“How can entrepreneurial marketing promote the entrepreneurship culture in an organization: case of banking sector in Jordan”

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HOW CAN ENTREPRENEURIAL MARKETING PROMOTE THE ENTREPRENEURSHIP CULTURE IN AN ORGANIZATION: CASE OF BANKING SECTOR IN JORDAN

Abstract
The current study focuses on the entrepreneurial marketing. The study aims to examine how entrepreneurial marketing can act in defining and nurturing the entrepreneurship culture within the banking sector in Jordan in the period of 2018–2019. The chosen dimensions of entrepreneurial marketing include customer focus, opportunity driven, innovation, risk management, and proactiveness. Utilizing the quantitative approach, 368 questionnaires were distributed among marketing managers within the commercial banks in Jordan, including marketing managers, marketing officers, and e-marketing representatives. Descriptive statistics, multiple regression, and linear regression were used in order to analyze the results by using SPSS ver. 23. The study analysis indicates a positive influence of entrepreneurial marketing on organizational culture through nurturing the entrepreneurial spirit and motives. The study has also shown that proactiveness and risk management were the most influential variables as they scored R-value of 0.697 and 0.692, respectively, referring to these variables as highly influential, and play a significant role in nurturing the entrepreneurial culture within the organization.

INTRODUCTION
Entrepreneurship is one of the topics that have recently received the attention of academics and owners of organizations of different types and activities, as these organizations have become aiming to achieve excellence and gain competitive advantages by adopting some developmental approaches, and entrepreneurship has emerged as one of these entry points which has received great attention from organizations looking to achieve excellence continuously, but rather considers it a strategic choice that excel can only be achieved through it, especially in light of the rapid developments that have occurred in the global banking arena.

It is worth to mention that the concept of entrepreneurship is much broader than restricting it to one sector, it is neither a trait nor a personality, and the entrepreneur is the one who sees things that others cannot see, and behaves before others interact; it is also a systematic research aimed at changing and exploiting the opportunity, by looking to the established market and ignore what existed, while seeing what the market lacks to meet what is needed in any economic sector that interacts with the final consumer.
The experts, specialists and businessmen agreed that the financial and banking sector Jordan has a financial strength and solvency that reflects the level of care and effort exerted by the regulatory authorities on the two sectors, particularly the Ministry of Finance, on the one hand, and the Jordanian Central Bank, on the other hand. They also clarified that the measures taken during the last period contribute to developing the financial and banking sectors, which involved all activities and practices presented in the sector, among these development is strategic plans for marketing and the step towards nurturing an entrepreneurial marketing culture within the environment.

1. LITERATURE REVIEW

According to Jones and Rowley (2011), entrepreneurial marketing has gained a lot of importance over the last decade in various sectors and fields; entrepreneurial marketing puts individuals and organizations to the challenge, which enhances their continuity and competitiveness. Miles et al. (2016) refer to some of the reasons why entrepreneurial marketing is largely associated with SMEs, the most important of which are:

- entrepreneurial activities are more prominent in small-scale organizations;
- difficulty in determining the correct size of large entrepreneurial organizations;
- most of the research (related to entrepreneurship and entrepreneurial marketing) takes place in small, and then medium-sized, organizations, and there has recently appeared a growing interest in large-scale organizations;
- difficulty in maintaining sustainability of entrepreneurial activities and the focus of any entrepreneurial activity in light of the growing expertise of organizations and within complex administrative structures.

Mort, Weerawardena, and Liesch (2012) saw the entrepreneurial marketing as the identification and investment of highly effective market opportunities in order to win and retain profitable customers through the adoption of processes of innovation and creativity in risk management, resource-raising approaches, and the entrance to attracting the value for customers.

However, Morrish, Miles, and Deacon (2010) emphasize that strengthening the entrepreneurial capabilities of individuals leads to building a supportive organization for entrepreneurship and that organizations supporting the entrepreneurship are working to develop entrepreneurial skills and capabilities of their individuals that cannot be easily acquired by the individual and focused on investing and developing these capabilities and skills that maintain the competitive advantage of an organization (Bettiol, Di Maria, & Finotto, 2012).

According to Miles, Gilmore, Harrigan, Lewis, and Sethna (2015), entrepreneurial marketing includes a range of activities that encourage and motivate members of the organization to learn how to deal with change, identify the opportunities and develop creative and innovative skills of working individuals. For Miles et al. (2016) entrepreneurial marketing is based on a set of competencies that are acquired by an organization in order to guarantee the best and most suitable marketing performance, among these competencies:

- sufficient experience and knowledge of the product, markets, and industry;
- communication skills that enable an individual to manage and guide an organization towards effectiveness;
- ability to make the right judgments that help an individual identify good market opportunities and enable him/her to recruit the right people to work in the organization supported by high degrees of perception and intuition;
- networking capabilities, which are very important in leading the organizations for their role in enabling the organizations to develop and manage networks of relationships.
1.1. Dimensions of entrepreneurial marketing

Jones (2010) added that entrepreneurial marketing is a serious attempt within an integrated and coherent framework to formulate a conceptual framework for marketing in an age of complexity and uncertainty of future conditions and the contradiction between some elements of the regulatory environment and the decrease of resources. However, Hallbäck and Gabrielson (2013) noted that the accelerated change in products is a result of varying preferences and requirements of customers and tastes and great diversity in these products, which require the development and continuous development of products and the creation of new products to meet the needs of the consumer goods and services (Hills & Hultman, 2011).

1.2. Organizational culture

The concept of culture is one of the most complex concepts of contemporary human time, and this concept has become common in all tongues, regardless of the extent of their awareness of its linguistic and intellectual significance or agreement on its contents and components (Sethna, Jones, & Harrigan, 2013). What is important to us here is to point out that what was agreed on about the culture that everyone has a distinct culture, and that each society has an association culture that distinguishes it from other societies (Fiore, Niehm, Hurst, Son, & Sadachar, 2013). According to Cadogan (2012), there is also an agreement that culture plays an active role in the life of societies, both individuals and institutions (Wiklund & Shepherd, 2005). Culture, in its general sense, constitutes the basic structure of ways of thinking and mechanisms of social interaction in their broader concept, which affects the philosophy of societies, individuals, and institutions, their levels of motivation, productivity, and creativity. Such an impact of culture can be positive, negative, or a combination due to nature, components, strength, depth, and attractiveness of culture (Wales, Gupta, & Mousa, 2013).

In the current research, organizational culture was seen to be a set of values, beliefs, and patterns of behavior that shape an organization’s identity in attitudes, values, management style, and problem-solving behaviors adopted by members of the organization.

Hoque and Awang (2019) argued that organizational culture expresses the set of core values adopted by a particular organization, namely how tasks have been accomplished, the assumptions they hold in their heads, and the philosophy in which the organization governs and regulates their relations with employees (Lee & Peterson, 2000). Martin and Javalgi (2016) argued that organizational culture is the ideas that individuals embrace in their institutions governing their relationships with their superiors, subordinates, and colleagues, and how they perform their work, which creates a kind of internal control and perfection in the organization as clear boundaries in which all efforts and mutual relationships at all levels move in this institution (Chirico & Nordqvist, 2010).

However, organizational culture reflects the deepest levels of the system of beliefs, values, assumptions, rules, and customs that shape the behavior of individuals within the organization, both positive and negative (Behram & Özdemirci, 2014). Sanz-Valle, Naranjo-Valencia, Jiménez-Jiménez, and Perez-Caballero (2011) saw that organizational culture in any institution is the integration of all its sub-systems, which organize the identity of the organization and distinguish it from other organizations, the policies of this institution and achieve its objectives on the ground (Dimitratos, Voudouris, Plakoyiannaki, & Nakos, 2012).

1.3. Entrepreneurship culture in organizations

Given the previously mentioned definitions and aspects of organizational culture, and since it was considered as a set of values, thoughts, stream of thinking, and ideologies, then it can be digested that entrepreneurial thinking can be one of organizational culture ramifications if there was enough exposure to entrepreneurial thinking. This idea was brought up by Naranjo-Valencia, Jiménez-Jiménez, and Sanz-Valle (2011) who argued that innovation is one of the most important dimensions of entrepreneurial thinking. Therefore, one can consider that entrepreneurial marketing contributes, through innovation, to achieve a satisfactory level of entrepreneurship culture in the organization.
Also, Engelen, Flattt, Thalmann, and Brettel (2014) saw those entrepreneurial organizations that seek to benefit from entrepreneurial marketing operations by winning profitable customers must choose the appropriate marketing strategies that help them add substantial value through adopting the innovative approaches to achieve clear differences between them and the competing organizations. Besides, Eroglu and Piçak (2011) agreed on the fact that to invest in market opportunities, the most important proposal in this regard is to promote awareness in organizations of the need for continuous change in strategies as they operate in an environment that imposes a state of continuous change by choosing a different and thoughtful combination of marketing strategies aimed at satisfying the largest number of target customers. Through this combination, the organization will be able to develop its entrepreneurial mindset through which to develop its marketing opportunities and thereby increase its market share.

The importance of entrepreneurial marketing comes through the organizational function that works to communicate and provide added value to customers and manage the relationship with customers that benefit the organization and stakeholders, which is characterized by innovation and risk processes (Ulijn, Duysters, & Meijer, 2010).

In order to develop the organizational ability to fit into the circumstances mentioned above, Hacioglu, Eren, Eren, and Celikkan (2012) presented a set of dimensions that can be seen as the tools of entrepreneurial marketing strategies and plans which were presented through the following hypotheses.

1.4. Hypotheses development

**H:** Entrepreneurial marketing dimensions influence the entrepreneurship culture within an organization.

Hoque and Awang (2019) noted that the organizational culture is one of the most sensitive aspects in an organization given that is has much do with the internal stream of thinking; based on that idea, Hoque et al. (2019) claim that entrepreneurial marketing can influence the organizational culture which directly can influence the entrepreneurship culture. Also, Maritz, de Waal, and Verhoeven (2011) noted that innovative thinking has the ability to influence entrepreneurial marketing approaches and, as a result, spread entrepreneurial thinking around the organization.

This idea was also agreed on by Abdullah, Musa, and Azis (2012) who stated that organizational culture, in general, plays a role in spreading the entrepreneurial thinking, which means that the influence is mutual. On the other hand, Olafsson, Gudlaugsson, and Hermannsdottir (2007) assured that just like organizational culture, entrepreneurship is an abstract way of thinking that influences the growth of an organization in a way that affects its approaches to operate and present better performance.

Based on the above studies, the current study seeks to examine the role of entrepreneurial marketing and how it can foster the entrepreneurial thinking within commercial banks in Jordan through the fiscal years 2018–2019.

**H1: Customer focus can create an entrepreneurship culture within an organization.**

The marketing concept has faced significant changes at the level of tools and methods and at the level of applications, which led some researchers to consider that the concept of the customer has become since the nineties of the last century a concept independent of the concept of marketing and not part of it (Kurgun et al., 2011).

Marketing organizations that adopt pioneering marketing put the customer at the top of the organizational pyramid unlike organizations that follow traditional marketing. Building a good relationship with the customer depends on the success of organizations in general and service organizations in particular and their capabilities in ensuring a strong base of loyal customers and is one of the most important competitive advantages to outperform the competitors.

For Hacioglu et al. (2012), organizations today have realized that the reason for doing business is for the customer and for the fulfillment of their inherent needs.
Based on that, the relationship between customer focus and entrepreneurial culture promotion in an organization can be seen through the focus of the organization on customers in terms of retaining and attracting, which will help in promoting the concept of customer care in an organization.

H2: Opportunity driven can create an entrepreneurship culture within an organization.

Entrepreneurial marketing represents an approach to seize the opportunities, and this approach is looking for new ways and unprecedented market opportunities to add value to the right and desirable customers and build a share of customers of economic benefit to the organization, and therefore, from the point of view of entrepreneurial marketing, organizations have a better awareness in assessing the opportunities, which is consistent with their current strategies and the position in the market (Jones & Rowley, 2012).

Such organizations have the potential to go beyond the existing strategies and seek new opportunities. Other organizations tend to use the traditional approach to create the opportunities and try to exploit them. When an organization is opportunity driven, then there would be a chance for a culture that is entrepreneurial and based on innovative ideas and tendencies. This has helped to build the hypothesis claiming that opportunity driven can create an entrepreneurship culture within an organization (Jones & Rowley, 2012).

H3: Innovation can create entrepreneurship culture within an organization.

Innovation is not limited to the tactical side, not only because it involves the development of goods and related processes and the numbers of the market but also extends to machinery, equipment, manufacturing methods, improvements in the organization itself, or results of training and job satisfaction (Eggers, Hansen, & Davis, 2012).

Creation is the application of any new ideas that contribute to a noticeable improvement on the products and methods of production, organization, and marketing within the organization, which aims to have a positive and successful impact on the organizational performance in the broadest sense (Peltier & Scovotti, 2010). Based on that, the current study claimed that innovation can create an entrepreneurship culture within an organization.

H4: Risk management can create entrepreneurship culture within an organization.

Risk is one of the most important problems that influence the organizations effectively, so one must understand the meaning of the word “risk” scientifically because the increased risk turns into a problem, and the threat limits the ability of the community or organization (Hallbäck & Gabrielsson, 2013).

Thomas, Painbéní, and Barton (2013) stated that entrepreneurial marketing is looking for proactive innovations by exploiting the important opportunities, and organizations should approach them in a balanced manner that takes risks in a rational and measurable manner from an organizational perspective, the level of risk that the organization can face and the best ways to manage risk. According to Franco, de Fátima Santos, Ramalho, and Nunes (2014), this is a method of investigating possible consequences with scenarios when assessing new business opportunities and reducing uncertainties, entrepreneurial organizations have the potential to manage risk well. The idea of risk management frames the organization and enables it to be more protected against any possible dangers or risks within both external and internal environment. This can be helpful to establish a culture that promotes innovation, creativity, and well-built new ideas due to the support that an organization gets from the risk management scheme that it follows. From that point, the current study sees that risk management can create an entrepreneurship culture within an organization.

H5: Proactiveness can create an entrepreneurship culture within an organization.

Proactive organizations seek to be the leaders in controlling their products in the light of available resources, and the organization that has the desire and enthusiasm to have a competitive advantage needs to be proactive. From the standpoint of Shepherd, Marchisio, Morrish, Deacon, and Miles
(2010), proactive orientation is the active behavior of the organization and the main component of innovation and innovation processes, which is the initiative adopted by the organization in order to improve its competitiveness level. Ionita (2012) believes that a proactive approach is the ability to take a higher risk than the environment surrounding the organization, which includes three key elements, including (1) taking a decision of pursuing or not pursuing competitors with innovation, (2) the trade-off between true attempts at growth and creativity, and (3) trying to cooperate with competitors to contain them. Being proactive as an organization or as a member opens the doors for more innovative ideas to be applied within the internal processes of an organization. So, when it is claimed that proactiveness can create an entrepreneurship culture within an organization, it means that being proactive is the shortest way towards being more into the entrepreneurial environment of organizational work.

The researcher have chosen the entrepreneurial marketing dimensions customer focus, opportunity driven, innovation, risk management, and proactiveness in order to check the variables’ influence on the spread of entrepreneurship culture within an organization.

1.5. Problem statement

The idea of entrepreneurial marketing appeared as an approach that is abstract and influential at the same time. Entrepreneurial marketing might be considered as a marketing technique, approach, strategy or technology; however, it is more of an abstract sense of strategy that is based on the spirit of initiation and starting implementation of a unique idea that may lead to a positive result (Drucker, 2014).

According to Kurgun, Bagiran, Ozeren, and Maral (2011), entrepreneurial marketing was defined as a set of tools that are used in new and unconventional marketing practices to help emerging organizations gain a foothold in crowded markets, making marketing more effective while adding value to the client to ensure that they remain loyal to the organization. It also enhances the long-term sustainability of emerging market organizations and their competitiveness.

From another perspective, entrepreneurial marketing was defined by Omar (2017) as a concept in marketing management that focuses on the use of marketing as an activity by seizing the opportunities and proactive orientation by organizations operating in the market. It mainly takes advantage of the innovation processes in the marketing mix more effectively by exploiting the opportunities available to add value to the right customers and build a share of customers in an attractive market economy (Morris, Schindehutte, & LaForge, 2002).

Kozubikova et al. (2017) noted that in banking sector, entrepreneurial marketing is the set of processes that contribute to generating ideas, communicating with customers, and achieving value for them, and in a manner that serves the direction of the bank. Kozubikova et al. (2017) also noted that the idea of entrepreneurial marketing involves appropriate marketing strategies that help banks to add substantial value to them and work to adopt innovative approaches to achieve clear differences between them and competing banking organizations by investing in market opportunities in an entrepreneurial way, and that adopting the concepts of entrepreneurial marketing and directing entrepreneurial culture in the bank works to enhance awareness of the need for continuous change in the strategies followed, as it works in an environment that imposes a state of continuous change through choosing a different and studied combination of marketing strategies directed to satisfy the largest number of targeted customers.

Launching from the above argument, current study sought to focus on how entrepreneurial marketing can be of help in promoting entrepreneurship culture within Jordanian banking sector.

2. METHODS

The current study followed a quantitative approach in gathering data through distributing a total of 400 questionnaires on marketing managers, officers, and representatives within commercial banks in Jordan. After application process, 368 questionnaires were collected and considered valid for analysis referring to a response rate of 92%.
Descriptive statistics, multiple regression, and linear regression were used in order to analyze results by using SPSS ver. 23. The reliability test was carried out using Cronbach’s alpha. The result showed a value of 0.944 for all items as well as alpha for each variable is greater than accepted percent 0.60, which is a reasonable value indicating the tool consistency that enhanced its use for the study.

3. RESULTS

Demographic results of the study (see Table 1) indicated that the majority of study sample were males, forming 66.8% of the sample compared to females, forming 33.2% of the sample. It also appeared that the majority of sample were individuals within the age range of 25-30 years old, forming 37% of the sample with an educational level of BA, forming 72.3% of the total sample, which indicated the modernity of entrepreneurial marketing given that the majority of the sample who responded to questionnaires positively were individuals within youth age. Also, as an experience indicator, it appeared that the majority of the sample had an experience of 3-7 years, forming 41.3% of the sample, which also indicated the modernity of entrepreneurial marketing as a concept.

As for the analysis of the study questionnaire in accordance with sample responses (see Table 2), it appeared that there was a positive attitude regard-
Entrepreneurial marketing, descriptive statistics

| Question                                                                 | N  | Min | Max | Mean   | Standard deviation |
|-------------------------------------------------------------------------|----|-----|-----|--------|--------------------|
| Opportunity driven                                                       |    |     |     |        |                    |
| Following opportunities preserve competitive advantage to organizations | 368| 1   | 5   | 3.84   | .980               |
| If all opportunities are seized the organization would be more able to survive a competitive environment | 368| 1   | 5   | 3.86   | 1.020              |
| An opportunity driven organization is a bold organization that fears nothing | 368| 1   | 5   | 3.88   | 1.084              |
| As an organization, being opportunity driven means to embrace and contain competitors in the best way possible | 368| 1   | 5   | 3.82   | 1.121              |
| Market opportunities never repeat themselves. Organizations must be opportunistic | 368| 1   | 5   | 3.87   | 1.171              |
| Grand mean                                                              | 368| 1.40| 5.00| 3.8527 | .87118             |
| Innovation                                                              |    |     |     |        |                    |
| Innovation gives a distinct personality to the organization             | 368| 1   | 5   | 3.75   | 1.098              |
| Innovative thinking means distinguished products                         | 368| 1   | 5   | 3.68   | .886               |
| Innovation means to be away from routine and employ new ideas          | 368| 1   | 5   | 3.90   | .958               |
| Supporting innovation in marketing means more chances to attract customers | 368| 1   | 5   | 3.81   | 1.021              |
| An innovative organization in marketing is a successful organization with customers | 368| 1   | 5   | 3.75   | .972               |
| Grand mean                                                              | 368| 1.20| 5.00| 3.8778 | .70860             |
| Risk management                                                          |    |     |     |        |                    |
| As an entrepreneurial organization it would be more able to face unpredicted risks | 368| 1   | 5   | 3.85   | .858               |
| Plan B is a part of entrepreneurial organization; no risks are left untreated | 368| 1   | 5   | 3.95   | .973               |
| Entrepreneurial marketing has the ability to predict rare risks and create scenarios to solve it | 368| 1   | 5   | 3.87   | 1.061              |
| Entrepreneurial marketing exposes organizations to more risks compared to traditional marketing | 368| 1   | 5   | 3.92   | 1.138              |
| Entrepreneurial marketing can pave the way for an organization within emerging and fragmented markets | 368| 1   | 5   | 3.94   | 1.036              |
| Grand mean                                                              | 368| 1.30| 5.00| 3.9076 | .73744             |
| Proactiveness                                                            |    |     |     |        |                    |
| Organization and cooperation are a part of entrepreneurial organization   | 368| 1   | 5   | 3.73   | .985               |
| As a proactive organization, it can renew its image among its customers and avoid repeating itself | 368| 1   | 5   | 3.99   | .938               |
| Proactiveness leads organizations to more innovation                     | 368| 1   | 5   | 3.86   | .938               |
| Proactiveness gives resilience to marketing strategies                   | 368| 1   | 5   | 3.97   | 1.082              |
| Entrepreneurial marketing can predict possible success factor for organizations | 368| 1   | 5   | 3.95   | .900               |
| Grand mean                                                              | 368| 1.60| 5.00| 3.9000 | .70545             |
| Entrepreneurship culture                                                 |    |     |     |        |                    |
| To create an entrepreneurship culture means to have innovative staff     | 368| 1   | 5   | 3.88   | .897               |
| Entrepreneurship culture gives value to internal operations that appear on the external operations of an organization | 368| 1   | 5   | 4.02   | .932               |
| With entrepreneurship culture staff is always ready to take a risk and succeed | 368| 1   | 5   | 3.92   | 1.089              |
| Entrepreneurship culture makes an organization fit with the competitive environment | 368| 1   | 5   | 3.80   | .923               |
| Entrepreneurship culture gives the organization the chance to work within complex situations | 368| 1   | 5   | 3.87   | .873               |
| Grand mean                                                              | 368| 1.40| 5.00| 3.8973 | .68982             |

In order to get a closer look at the study results, each presented hypothesis was tested, and the results appeared to be as follows:

**Main hypothesis**

Entrepreneurial marketing can create an entrepreneurship culture within an organization.
According to Table 3, multiple regression was used, and it appeared that \( R \)-value = 0.783, which confirms the relationship between independent and dependent variables. Also, 114.502 as \( F \)-value at level 0.05, it was confirmed that entrepreneurial marketing does have the ability to influence the entrepreneurship culture.

**Sub-hypothesis 1**: Customer focus can create an entrepreneurship culture within an organization.

In testing the sub-hypothesis 1, and as it appeared through the use of linear regression test, and \( R \)-value = 0.621 was the correlation between independent and dependent variables. Besides \( F \)-value was 230.021 at level 0.05, which accepts the sub-hypothesis and confirms a positive influence of customer focus on an entrepreneurship culture within an organization.

**Sub-hypothesis 2**: Opportunity driven can create an entrepreneurship culture within an organization.

In testing the above hypothesis, it appeared through utilizing linear regression that \( R \)-value = 0.594 and appeared as the correlation between dependent and independent variables. Also, \( F \)-value was 199.663 at level 0.05, which accepts the sub-hypothesis and confirms a positive influence of opportunity driven on the entrepreneurship culture within an organization.

### Table 3. Model summary, ANOVA, and coefficients of main hypothesis

| Model | \( R \) | \( R \)-square | Adjusted \( R \)-square | Std. error of the estimate |
|-------|--------|---------------|------------------------|---------------------------|
| 1     | 0.783  | 0.613         | 0.607                  | 0.43229                   |

| Model | Sum of squares | \( df \) | Mean square | \( F \) | Sig. |
|-------|----------------|--------|-------------|-------|------|
| 1     | 106.988        | 5      | 21.398      | 114.502 | .000 |
| Residual | 67.649  | 362    | .187        | –     | –    |
| Total  | 174.637       | 367    | –           | –     | –    |

| Model | Unstandardized coefficients | Standardized coefficients | \( t \) | Sig. |
|-------|-----------------------------|---------------------------|-------|------|
| (Constant) | 0.492                      | .148                      | 3.323 | .001 |
| Focus | .167                      | .044                      | 3.786 | .000 |
| Driven | .071                      | .038                      | 1.862 | .063 |
| Innovation | .079                    | .047                      | 1.696 | .091 |
| Risk | .236                      | .049                      | 4.803 | .000 |
| Proactiveness | .316                    | .047                      | 6.780 | .000 |

### Table 4. Model summary, ANOVA and coefficients of 1 sub-hypothesis 1

| Model | \( R \) | \( R \)-square | Adjusted \( R \)-square | Std. error of the estimate |
|-------|--------|---------------|------------------------|---------------------------|
| 1     | 0.621  | 0.386         | 0.384                  | 0.54300                   |

| Model | Sum of squares | \( df \) | Mean square | \( F \) | Sig. |
|-------|----------------|--------|-------------|-------|------|
| 1     | 67.397         | 1      | 67.397      | 230.021 | .000 |
| Residual | 107.240      | 366    | .293        | –     | –    |
| Total  | 174.637       | 367    | –           | –     | –    |

| Model | Unstandardized coefficients | Standardized coefficients | \( t \) | Sig. |
|-------|-----------------------------|---------------------------|-------|------|
| (Constant) | 1.539                       | .158                      | 9.742 | .000 |
| Focus | .582                      | .038                      | 15.166 | .000 |
Sub-hypothesis 3: Innovation has the ability to create an entrepreneurship culture within an organization.

Linear regression was used to test 3rd sub-hypothesis; it appeared through analysis that $R$-value = 0.598 as a correlation of dependent and independent variables. Also $F$-value was 203.286 at level 0.05, which confirms the hypothesis an indicated a positive influence of innovation to create an entrepreneurial culture within an organization.

Sub-hypothesis 4: Risk management can create an entrepreneurial culture within an organization.

In analyzing 4th sub-hypothesis, it appeared through linear regression that $R$-value was 0.692 as a correlation of dependent and independent variables and $F$-value was 335.482 as a correlation at level 0.05. This confirmed the sub-hypothesis, and it was accepted that risk management has the ability to create an entrepreneurship culture within an organization.

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**Table 5. Model summary, ANOVA and coefficients of 2nd hypothesis**

| Model | $R$ | $R$-square | Adjusted $R$-square | Std. error of the estimate |
|-------|-----|------------|----------------------|---------------------------|
| 1     | .594 | .353       | .351                 | 55564                     |

| Model | Sum of squares | df | Mean square | $F$ | Sig. |
|-------|----------------|----|-------------|-----|------|
| 1     | Regression     | 61.642 | 1           | 61.642 | 199.663 | .000 |
|       | Residual       | 112.995 | 366         | 309  | –    | –    |
|       | Total          | 174.637 | 367         | –    | –    | –    |

| Model | Unstandardized coefficients | Standardized coefficients | t    | Sig. |
|-------|-----------------------------|---------------------------|------|------|
|       | B                           | Std. error                | Beta |      |
| 1     | (Constant)                  | 2.085                     | .131 | 15.855 | .000 |
|       | Driven                      | .470                      | .033 | .594  | 14.130 | .000 |

**Table 6. Model summary, ANOVA and coefficients 3rd sub-hypothesis**

| Model | $R$ | $R$-square | Adjusted $R$-square | Std. error of the estimate |
|-------|-----|------------|----------------------|---------------------------|
| 1     | .598 | .357       | .355                 | 55386                     |

| Model | Sum of squares | df | Mean square | $F$ | Sig. |
|-------|----------------|----|-------------|-----|------|
| 1     | Regression     | 62.361 | 1           | 62.361 | 203.286 | .000 |
|       | Residual       | 112.276 | 366         | 307  | –    | –    |
|       | Total          | 174.637 | 367         | –    | –    | –    |

| Model | Unstandardized coefficients | Standardized coefficients | t    | Sig. |
|-------|-----------------------------|---------------------------|------|------|
|       | B                           | Std. error                | Beta |      |
| 1     | (Constant)                  | 1.699                     | .157 | –    | 10.832 | .000 |
|       | Innovation                  | .582                      | .041 | .598  | 14.258 | .000 |

**Table 7. Model summary, ANOVA, coefficients of 4th sub-hypothesis**

| Model | $R$ | $R$-square | Adjusted $R$-square | Std. error of the estimate |
|-------|-----|------------|----------------------|---------------------------|
| 1     | .692 | .478       | .477                 | .49895                    |

| Model | Sum of squares | df | Mean square | $F$ | Sig. |
|-------|----------------|----|-------------|-----|------|
| 1     | Regression     | 83.520 | 1           | 83.520 | 335.482 | .000 |
|       | Residual       | 91.117 | 366         | .249 | –    | –    |
|       | Total          | 174.637 | 367         | –    | –    | –    |

| Model | Unstandardized coefficients | Standardized coefficients | t    | Sig. |
|-------|-----------------------------|---------------------------|------|------|
|       | B                           | Std. error                | Beta |      |
| 1     | (Constant)                  | 1.369                     | .140 | –    | 9.751  | .000 |
|       | Risk                        | .647                      | .035 | .692  | 18.316 | .000 |
Sub-hypothesis 5: Proactiveness has the ability to create an entrepreneurship culture within an organization.

In Table 8 it appeared that the 5th hypothesis was accepted through using linear regression, which confirmed the correlation between dependent and independent variables with \( R \)-value of 0.697 and \( F \)-value of 346.015. Based on that, 5th hypothesis was accepted and Proactiveness can create Entrepreneurial Culture within an organization.

4. DISCUSSION

The main aim of the study was to accept the hypothesis stating that entrepreneurial marketing can positively influence the entrepreneurship culture within an organization. At the beginning results of the study indicated that the sample had the needed awareness regarding the concept of entrepreneurial marketing as all statements were answered positively and above mean of scale. The chosen dimensions of entrepreneurial marketing included customer focus, opportunity driven, innovation, risk management, and proactiveness. Results of the study indicated that entrepreneurial marketing can nurture the entrepreneurial thinking within an organization, which indicated that the main hypothesis of the study was accepted.

Among the chosen set of variables, it appeared that proactiveness and risk management were the most influential variables as they scored \( R \)-value of 0.697 and 0.692, respectively, referring to these variables as highly influential and play a significant role in nurturing the entrepreneurship culture within an organization. These results appeared to be on the same alignment with Hallbäck and Gabrielsson (2013) who agreed on the influence on entrepreneurial marketing in building a risk management frame through increasing the organization’s ability to face risks and deal with them. Also, Franco et al. (2014) supported the same idea arguing that entrepreneurial marketing can build a strong entrepreneurship culture within the organization, which can be reachable through the influence on individuals themselves. Entrepreneurial culture can increase the innovative orientation of employees towards focusing more on satisfying the customers and making the right decision; this can help them to avoid risks and work in a safer environment. We can see also that Shepherd et al. (2010) supported results of study when they argued that being proactive means to be always aware, always ready and always on the spot, this requires the organization to have a well-built intelligence system that is always aware of the competitors next move and prepare its environment to be ready for such move by containing it. On the other hand, Ionita (2012) stood in a positive situation in gathering between entrepreneurial marketing and organizational culture stating that any internal operation that takes place inside the organization can influence its culture, whether it was abstract or real; this means that when an organization leads an entrepreneurial marketing strategy, it means an embedded confession that the organization holds a positive attitude towards entrepreneurship, and its culture is supportive enough to sun such stream of thinking.

### Table 8. Model summary, ANOVA and coefficients of 5th sub-hypothesis

| Model | \( R \) | \( R \)-square | Adjusted \( R \)-square | Std. error of the estimate |
|-------|--------|---------------|------------------------|---------------------------|
| 1 | .697 | .486 | .485 | .49525 |

| Model | Sum of squares | df | Mean square | \( F \) | Sig. |
|-------|----------------|----|-------------|------|------|
| Regression | 84.868 | 1 | 84.868 | 346.015 | .000 |
| Residual | 89.770 | 366 | .245 | – | – |
| Total | 174.637 | 367 | – | – | – |

| Model | Unstandardized coefficients | Standardized Coefficients | \( t \) | Sig. |
|-------|----------------------------|---------------------------|------|------|
| | B | Std. error | Beta | | |
| 1 | (Constant) | 1.239 | .145 | – | 8.530 | .000 |
| | Proactiveness | .682 | .037 | .697 | 18.601 | .000 |
CONCLUSION

In conclusion, and based on study results and discussion; the following conclusion was drawn:

- Entrepreneurial marketing dimensions influence the entrepreneurial culture within banking sector in Jordan.
  - Customer focus can create an entrepreneurship culture within banking sector in Jordan.
  - Opportunity driven can create an entrepreneurship culture within banking sector in Jordan.
  - Innovation can create entrepreneurship culture within banking sector in Jordan.
  - Risk management can create entrepreneurship culture within banking sector in Jordan.

- Proactiveness can create an entrepreneurship culture within banking sector in Jordan.

Entrepreneurial thinking is an important element in supporting the entrepreneurship culture, whether directly in the case of entrepreneurial legislation, entrepreneurial initiatives in the investment environment in general and for banking sector in particular.

Banking sector for sure aims to continue and remain competitive by emphasizing the needs and desires of its customers, as well as trying to avoid the risks it faces and predict the markets, can be achieved through the dimension of entrepreneurial marketing. Entrepreneurial marketing is an informal and unplanned activity that relies on long-term vision, utilizing the human capital of employees, their energies, and excellence over others. To harmonize their competitiveness and marketing capabilities by providing the products that meet the needs of customers and their desires, the banking sector in that sense works to follow effective marketing strategies carefully selected to contribute to the success rates and increase the marketing capabilities of the organization through a positive impact on the bank’s culture. From that point, it was concluded – according to current results – that proactiveness and risk management are the sufficient entrepreneurship marketing dimensions, which can help in supporting an entrepreneurial culture within the bank. This appeared through the meanings of proactiveness and risk management, which pave the way for innovation and creativeness to take part in the internal processes of the bank leading to better entrepreneurship culture.

In addition to that, having risk management as a main approach towards supporting an entrepreneurship culture gives an indication regarding the one characteristic of entrepreneurial thinking, it is the tolerance of risk and failure, the ability of the bank to seize chances and handle situations of risks and failure does pave the way for more entrepreneurial culture and entrepreneurial marketing approaches.

Based on the results, the study recommended the following:

- national policies to promote the entrepreneurship are seen as important components in creating and supporting an entrepreneurship culture among young people, especially if there are government and private programs that support the entrepreneurs; in terms of providing material and moral support, to overcome the problem of fear of failure, and providing capacity-building programs and the expertise needed to promote the entrepreneurship;

- entrepreneurial marketing is not about using a single marketing strategy, but about the “marketing spirit” that is different from traditional marketing practices. Leaders must focus on implementing the spirit of marketing among individuals in order to guarantee their full awareness regarding the innovative and exceptional marketing strategies;

- clarity, customer focus, and knowledge of consumer trends to make the right marketing decisions are the best practices to be considered as an entrepreneurially superior organization.
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