

The Impact Of Absorptive Capacity On Banking Performance: An Analysis Of The Mediating Effects Of Marketing Mix And Innovation

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Abstract *This paper conceptually analysed the special issue briefly reviews about absorptive capacity. Based on a systematic literature review, the paper discusses the Impact of Absorptive Capacity on Banking Performance in Indonesia. The paper also explains the mediating effect of marketing mix and innovation on the performance of banks in Indonesia which shows that the mediation of marketing mix and innovation has a positive effect on the impact of absorptive capacity on bank performance. The paper offers a definition of absorptive capacity for strategic management discipline, constructs a conceptual framework of absorptive capacity for banking sector, and clarifies the main implication of absorptive capacity theory for the development of marketing and management, thereby providing sources for future research.*

Keyword: *Absorptive Capacity, Marketing Mix, Innovation, Potential Absorptive Capacity, Realise Absorptive Capacity, Banking Performance.*

INTRODUCTION

Banking performance is a critical aspect of the financial sector, especially in emerging economies such as Indonesia. One of the key drivers of banking performance is Absorptive capacity is the ability of an organization to collect, integrate, and apply new information. This research examines the impact of absorptive capacity on banking performance and the mediating effects of marketing mix and innovation. The paper explores the main components of absorptive capacity and how it influences the performance of banks in Indonesia. Additionally, we examine the role of marketing mix and innovation in mediating relationship between banking performance and absorptive capacity, and the methods used to analyze these mediating effects. The implications of the study on the banking sector in Indonesia and potential applications in other markets are also discussed. By providing a comprehensive analysis the relationship between capacity to absorb, marketing combination, creativity, and banking performance, this paper can help financial institutions in Indonesia improve their performance and contribute to the growth of the national financial sector as a whole.

ABSORPTIVE CAPACITY AND ITS IMPACT ON BANKING PERFORMANCE

Absorptive capacity refers to the ability of an organization to, understand and exploit external knowledge [1]. This capacity is the key to developing marketing technology, developing new products and services, and meeting customer needs and expectations. The concept of absorptive capacity is closely related to applications in the banking industry customer relationship management (CRM) practices [1]. Research has shown that CRM practices such as customer segmentation, customer data integration, and personalized services has a significant role in the show of Taiwanese financial service companies. Indeed, a well-crafted CRM system can help banks better predict customer needs, target customers with tailored marketing strategies, and reduce customer churn rate [1]. Additionally, CRM practices can help banks identify and segment customer groups, which can be used to better understand customer behaviour and develop product designs. This can create a competitive advantage for the banks, as they can tailor their products and services to better meet customer needs. Therefore, investment in developing organizational absorptive capacity can be beneficial for banks in terms of performance and long-term growth.

UNDERSTANDING ABSORPTIVE CAPACITY

The concept of absorptive capacity (ACAP) is not only relevant to the success of innovation but also to the firm's competitive advantage [2]. It is, therefore, important for firms to measure their ACAP and both, realized absorptive capacity (RAC) and potential absorptive capacity (PAC). [3]. This enables them to know more about customer needs and better manage their knowledge flow [4]. Recent Studies have investigated how international venture activity affects financial performance, and it has been found that companies' absorptive capacity moderates the relationship [5]. In addition, a study on Nigerian oil sector firms revealed that individual absorptive capacity has a positive impact on employee performance [6]. Another research took a closer look at the relationship between Customer Relationship Management (CRM) practices, IT capacity and organizational capacity to adapt to CRM practices and performance [1]. Moreover, a study was conducted to investigate how corporate culture and absorptive capacity relate to firm performance [7]. Furthermore, a study was conducted to gain a deeper understanding of the the relationship between company performance and absorptive capacity [8]. Finally A survey of 108 senior executives in China found that political networking capabilities complement absorptive capacity predicting the performance of new market entrants [9]. In conclusion, investment in developing organizational absorptive capacity can

lead to building marketing technology and innovation for products and services that meet consumer needs and expectations.

ABSORPTIVE CAPACITY AND THE PERFORMANCE OF BANKS.

This research investigates the relationship between business entrepreneurship, absorptive capacity, and business performance to determine how absorptive capacity impacts banking in Indonesia [7]. The research also investigates the effects of political networking capability that complements absorptive capacity in the pursuit of innovation [9]. Through A survey of 108 senior executives in China found that political networking capabilities are critical to maximizing the impact of absorptive capacity [9]. Furthermore, the research results show that a person's absorptive capacity regulates the relationship between IT intensity and employee performance [6]. In contrast, the results show that absorptive capacity regulates the relationship between financial performance and international venture activity [5]. This indicates that absorptive capacity plays an important role in the innovation process of companies by providing knowledge flows [4]. This study also looks at how realized absorptive capacity (RAC) and potential absorptive capacity (PAC) impact innovation performance. [3]. This indicates that the performance of banks in Indonesia is directly connected to absorptive capacity [2]. This research aims to provide greater insights into how the performance of banks in Indonesia can be improved by optimizing absorptive capacity [1].

MEDIATING EFFECTS OF MARKETING MIX

This research aims to explore the role of the marketing mix in overcoming the influence of absorptive capacity on banking performance. Certain studies have been conducted to see how customer satisfaction is influenced by the mediating relationship between service quality, service orientation, marketing mix strategy, and customer loyalty [10]. Moreover, the web marketing mix has been found to has a greater impact on initial trust than on lasting trust [11]. This paper also aims to find out how media influences marketing performance and the mix of supply and demand [12]. Additionally, it focuses on the effects of used a combination environmentally friendly marketing and labeling methods in small companies and assessed the overall impact and mediating effects of this combination [13]. Additionally, the aim of this paper is to identify how the mediation of physician perceived value (PPV) influences the relationship between PHS and marketing mix strategy (MMS) [14]. Additionally, It examines how overseas market experience and marketing mix strategy influence the relationship [15]. Furthermore, it looks into the marketing mix necessary to reduce travel fears as well as the

mediating impact of TF on marketing mix strategies to improve IT [16]. Finally, it measures the mediator effect of a combination of marketing campaigns focused on tourist satisfaction and tourist loyalty [17]. All these studies demonstrate the importance of marketing combinations to mediate impact of absorptive capacity on banking performance.

Banks in Indonesia must be aware of the importance of the marketing mix for survival competitive and improve their performance. Utilizing a marketing mix strategy can provide a better understanding of customer needs and preferences [10], which can then be used to create more effective campaigns to gain customer loyalty [11]. Additionally, this strategy can help to create a strong foundation for performance marketing [12]. It is also important to consider the effects of green marketing mix [13] and relationship between physician perceived value and marketing mix strategy [14] when devising a successful strategy. Moreover, this strategy should consider the mediating effects of market mix strategy on the relationship between customer satisfaction and customer loyalty [15], as well as the mediating effect of travel fears on the relationship between marketing mix strategy and tourist satisfaction [16]. Lastly, understanding the services marketing mix and its mediators between customer satisfaction and loyalty can provide insights into how to best allocate resources [17]. Therefore, by using the marketing mix, banks in Indonesia can identify customer needs and preferences and create a strategy to improve their performance.

Marketing combination is the most important factor in the success of a company [10]. It is often used to measure the level of customer satisfaction and customer loyalty, as well as company performance [11]. The influence of demand and supply on marketing performance is also determined through marketing mix strategies [12]. Additionally, the green marketing mix strategy is used to measure the overall effect and mediating effect of a company's green marketing mix [13]. Furthermore, physician perceived value (PPV) is used to explore the mediation effect of marketing mix strategies on performance health services (PHS) [14]. Similarly, the inclusion of marketing mix strategies in to measure the mediating effect, the relationship between foreign market experience and export performance is studied [15]. Moreover, marketing mix required to reduce travel fear and how the mediating effect of travel fear on marketing mix strategies to increase travel intentions is examined [16]. Finally, the mediators between tourist satisfaction and loyalty are studied to understand services marketing mix [17]. This is important to understand the relationship between absorptive capacity and banking performance.

MEDIATING EFFECTS OF INNOVATION

Innovation is an important component in controlling how customer experience impacts a company's financial relationships between performance [18]. The ability of a company to innovate and develop new products and services is essential for its success in the marketplace and can be a major factor in determining whether a business will succeed or fail. Customer experience is also an important factor in the success of any business, as it can directly influence customer satisfaction and loyalty. The extent to which a business can absorb and utilize new ideas and innovations is known as its absorptive capacity. This capacity is crucial for firms to take advantage of external opportunities and to stay ahead of the competition [18]. Therefore, an organization's ability to accept and use innovations and new ideas is critical to its financial performance. As such, it is important that banks focus on developing their absorptive capacity in order to ensure their long-term success and profitability.

Innovation has been proven to produce a mediating effect on the relationship between customer relationship management and an organization's ability to accept [19][20][18][21]. It is also important to consider the role of innovation as a moderator and/or mediator in the relationship between financial resources, innovation intensity and customer service performance [22]. Research from the European Union confirms the chain of effects between innovation and competitive advantage [23]. Innovation is also believed to be a total mediator between CSR and competitiveness [24]. Additionally, innovation in management processes and product innovation are found to be mediators between strategic orientation and customer satisfaction [25]. Interestingly, the present study finds that investment in innovation improves customer service performance, but has a negative effect on innovation outcomes [26]. This indicates that innovation is a crucial factor in improving customer service performance, which in turn, has a positive effect on financial performance [27][21]. Therefore, banks in Indonesia should prioritize the development of an innovative work environment that encourages creative thinking and cultivates new ideas [20].

In addition to ACAP, studies have been conducted to explain the relationship between customer satisfaction and the mediation of innovative work behavior between ACAP and banking performance [20][18]. It was found that the mediating the effect of customer empowerment (CE) on financial performance was also supported, with innovation and customer satisfaction playing a role as mediator [18]. Furthermore, it was identified that innovation intensity and customer service practices have a positive effect on firms' financial resources [22]. The study also highlighted the importance of stimulating innovative work environments, as innovation had a positive effect on competitive advantage [19]. Moreover,

The total mediating effect of innovation on competitive advantage is shown in the combined effect of innovation. [24]. The chain of effects from innovation to competitive advantage was also explored in a different research context, where investment in innovation was found to improve customer service practices [21]. In light of this evidence, this study looks at how innovation functions as a link between strategic capabilities and competitive advantage [25]. Therefore, it can be concluded that innovation can act as a mediator between absorptive capacity and banking performance [27]. Future studies may include new concepts such as radicalism and spillovers to further understand the effects of innovation [26].

ANALYZING THE MEDIATING EFFECTS

This study employed various methods to analyze the mediating effects of marketing mix and innovation. Regression technique and PROCESS macro were used, and data obtained from 126 employees of Indian technology companies [28]. This study was cross-sectional [28]. The mediating effect of the combination of innovation and marketing is examined using structural equation modeling [29]. Further, the proposed model was tested by survey data from multinational companies working in developing countries in South America in the pension and savings business [29]. The results of the analysis provided better understanding of the mediating effects of marketing mix and innovation, and these findings have potential implications for the IT industry. The results This research increases understanding of mediating effects of marketing mix and innovation. The findings also provide insights into how companies can better utilize their resources to achieve their desired goals and objectives.

To find out how much influence absorption capacity has on banking performance, several methods have been adopted, including PROCESS macro [28] and the transmittal approach [30]. The PROCESS macro method is used to analyze the data and the transmittal approach is utilized to theorize and hypothesize for the mediation effect [30]. Additionally, a new procedure is proposed to analyze the mediating effects [31]. Because it reduces the Type I error rate, the new procedure is more effective than any of the methods that make up the procedure [31]. The results of the study suggest that the relationship between KM and CRM is mediated by the ability to acquire and utilize open innovation, as well as knowledge of the role of mediation [29]. Moreover, the study also aims to investigate the mediating effect of stress in order to explain why some factors have more influence than others do [32]. Finally, the study focuses about studying the mediating mechanisms by which the use of self-awareness in leisure and non-therapeutic contexts decreases anger rumination and impulsiveness [33]. When the effect of the independent variable is controlled, the mediator variable significantly predicts the

dependent variable [34], and it is observed that some factors have both direct and indirect effects on switching intentions, prices and behaviors [35]. To conclude, this In this paper, some concrete evidence about the function of mediation independent variable [36], and encourages readers to explore further possibilities [37].

The implications of the analysis of the mediating effects are particularly evident in the study of the relationship between mindfulness practice and forgiveness [33]. In many studies, mindfulness practice does not predict increased forgiveness and this phenomenon can be best understood by examining the mediating variables [33]. Though scarce, Several studies have explored the function of mediation rumination and forgiveness [33]. In the same way, recent research on the mediating impact of psychological resilience on the relationship between fear of COVID-19 and happiness found that resilience plays a significant role in predicting increased happiness [34]. These findings suggest that further studies should be conducted to explore other behavioral variables that may be influencing fear of COVID-19, resilience, and happiness such as apathy and depression [34]. This research may provide underlying explanations for the phenomenon of increasing happiness and reducing fear among teachers faced with the rapid changes associated with the COVID-19 pandemic.

IMPLICATIONS OF THE STUDY

This paper examines the implications of the study on the banking sector in Indonesia. We observe that there are two large gaps in the study, and the purpose of this paper is to explore the role of culture in developing processes and outcomes [38]. Additionally, the transaction cost approach is discussed and its implications for the study of interorganizational strategies [39]. Moreover, the results of this study have practical implications, such as the need to place important information high in the content [40]. In addition, sensory elements of the trauma and everyday interpretations and constructions of rural studies are discussed [41][42]. There is also a need to consider the implications of the initial pressures to mortality [43]. Finally, this paper considers the implications of cognitive studies [44]. Through With this analysis, we can better understand the impact of this study on the banking industry in Indonesia, and the knowledge gained can be used to inform strategic decisions.

The results of this study can help financial institutions in Indonesia to improve their performance. This is because the results show the relevance of organizational absorptive capacity in relation to CRM practices and performance [45][38]. Further, the findings suggest that by increasing their organizational absorptive capacity, financial institutions can build their marketing techniques and product and service innovations to meet customer needs and

expectations [39]. Moreover, the study sheds light on the implications of the transaction cost approach to the study of organizational absorptive capacity [46]. This knowledge can be used by financial institutions to develop strategies that are better aligned with their environment. Additionally, the results of the study point to the need to prioritize important information in the content of curriculum materials, thus helping financial institutions to develop more effective learning materials [40]. The findings also have implications for PTSD sufferers, as they suggest that the sensory elements of the trauma are more likely to be remembered [41]. Moreover, the results provide insights into the implications of everyday interpretations and constructions of rural studies [42]. This understanding can help financial institutions to develop strategies for improving the innovativeness of society [47]. Additionally, the study highlights the need to investigate the implications of the initial pressures for mortality [43]. Finally, the results of the study are useful for teachers of physics, as they provide insights into the lessons that can be learned from cognitive studies [44]. All these findings can be used by financial institutions to improve their performance.

This research has potential implications in other markets as well. For example, the findings of this study could be used to understand the role of culture in developmental processes and outcomes [38]. Understanding culture can help us understand interorganizational dynamics, and the findings of the study can help us understand the usefulness of a transaction cost approach to studying it [39]. This study can also help us understand how protective high-density lipoprotein (HDL) cholesterol affects coronary heart disease [46]. Furthermore, the results of this study recommends that people who prepare curriculum materials be careful when including important information in the content [40]. Besides, the study results can be utilized to understand the characteristic sensory elements of trauma in posttraumatic stress disorder (PTSD) [41]. Moreover, the findings of this study could be used to retheorize the nature and implications of everyday interpretations and constructions of rural studies [42]. Furthermore, the results of this study could be used to understand the implications of innovative styles of societies [47]. Moreover, the findings of this study could be used to understand the relation of initial pressures to mortality [43]. Additionally, the results of this study could be used to learn lessons from cognitive studies [44].

CONCLUDING REMARKS

The present study sheds light on the importance of absorptive capacity, marketing mix, and innovation in the performance of banking industry in Indonesia. The findings reveal that investment in developing organizational absorptive capacity can lead to building marketing

technology and innovation for products and services that meet consumer needs and expectations, which can be beneficial for banks in terms of performance and long-term growth. This study shows how potential absorptive capacity (PAC) and realized absorptive capacity (RAC) contribute to innovation performance, as well as their overall impact on innovation performance. In addition, research on how marketing mix strategy and innovation influences relationship between banking performance and absorptive capacity. The current research contributes to the existing literature by exploring the effects of political networking capability, foreign market experience, corporate culture, and individual absorptive capacity on banking performance. Furthermore, the study underscores the importance of green marketing mix and physician perceived value in designing successful strategies for financial institutions. These results provide information about potential implications of absorptive capacity, marketing mix, and innovation in other markets as well. However, the study has some limitations, including the use of a single industry and country, which may hinder the generalization of the results. In future, research may expand the sample size and scope of the study to enhance the external validity of the results. Overall, the study provides valuable evidence for policymakers and financial institutions to improve their performance by developing organizational absorptive capacity, investing in marketing mix strategy, and fostering innovation.

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