resource, facilitates a business firm's understanding of market conditions and cultivates marketing capabilities. The market-oriented firm focuses more on providing necessary training, guidance and support to its employees,

enabling them to execute marketing activities and other functions effectively. These endeavours ultimately help in shaping marketing capabilities within a firm (Hooley et al., 2005).

Kaur, Chahal and Gupta (2019) identified marketing capabilities as a mediating force between market orientation and performance. The authors highlight that processes like intelligence-generation, dissemination and responsiveness equip the firm with valuable insights and information which ultimately help it in developing marketing capabilities to achieve superior performance. Therefore, the study hypothesises that:

H1: Market orientation is positively related with marketing capabilities.

Organisational Culture and Marketing Capabilities

Denison (1990) conceptualises organisational culture as a multifaceted system of shared values, beliefs, commitments and traditions that permeates the organisation (as cited in Carmeli & Tishler, 2004, p. 304). In other words, it influences the way the organisation conducts its whole performance.

Day (1994) put forward that organisational culture which revolves around employees' values, beliefs and behaviours is vital for developing and deploying marketing capabilities. Fey and Denison (2003) and Carmeli and Tishler (2004) demonstrated the positive impact of organisational culture on performance outcomes. Therefore, we contend that while market orientation enables organisations to achieve business performance, organisational culture function as a complementary mechanism that further strengthens marketing capabilities and, in turn, facilitates superior

performance outcomes. Hence, it is hypothesised:

H2: Organisational culture is positively related to marketing capabilities development.

Organisational Culture, Market Orientation and Marketing Capabilities

Tajudin et al. (2012) revealed that organisational culture has a significant positive influence on market orientation ($\beta = 0.72$ & $t = 8.29$). The authors stressed that the execution of market orientation depends on certain values and norms. They also underscore that organisational culture consists of common values and beliefs which assist the employees in understanding market opportunities. Hence, an organisation which inculcates these values and norms tend to be more market oriented as compared to those which restrain them. Hence, following hypothesis is formulated:

H3: Organisational culture positively impacts marketing capabilities through market orientation.

Proposed Model

The conceptual model of the study is built upon the relationship between organisational culture, market orientation, and marketing capabilities relationship. As depicted in Fig. 1, organisational culture is posited to impact marketing capabilities both directly and indirectly through its impact on market orientation. Specifically, a constructive organisational culture characterised by team orientation, core values, adaptability to mission directly helps in shaping marketing capabilities. Such cultural values also cultivate market-oriented behaviours, which further reinforce and enhance the firm's marketing capabilities.

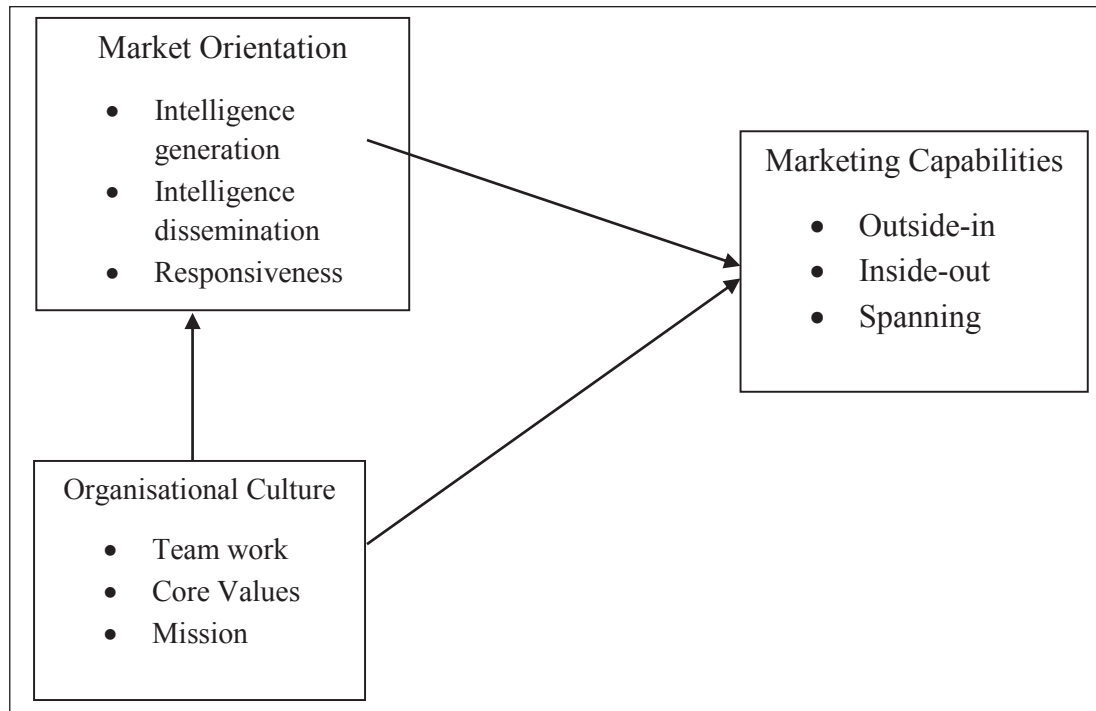


Fig. 1: Conceptual Framework of the Study

RESEARCH METHODOLOGY

Generation of Scale Items

The MARKCAPB scale developed by Chahal and Kaur (2014) is used to assess marketing capabilities (21 items). Market orientation (13 items) is measured by extracting items from the study of Kaur, Chahal and Gupta (2019), while the scale developed by Fey and Denison (2003) was used to evaluate organisational culture (11 items). Some of the items were either modified or deleted to improve their suitability for the present study. The constructs of the study- marketing capabilities, market orientation and organisational culture- were assessed using five-point Likert-type scales ranging from 1 (“strongly disagree”) to 5 (“strongly agree”).

Sample and Data Collection

The study randomly selected branches of private and public commercial banks based in Jammu City, North India. As private and public sector commercial banks in India follow similar regulatory guidelines and operational practices, the study’s results are relevant to urban branches

across the Indian banking landscape. The study employed a multi-informant approach for data collection. Using purposive sampling, four senior managers, including one branch manager from each selected bank’s branch were chosen, as they were deemed to possess in-depth knowledge of the bank’s marketing capabilities.

The study employed a structured questionnaire to gather data from respondents. To ensure content validity and clarity, the questionnaire was initially reviewed by a panel of ten experts—comprising five academic professionals and five branch managers. Based on their feedback, all questionnaire items were deemed clear, relevant and comprehensible. As no major modifications were recommended, the instrument was retained in its original form for the final data collection phase. Out of 500 questionnaires distributed, 303 fully completed responses were received, giving a response rate of 60.6%.

Data Analysis

Confirmatory factor analysis (CFA) was applied to analyse the data. The statistical software AMOS 6.0 was employed. The model adequacy was determined using fit indices, including χ^2/df , RMSEA, goodness-of fit

index (GFI), normed fit index (NFI), Tucker-Lewis index (TLI), incremental fit index (IFI) relative fit index (RFI) and comparative fit index (CFI). The threshold for χ^2/df should be <5.0 , and respective bad fit indices for RMSEA should be <0.08 , while values of GFI, NFI, CFI, TLI and IFI should be over 0.90.

The CFA results confirmed marketing capabilities as a composite of outside-in, inside-out and spanning capabilities. Market orientation (consisting of intelligence generation-I, intelligence generation-II, intelligence dissemination and responsiveness) and organisational culture (comprising mission, core values and team orientation) were observed as multi-dimensional second-order constructs. All the items exhibited standardised regression weights (SRW) above 0.50 threshold, except for two market orientation items- ‘business plans are driven by market advances’ and ‘taking corrective actions when customers are dissatisfied’ (Table 1). These items were retained as their deletion would have increased the RMSEA value.

Table 1: Confirmatory Factor Analysis

Constructs	Critical Ratio	SRW
Marketing Capabilities (MC)		
Outside-in		
<i>F1: Relationship</i>		
Relationship with channel member	Ref	0.638
Relationship with channel member w.r.t cash transfer	8.605	0.699
Relationship with channel member w.r.t cheque processing	7.828	0.585
<i>F2: Regularity</i>		
Regular customer contact	Ref	0.650
Periodic market research	10.265	0.749
Regular interdepartmental meetings	10.414	0.810
<i>F3: Communication</i>		
Communicating service changes	Ref	0.601
Effective solutions to customer problems	5.714	0.637
Inside-out		
<i>F1: Web Technology</i>		
Product/Service information on website	Ref	0.740
Online relationship building	11.929	0.751
User friendly website	11.027	0.683

Constructs	Critical Ratio	SRW
Investment to upgrade technology	9.403	0.578
<i>F2: Employee Bonding</i>		
Encouraging employees	Ref	0.621
Fair appraisal system	9.319	0.698
Providing constant guidance to employees	9.764	0.774
Spanning		
<i>F1: Effective Brand and Advertising</i>		
Developing and executing advertising programmes	Ref	0.791
Managing advertising programmes	13.582	0.855
Effective use of brand management	10.647	0.577
<i>F2: Pricing Skills</i>		
Using pricing skills	Ref	0.693
Information about competitors pricing tactics	4.668	0.856
<i>F3: Product/ Service Skills</i>		
Developing new product/service	Ref	0.833
Launching new product/service	10.467	0.810
Goodness of Fit Measures: $\chi^2/df = 2.942$, NFI = 0.781, RFI = 0.746, IFI = 0.844, TLI = 0.816, CFI = 0.842, RMSEA = 0.078.		
Organisational Culture (OC)		
Dimensions		
<i>Mission</i>		
Long term purpose and direction	Ref	0.728
Communicating mission statement	11.715	0.770
Clear strategy for future	11.850	0.781
Clear stating of objectives by leaders	10.432	0.680
Shared vision	9.366	0.611
<i>Core Values</i>		
Managers follow the guidelines	Ref	0.714
Bank has clear and consistent set of values	8.965	0.666
Ethical codes guides employees’ behaviour	9.104	0.683
<i>Team Orientation</i>		
Working in the bank is like being part of team	Ref	0.699
Horizontal control and coordination	9.872	0.722
Teams are primary building blocks of banks	9.973	0.734
Goodness of Fit Measures: $\chi^2/df = 2.608$, NFI = 0.916, RFI = 0.884, IFI = 0.946, TLI = 0.925, CFI = 0.946, RMSEA = 0.075.		

Constructs	Critical Ratio	SRW
Market Orientation (MO)		
<i>IG-I (Customers Needs Focused)</i>		
Customer's needs are identified regularly	Ref	0.724
Frequent change in customer preferences	6.001	0.490
Assessing impact of product prices on customers' expectation	9.832	0.624
Assessing customer's opinion regarding product/services	9.323	0.727
<i>IG-II (Customers Satisfaction Focused)</i>		
Generating information about forces influencing customers' preferences	9.832	0.619
Regular measures of improving customer service	Ref	0.799
Measuring customer satisfaction regularly	12.099	0.822
<i>Intelligence Dissemination</i>		
Interdepartmental meetings	8.759	0.512
Periodic circulation of documents	Ref	0.501
Frequent circulation of customer information	9.748	0.819
<i>Responsiveness</i>		
Business plans are driven by market advances	6.386	0.491

Constructs	Critical Ratio	SRW
Taking corrective actions when customers are dissatisfied	6.320	0.481
Modifying services as per customer's desire	Ref	0.816
Goodness of Fit Measures: $\chi^2/df = 2.779$, NFI = 0.865, RFI = 0.821, IFI = 0.909, TLI = 0.877, CFI = 0.907, RMSEA = 0.079.		

Reliability and Validity

Psychometric analyses were performed to determine the reliability and validity of measurement constructs. Cronbach alpha (greater than 0.70) as well as composite reliability (greater than 0.70) were used to determine reliability while validity was checked using convergent (average variance extracted, AVE, greater than 0.50) and discriminant validity (i.e., the square root of each construct' AVE should exceed its inter construct correlations) (Malhotra & Dash, 2010). The constructs demonstrated strong reliability, with Cronbach's alpha values of 0.767 for MC, 0.861 for OC and 0.843 for MO. Composite reliability was also high- 0.958 (MC), 0.995 (OC) and 0.994 (MO)– all exceeding the recommended threshold. The AVE was above recommended threshold of 0.50, for all constructs ranging from 0.933 to 0.953. As shown in the Table 2, the discriminant validity was also established.

Table 2: Cronbach Alpha, Composite Reliability, AVE and Correlation Matrix

Constructs	Cronbach Alpha	Composite Reliability	AVE	Correlation Matrix		
				MC	OC	MO
MC	0.767	0.958	0.938	0.969*		
OC	0.861	0.995	0.953	0.569	0.976*	
MO	0.843	0.994	0.933	0.725	0.624	0.966*

*Values in the diagonal of correlation matrix are the square root of AVE.

Note: MC=Marketing capabilities, OC=Organisational culture, MO= Market Orientation.

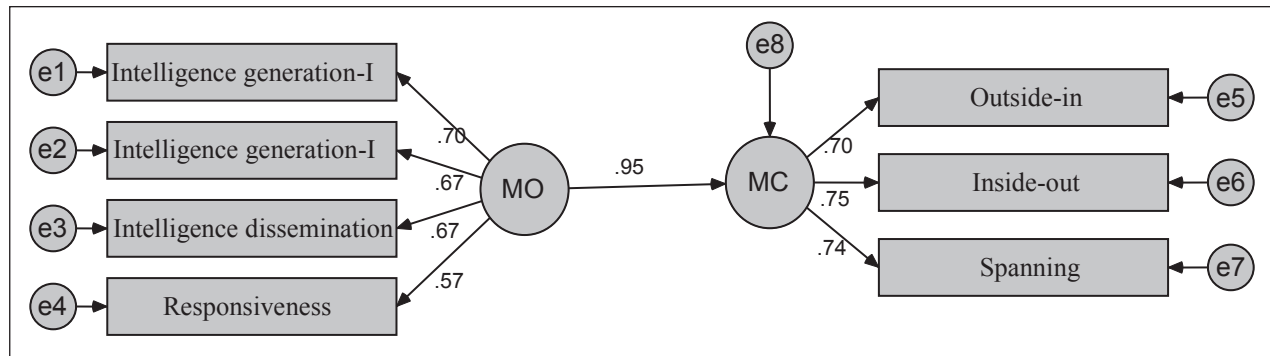
Study Result

Structural equation modelling is used to test the hypotheses.

Market Orientation and Marketing Capabilities

The first hypothesis, H1 envisages positive relationship of market orientation with marketing capabilities. The model

fit indices ($\chi^2/df = 1.503$, NFI = 0.972, RFI = 0.955, IFI = 0.991, TLI = 0.985, CFI = 0.990 and RMSEA = 0.042) suggested robust fit (Fig. 2). The findings denote that market orientation has exert strong and positive influence on marketing capabilities (Critical ratio = 9.249 and SRW = 0.951), thus supporting hypothesis H1.



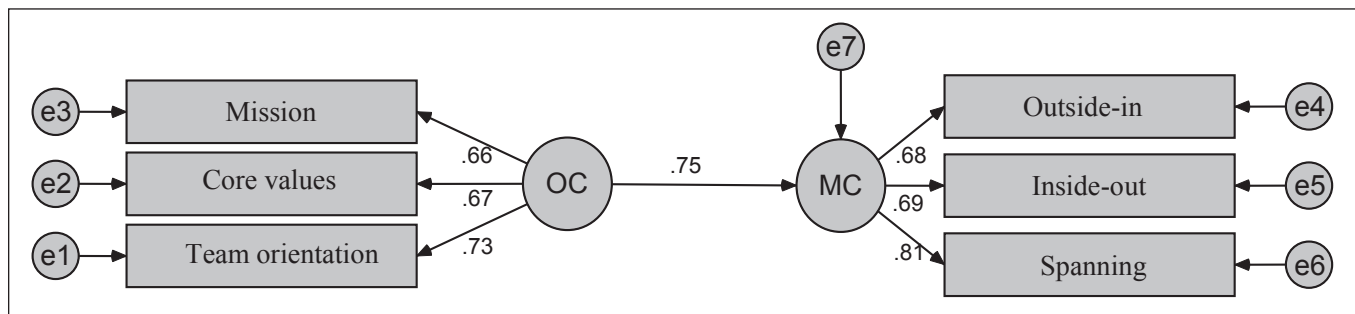
Note: MO= Market orientation, MC= Marketing capabilities, e1-e8= Errors variances for model items.

Fig. 2: Market Orientation and Marketing Capabilities

Organisational Culture and Marketing Capabilities

The relationship between organisational culture and marketing capabilities is also accepted (Fig. 3). The model fit indices denote good model fit with $\chi^2/df = 1.721$, NFI

= 0.974, RFI = 0.952, IFI = 0.989, TLI = 0.979, CFI = 0.989 and RMSEA = 0.050. The organisation regression weight of .748 indicates positive relationship between organisational culture and marketing capabilities, which leads to acceptance of H2.



Note: OC= Organisational culture, MC= Marketing capabilities, e1-e7= Errors variances for model items.

Fig. 3: Organisational Culture and Marketing Capabilities

Organisational Culture, Market Orientation and Marketing Capabilities

Three contrasting models were developed to evaluate the hypothesis, H3, examining market orientation as mediator between organisational culture and marketing capabilities. The three contrasting models include-fully, partially and non-mediating models as suggested by Kelloway (1998, cited in Arnold, Turner, Barling, Kelloway & McKee, 2007). Model 1 (Fully mediating model) represents the indirect relation between organisational culture on marketing capabilities through market orientation. Model 2 (partially mediating model) represents the fully mediating model along with an additional path that is, from organisational culture to

marketing capabilities. Model 3 (Non-mediating model) denotes direct association of organisational culture with marketing capabilities, with no path from market orientation to marketing capabilities.

Chi-square difference test is employed to choose between the alternative models. When the test indicates a significant difference, the model demonstrating superior fit indices is preferred, otherwise all models are considered appropriate. In addition, the association among constructs under study is measured using the critical ratio and Sobel test. Specifically, the critical ratio determines the significance of direct effects, whereas the Sobel test assesses the presence of indirect effect via mediator.

Table 3: Mediation Models

Models	χ^2	df	χ^2/df	NFI	RFI	IFI	TLI	CFI	RMSEA
Fully mediating	90.681	32	2.834	.919	.886	.946	.923	.945	.080
Partially mediating	89.032	31	3.046	.913	.877	.940	.914	.939	.085
Non-mediating*	13.771	8	1.721	.974	.952	.989	.979	.989	.050
Chi-Square difference result									
Comparison Between Models	Fully & Partially		Fully & Non			Partially & Non			
Result	Insignificant		Significant			Significant			

*Model Accepted.

The SEM results (Table 3) suggest significant difference among the contrasting models, that is, the fully and non-mediating model and partially & non-mediating model. The study findings also reported that there is insignificance difference between fully and partially models. However, the RMSEA value for partially mediating model is greater than 0.80, the threshold value, the model is rejected. Further, in between fully and non-mediating model, since, non-mediating model offers better fit indices values, the study accepts this model. Thus, the study rejects the hypothesis H3 which envisages that organisational culture positively impacts marketing capabilities through market orientation.

DISCUSSION

In this study, we established and validated the dimensions of marketing capabilities, organisational culture and market orientation within the banks in India. The study identified three factors of organisational culture namely- mission, core values and team orientation. The study finds that the items- clear strategy for future (SRW = 0.781), communicating mission statement (SRW = 0.770), long term purpose and direction (SRW = 0.728), stating of objectives (SRW = 0.680) and shared vision (SRW = 0.611) predict significantly the 'mission' dimension of organisational culture. Similarly, the dimension 'core values' of organisational culture relates to following functional guidelines (SRW = 0.714) and ethical codes (SRW = 0.683) along with consistent set of values (SRW = 0.666). Lastly, the factor 'team orientation' is seen as the function of three items, that is, teams are primary building blocks of banks, horizontal control and coordination, and feeling like a significant part of team with SRW values of 0.734, 0.722 and 0.699 respectively.

Consistent with the findings of Vorhies and Harker (2000), Hooley et al. (2005), and Ngo and Cass (2012), the study identified a positive linkage of market orientation and marketing capabilities. Vorhies and Harker (2000) underscore that by developing and concentrating on market orientation activities an organisation is in better position to build marketing capabilities. Further, marketing capabilities developed through such activities enhance an organisation's ability to understand what customers' expect from marketplace offerings and what is to be delivered to them in the market (Ngo & Cass, 2012). Moreover, the study also reflected that organisational culture pave way for shaping marketing capabilities. The result is similar with Day's (1994) marketing capabilities framework which recommended that good organisational culture leads to develop marketing capabilities.

LIMITATIONS AND FUTURE RESEARCH

While the study provides useful and interesting insights into how market orientation and organisational culture influence marketing capabilities, it is also important to consider its limitations. This study covers banks located in Jammu City, North India. An assessment of the generalisability of results to countries will be important. Future research could explore additional drivers of marketing capabilities beyond the scope of the present study, including factors such as learning, flexibility, innovation, etc.

CONCLUSION

This study investigated the effect of organisational culture and market orientation in shaping marketing capabilities within the Indian banking sector. The results offer strong empirical evidence for the direct and significant influence

of both market orientation and organisational culture on marketing capabilities development. Notably, market orientation exhibited a stronger influence, as reflected by a high standardised regression weight. Further, the study found no evidence supporting market orientation as a mediator between organisational culture and marketing capabilities. Based on model comparison and fit indices, the non-mediating model provided the most appropriate representation, indicating that organisational culture directly impacts marketing capabilities without mediation. The study also confirmed that mission, core values, and team orientation—are critical in fostering marketing capabilities in banks. These findings underscore the importance of cultivating a constructive and strategically aligned culture to enhance marketing functions. Hence, the study adds to the existing body of literature by empirically validating a framework that links organisational culture, market orientation, and marketing capabilities in the underexplored context of the banking sector. It highlights the strategic significance of internal organisational factors in marketing capabilities development which can ultimately help to achieve competitive positioning.

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