

The Influence of Cultural Intelligence on Network Capability and Branch Performances, With Mediation of Entrepreneurial Orientation and Market Orientation

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ABSTRACT

This study explores the impact of cultural intelligence on network capability, focusing on how entrepreneurial orientation and market orientation, contribute to branch performance. This research uses a quantitative survey with outlet heads across Indonesia. This survey examines the relationship between cultural intelligence and branch performance, while interviews provide insights into entrepreneurial orientation and market orientation that influence network capability. This study found that cultural intelligence has a positive impact on branch performance, entrepreneurial orientation and market orientation. Leaders who utilize cultural aspects play a role in motivating employee to observe the culture of their surrounding environment where they work, which is oriented towards entrepreneurship. Entrepreneurial orientation and market orientation enhance the success of network development capabilities. These findings may not be fully generalizable to other companies or cultural contexts. This study contributes to the literature on network capability by highlighting the importance of cultural intelligence in banking institutions. The research extends the theories of entrepreneurial orientation and market orientation by applying them to the context of corporate network capability.

Keywords : Branch Performance, Network Capability, Cultural Intelligence, Entrepreneurial Orientation, and Market Orientation.

INTRODUCTION

Cultural intelligence enables banks to understand and adapt to cultural differences, thereby providing relevant and high-quality services. Taras et al. (2021) in their study show that the ability to understand local cultures contributes to the operational success of global companies. Even in the domestic market, a bank's customer base often reflects cultural, religious, and social diversity. For example, in a country like Indonesia, banks serve communities with diverse cultural and religious backgrounds. Cultural intelligence enables bank staff to respect and respond to the specific needs of customers, enhancing customer experience and loyalty. Lücke et al (2020) emphasize the importance of cultural adaptation in dealing with diverse customer dynamics. Cultural intelligence becomes key in understanding the customer's condition first before making further approaches in partnership.

The implementation of technology in banking, such as mobile banking requires an understanding of culture. For example, service features that are relevant to one culture may not be suitable for another culture. Cultural intelligence helps banks ensure that the technology they adopt aligns with local cultural preferences. Moon et al. (2020) highlight that cultural intelligence plays a crucial role in ensuring the success of cross-cultural digital transformation. Cultural intelligence becomes crucial in this context because more and more organizations operate in multicultural environments. Employees with a high level of cultural intelligence tend to be more capable of adapting and collaborating in culturally diverse teams, which ultimately contributes to improved organizational performance. However, data shows that many organizations are still not fully aware of the importance of cultural intelligence, which results in suboptimal team performance in a global environment (Alon et al., 2018).

In the era of superior service, organizations face increasingly complex competition. Network capability becomes important because it allows companies to build strategic relationships with external partners, share resources, and enhance adaptability to market changes. Zhou et al. (2019) research shows that organizations with strong network capabilities can adapt more quickly to new technologies and customer needs, ultimately enhancing the organization's competitiveness. Banks are in fierce

competition in the increasingly digitized banking sector. Network capabilities help them collaborate with partners in developing new services that meet customer needs. This is important for maintaining competitiveness, especially in the face of changing customer preferences towards digital-based services (Ganesan et al., 20219).

Review Of Literature

Cultural Intelligence

Cultural Intelligence is defined as the ability of individuals or organizations to interact effectively in different cultural contexts. According to Ang (2007), cultural intelligence has four main dimensions: metacognitive, cognitive, motivational, and behavioral, all of which play a crucial role in helping someone understand, adapt to, and respond to cultural differences. Metacognitive involves awareness and control over cognitive processes related to cross-cultural interactions. Cognitive includes knowledge about various cultural norms and practices. Motivational relates to the drive and desire to learn about and engage with other cultures. Behavior refers to the ability to adjust one's behavior to fit a specific cultural context. In the organizational context, cultural intelligence helps individuals and organizations adapt and build positive relationships with external parties, including stakeholders, business partners, and clients from diverse cultural backgrounds (Nguyen et al., 2021). Cultural intelligence is becoming increasingly relevant in the banking industry, which operates in a multicultural environment, such as in Indonesia, where ethnic and cultural diversity is vast. Studies show that employees with high cultural intelligence have a better capacity to understand the needs and preferences of various customer groups, thereby contributing to the improvement of service quality and customer satisfaction for the company.

Entrepreneurial Orientation

Entrepreneurial orientation is a strategic approach that is essential for organizations in creating innovation, taking risks, and being proactive towards existing market opportunities. Recent research shows that entrepreneurial orientation not only contributes to innovation but also significantly affects organizational performance (Kreiser et al., 2020). The use of orientation by leaders in motivating employees has become increasingly crucial as financial institutions face rapid market dynamics and heightened competition challenges. According to Kozubik et al. (2020), entrepreneurial orientation helps banking organizations become more responsive to regulatory changes and customer demands. There are several dimensions in entrepreneurial orientation, such as innovation, risk-taking, proactivity, and competitive aggressiveness, which are interconnected and influence organizational performance. According to Chua et al (2021), entrepreneurial orientation refers to the attitudes and behaviors that indicate the extent to which an organization or individual focuses on seeking new opportunities, innovation, and efforts to gain a competitive advantage in the market. According to Kumar et al (2020), entrepreneurial orientation is an approach adopted by a company to create new business opportunities and expand competitive advantage through innovative, proactive behavior, and risk-taking. They emphasize that entrepreneurial orientation supports the development of international opportunities for companies by leveraging bold decisions and creative approaches, which enable companies to explore new markets and opportunities in uncertain conditions. The behavior of company leaders that highlights proactivity, innovation, and courage in taking risks, which is important in facing market uncertainty and creating competitive advantage.

Market Orientation

In the competitive banking industry, the ability to understand and respond to market needs is very important. Recent research by Dutta et al (2021) explains that market orientation is a key strategy that enables companies to remain relevant and competitive by proactively adapting to changes in market demand and customer needs. Market Orientation involves the organization's efforts to understand consumer needs, wants, and behaviors, as well as analyze external factors that influence the market, in order to create value for customers and improve the company's performance. Homburg et al (2020) explore how market orientation plays a crucial role in the collection, dissemination, and application of relevant information regarding customer needs and market dynamics to create sustainable value and competitive advantage. Market orientation involves a deep understanding of customer behavior,

monitoring competition, and coordination between functions within the organization to effectively respond to market needs and opportunities. According to Soutar (2022), leaders with good market orientation encourage company employees to engage in gathering information about customer needs, facilitate the dissemination of that information throughout the organization effectively, and respond to that information to meet customer needs. This allows the organization to create added value for customers and enhance their satisfaction.

Network Capability

Network capability is the organization's ability to effectively manage and utilize external relationships with various parties, such as business partners, customers, and other stakeholders (Burt et al., 2021). A company with a good leader in managing network capability will be able to expand market reach, improve operational efficiency, and drive innovation through collaboration with external parties (Nguyen, 2020). Network capability in the financial industry encompasses a company's ability to build and maintain strategic relationships with various parties, including suppliers, customers, and other business partners (Wang et al., 2021). Companies with high network capability tend to be more successful in leveraging market opportunities, innovating, and achieving competitive advantage. This is because network capability allows companies to access external resources that can be used to improve the performance of company branches and respond to market changes. It is important for company leaders to realize that network capability does not only depend on internal capabilities, the skills and reliability of employees in providing services, but also on how the organization can leverage its external relationships with partners. By prioritizing the development of cultural intelligence, banks can enhance their network capabilities and ultimately improve the performance of their branches in an increasingly competitive market.

Branch Performance

According to Djalil et al (2023), branch performance refers to how well a bank branch or business unit achieves its set objectives, encompassing various aspects such as profitability, operational efficiency, and customer satisfaction. According to Kaufman (2016), branch performance can be measured through several key indicators, including customer growth, profitability, and customer satisfaction. Branch performance assessment is not only based on financial metrics, such as profit and efficiency ratios, but also involves measuring branch activities, such as transaction activities, customer interactions, and how effectively the branch offers products and services to customers. According to Yin (2019), branch performance can be understood as the result of leadership effectiveness in achieving the branch organization's goals, taking into account factors such as employee and customer satisfaction. Effective leadership not only enhances the operational performance of the branch but also plays a role in creating an atmosphere that supports innovation, team collaboration, and stronger customer relationships. This research aims to provide a comprehensive overview of the network capability capabilities undertaken by the company and how this can enhance third-party funds, credit distribution, and profits. The results of this research are expected to provide strategic recommendations for further development and more effective implementation of cultural intelligence in the performance of banking companies.

The Effect of Cultural Intelligence on Entrepreneurial Orientation

Park (2021) examined the influence of cultural intelligence on the effectiveness of entrepreneur orientation in the context of cross-cultural collaboration in the banking sector. Li and Chen et.al (2022) conducted research on SMEs in the financial sector operating across countries to explore the role of cultural intelligence in enhancing entrepreneur orientation. It was found that cultural intelligence has a positive impact on innovation, proactivity, and risk-taking in entrepreneurship. The relationship between cultural intelligence and entrepreneurial orientation is based on research by Kadam et al (2019). They found that explaining that cultural intelligence is very important in the context of global business, where leaders and team members often interact with individuals from different cultural backgrounds. In a diverse environment, cultural intelligence can facilitate better communication, more accurate decision-making, and a greater ability to adapt to rapid changes in the SME sector in the United Arab Emirates. Entrepreneurial orientation reflects a company's proactive attitude and behavior in creating

and exploiting market opportunities. The research results also indicate that entrepreneurial orientation serves as a key driver in achieving competitive advantage and growth in business.

The Effect of Cultural Intelligence on Market Orientation

Murray (2011) studied how cultural intelligence enhances market orientation and marketing capabilities, which directly affects the export performance of companies. Rose (2011) studied the relationship between cultural intelligence and the performance of international marketing teams. It has been found that cultural intelligence plays an important role in enhancing market orientation and team performance in a global context. The relationship between cultural intelligence and market orientation is derived from Galati's (2015) research. This research explores the importance of cultural intelligence in the global business world, where understanding various cultures is the key to successful marketing and customer interactions. Market orientation is defined as a business philosophy that places the needs and desires of customers at the center of the company's strategy and decisions. Market orientation includes the collection of information about customers, competitors, and the market, as well as the use of that information to formulate effective strategies to meet market needs. The research results show that by enhancing cultural intelligence, companies can better understand and meet customer needs, and improve market performance. Based on insights from previous research, we therefore propose the following hypothesis.

The Effect of Entrepreneurial Orientation on Network Capability

Martens et al (2024) highlight the importance of entrepreneurial narratives in acquiring resources through networks. A strong entrepreneurial orientation helps entrepreneurs build broader and more effective networks to access resources. Kreiser et al (2013) examined the relationship between entrepreneurial orientation and various capabilities, including network capability, in different countries. The relationship between entrepreneurial orientation and network capability is adapted from the research by Acosta et al (2018). This paper analyzes that entrepreneurial orientation plays a role in determining the extent of network capability in MSME companies in Mexico. Companies with high entrepreneurial orientation are more likely to build strong networks because they are proactive in seeking collaborations and partnerships that can support innovation and growth. Organizations with a strong entrepreneurial orientation tend to be more innovative and open to collaborating with others. This allows them to expand their networks and access various resources needed to improve performance. The research results show that companies adopting a strong entrepreneurial orientation tend to build more effective networks and leverage those relationships to enhance their performance.

The effect of Market Orientation on Network Capability

Research by Wang et al (2021) shows that high network capability contributes to the effectiveness of implementing market orientation in a competitive business environment. In their study, it was found that companies with strong network capability can better adapt to changes in the global market, allowing them to identify new opportunities and respond to customer needs more quickly. Strong network capability helps companies understand the needs of key customers and adapt appropriate market strategies (Homburg et al, 2021). The relationship between market orientation and network capability is obtained from the research of Mu et al (2017). This empirical study examines the extent of the role of market orientation on the network capability of manufacturing and telecommunications companies in China. Organizations that adopt a strong approach to network capability tend to be more active in building relevant networks to understand market needs and meet customer expectations. Companies with a strong market orientation are more responsive to feedback from the market and customers. This encourages them to establish stronger relationships with partners in their network, thereby enhancing their ability to collaborate and share information. Market orientation has an influence on network capability. Market-oriented organizations are more capable of building and utilizing effective networks, which in turn supports the performance of new product development.

The effect of Network Capability on Branch Performance

A study by Li et al (2021) shows that solid network capabilities can enhance branch performance through increased innovation. In the study, network capability supported by internal social capital proved to help branches effectively utilize organizational knowledge. Furthermore, the research by Zhang et.al (2020) highlights the importance of knowledge transfer among alliance partners and its impact on branch performance, where strong network capability enhances the branch's ability to acquire valuable strategic knowledge. The relationship between network capability and branch performance is based on research by Acosta et al (2018). This study explores the important role of network capability on branch performance. Organizations with strong network capability are better able to leverage their relationships to access the information and resources needed to enhance operational performance. Research shows that network capability enables branches to collaborate better with partners and customers, which in turn improves performance. Through a strong network, branches can access relevant market information, industry trends, and best practices that can be applied to improve their performance. By having good network capability, branches can respond to market changes more quickly. The ability to build strong relationships with stakeholders helps branches better understand customer needs and desires, enabling them to adjust their products and services to market demands. Network capability also contributes to the branch's ability to innovate. By collaborating with partners in the network, branches can develop new products and strategies that are more aligned with market needs, contributing to performance improvement.

METHOD

This study employs quantitative research methods to gain an understanding of the relationships between cultural intelligence, entrepreneur orientation, market orientation, network capability, and branch performance. Quantitative data were collected through structured surveys distributed to madrasah leaders, across Indonesia. The population for this study consists of BTN bank outlet offices spread throughout Indonesia, operating in collecting fund products and distributing credit products. A total of 229 respondents were targeted for the survey, ensuring proportional representation from different regions of Indonesia. Primary data were collected through a structured questionnaire that included a Likert scale (1 = strongly disagree, 6 = strongly agree) to measure respondents' perceptions of cultural intelligence, entrepreneur orientation, market orientation, network capability, and branch performance. cultural intelligence, entrepreneur orientation, market orientation, network capability, and branch performance.

RESULT

Table 1
The Results for Direct Relationships.

Hypothesis	Path Coefficient	T Values	P Values	Conclusion
H1 Cultural Intelligent -> Entrepreneurial Orientation	0.331	5.505	0.000	Supported
H2 Cultural Intelligent -> Market Orientation	0.286	4.614	0.000	Supported
H3 Entrepreneurial Orientation -> Network Capability	0.457	4.376	0.000	Supported
H4 Market Orientation -> Network Capability	0.202	2.042	0.042	Supported
H5 Network Capability -> Branch Performance	0.277	4.940	0.000	Supported

Source: processed data

According to the results, both cultural intelligent were positively related to entrepreneurial orientation ($\beta = 0.331$, $p < 0.05$) and market orientation ($\beta = 0.286$, $p < 0.05$). Therefore, H1 and H2 were supported. Moreover, entrepreneurial orientation ($\beta = 0.457$, $p < 0.05$) and market orientation ($\beta = 0.202$, $p < 0.05$) was found positively associated with network capability. Therefore, H3 and H4 were supported. Network capability was found positively associated branch performance ($\beta = 0.653$, $p < 0.05$). Therefore, H5 were supported.

This implies that cultural intelligence has become an important aspect that supports the capabilities of individual leaders and employees in organizations in conducting cross-cultural business. Research shows that cultural intelligence has a positive influence on entrepreneurial orientation because it helps branch managers adapt with their teams to diverse and complex business environments. Cultural

intelligence enables individuals to understand and appreciate cultural differences, which leads to increased openness to new ideas and a better understanding of various market preferences (Chen et al., 2020). As a result, individuals with high cultural intelligence tend to be more innovative in designing products or services that meet the diverse needs of customers. This is closely related to the element of innovativeness in entrepreneurial orientation. These findings indicate the need to promote cultural intelligence within bank companies, so that leaders can understand the surrounding culture in order to meet customer needs with new ideas.

Cultural intelligence plays an important role in enhancing the market orientation of organizations, especially in the context of increasingly global and culturally diverse business environments. Cultural intelligence, which includes the ability to understand, adapt, and interact effectively with various cultures, enables companies to be more responsive to the needs and preferences of customers from different cultural backgrounds. This directly enhances their ability to adopt a strong market orientation. Research by Li et al (2021) found that cultural intelligence can help companies better understand differences in consumer preferences, thereby enabling them to adjust their marketing strategies more effectively. With good cultural intelligence, it guides leaders to recognize various market segments and understand the cultural factors that influence consumer decisions. This contributes to the element of customer orientation within market orientation, where the company focuses on a deep understanding of customer needs to generate higher value.

Organizations with entrepreneurial orientation tend to be more innovative in their approach to networking. This means they do not just follow traditional relationship patterns, but also seek new ways to leverage existing networks. This innovation can involve the application of new technologies in interactions with partners, or designing unique partnership strategies that benefit both parties. Research by Li et al (2021) shows that companies with high levels of innovation are more effective in leveraging their networks to achieve business goals.

Research supports a positive relationship between market orientation and network capability in the banking context. Banks that adopt market orientation tend to have better relationships with customers, which contributes to increased satisfaction and loyalty. Network capability includes the ability to collaborate with other entities, share information, and quickly adapt to market changes. Good market orientation in the banking industry enhances relationships with customers, contributing to customer loyalty, and strengthening the company's ability to collaborate and adapt to market changes (Cervera, 2008). Market orientation helps companies develop the ability to collaborate with other entities and share information to expand their networks and reach underserved market segments (Sexton, 2001). For example, through data analysis, banks can identify underserved market segments and develop strategies to reach them, which in turn expands their network.

Research has shown that network capability significantly contributes to enhancing branch performance in banking institutions. Branch managers with strong networking capabilities can collaborate better with business partners, such as other financial institutions or related service providers. This collaboration can result in more innovative products and services, contributing to the branch's performance improvement (Rezaei, 2020). Branches that have good network capability tend to be more responsive to changes in market demand. By being able to adapt and innovate, the branch can meet customer needs more effectively, improving overall performance.

CONCLUSION

This research highlights the critical role of cultural intelligence is very important in enhancing entrepreneurial orientation and market orientation, both of which are crucial in driving network capability that can potentially impact branch performance. These findings reveal that when companies embrace cultural intelligence, they are better prepared to guide their organizations through change by articulating a clear vision and fostering innovation. This shift not only empowers leaders to manage and inspire their teams effectively but also enhances the overall capacity for organizational learning within the company. This research underscores that cultural intelligence and a good work culture are drivers of the company's network capability, significantly enhancing entrepreneurial orientation and market orientation. Thus, in turn, it drives the successful implementation of network capability that enhances the overall branch performance, ensuring that these branches are better prepared to provide high-quality services and meet the ever-evolving challenges.

This research provides valuable theoretical insights into the role of how cultural intelligence operates within the context of banking companies. This shows that cultural intelligence is not just about understanding culture, but is an important driver of entrepreneurial orientation and market orientation, two key components essential for fostering effective network capability. The findings indicate that when embracing and understanding the surrounding culture, along with promoting the company's organizational culture, leaders become more adept at inspiring and enriching network management capabilities, fostering a work environment oriented towards entrepreneurship and market, which is necessary for successful network management. This, in turn, has the potential to positively influence branch performance, aligning banking company practices with optimal service standards and meeting customer satisfaction.

This study focuses on cultural intelligence as the sole driver of entrepreneurial orientation and market orientation, neglecting factors such as policies, resources, and stakeholder engagement, which limits its applicability in various contexts. It is also limited to banks and relies on the perceptions of leaders, which may be subjective. Future research should adopt a broader approach, including stakeholders and qualitative methods such as interviews and case studies, as well as objective and longitudinal data, to capture a more comprehensive understanding of network capability and performance.

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