

**MARKETING CAPABILITIES AND ENTREPRENEURSHIP:
THE MODERATING ROLE OF INFORMATION
TECHNOLOGY CAPABILITIES IN SELECTED BANKS IN
ALGERIA**

Fatima GHEZALI*
Abdessamad BOUDI**

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Corresponding authors: maghazeli@gmail.com

ABSTRACT

The purpose of this article is to study the relationship between operational marketing capabilities (new products and service development, effective price and the development of distribution channels and marketing communications) and entrepreneurship. In addition, the study attempted to address the moderate impact of IT capabilities on the relationship between marketing capabilities and entrepreneurship. In order to achieve the objectives of the study, a database consisting of (148) questionnaires distributed among the managers working in the upper and middle departments in some major Algerian banks was used. To test the study hypotheses, simple regression was used with moderate multiple regression. The results concluded that there is a direct impact of the marketing capabilities on entrepreneurship, in addition to the fact that the information technology capabilities in banks and their interaction with the marketing capabilities contributed greatly to promoting entrepreneurship in the studied banks.

KEYWORDS

Marketing capabilities, Information technology capabilities, Entrepreneurship, Algerian banks, moderate multiple regression)

JEL CLASSIFICATION : M31, L86, L26.

* Laboratory Economic Studies and Local Development Sud Quest, University of Tahri Mohamed Bechar, Bp417, Bechar, Algeria

** Laboratory Economic Studies and Local Development Sud Quest, University of Tahri Mohamed Bechar, Bp417, Bechar, Algeria.

CAPACITÉS DE MARKETING ET ENTREPRENEURIAT : LE RÔLE MODÉRATEUR DES CAPACITÉS DE TECHNOLOGIE DE L'INFORMATION DANS DES BANQUES SÉLECTIONNÉES EN ALGÉRIE

RÉSUMÉ

Le but de cet article est d'étudier la relation entre les capacités de marketing opérationnels (développement de nouveaux produits et services, prix effectif et développement de canaux de distribution et de communication marketing) et l'entrepreneuriat. En outre, l'étude a tenté de s'attaquer à l'impact modéré des capacités des technologies de l'information sur la relation entre les capacités marketing et l'entrepreneuriat. Afin d'atteindre les objectifs de l'étude, une base de données composée de (148) questionnaires répartis entre les responsables des départements supérieurs et moyens de certaines grandes banques algériennes a été utilisée. Pour tester les hypothèses de l'étude, une régression simple a été utilisée avec une régression multiple modérée. Les résultats ont conclu qu'il y a un impact direct des capacités de marketing sur l'entrepreneuriat, en plus du fait que les capacités informatiques dans les banques et leur interaction avec les capacités de marketing ont grandement contribué à promouvoir l'entrepreneuriat dans les banques étudiées.

MOTS-CLÉS

Capacités marketing, les capacités informatiques, Entrepreneuriat, banques algériennes, régression multiple modérée.

CLASSIFICATION JEL : M31, L86, L26.

القدرات التسويقية وريادة الأعمال: الدور المعدّل للقدرات تكنولوجيا المعلومات في بعض البنوك المختارة في الجزائر.

ملخص

الغرض من هذا المقال هو دراسة العلاقة بين القدرات التسويقية التشغيلية (المنتجات الجديدة وتطوير الخدمات، السعر الفاعل وتطوير قنوات التوزيع والاتصالات التسويقية) وريادة الأعمال، بالإضافة إلى ذلك، حاولنا لدراسة معالجة التأثير المعتدل لقدرات تكنولوجيا المعلومات على العلاقة بين القدرات التسويقية وريادة الأعمال. ومن أجل تحقيق أهداف الدراسة تم استخدام قاعدة بيانات مكونة من (148) استبانة موزعة على المديرين العاملين في الإدارات العليا والمتوسطة في بعض البنوك الجزائرية الكبرى. ولاحظنا فروضيات الدراسة تم استخدام الانحدار البسيط مع الانحدار المتعدد المعتدل. وخلصت النتائج الى وجود تأثير مباشر للقدرات التسويقية على ريادة الأعمال، إضافة الى أن قدرات تكنولوجيا المعلومات في البنوك وتفاعلها مع القدرات التسويقية ساهم بشكل كبير في تعزيز ريادة الأعمال في البنوك المدروسة.

كلمات المفتاحية

القدرات التسويقية، قدرات تكنولوجيا المعلومات، ريادة الأعمال، البنوك الجزائرية، الانحدار المتعدد المعدّل

تصنيف جال: M31, L86, L26

INTRODUCTION

Since the nineties of the last century, intense competition led institutions, especially financial institutions, to adapt, renew, and restructure their resources and capabilities to suit the competitive environment. Many institutions make up the financial sector in Algeria. The banking sector in developing countries, especially Algeria, is the

main and only supplier of credit for public and private investment projects. Therefore, there is a need to investigate the performance of the banking industry. International and national companies are constantly striving for growth, sustainability and entrepreneurship. Entrepreneurship is not only a challenge; it is also a necessity for all types of companies today (Ireland, Hitt, & Sirmon, 2003), making the market more competitive. Researchers and practitioners have mutually agreed that marketing capabilities (MC) are an important consideration in identifying entrepreneurship (Hultman & Hills, 2011).

For example, in their seminal works, Morris & Lewis (1995), as well as Carson, Cromie, MCGowan, & Hill(1995), have established that marketing capabilities play an important role in enhancing Entrepreneurship. Relatedly, studies have also indicated the importance of IT Capabilities (ITCAP) for influencing Entrepreneurship effectively (Hoffman, Sellers, & Skomra, 2018); (Chae, Koh, & Prybutok, 2014).

This study examines the extent of the impact of information technology capabilities on the relationship between marketing capabilities and entrepreneurship in the Algerian banking sector. The study also assesses the extent of adoption of the public administration in the Algerian banks to integrate information technology in their daily operations and research the degree of confidence in the information technology of banking operations in Algeria. To achieve the highest degree of profitability and credibility of these banks, the results of this study may be useful in terms of proposing some appropriate solutions that may lead to the development of work in the banking sector, increase its efficiency, and formulate appropriate strategies achieved in to the end of the goals that banks seek to achieve.

1- THEORY AND HYPOTHESES DEVELOPMENT

1.1- Entrepreneurship

Entrepreneurship is an important and promising field in the economies of developed and developing countries alike (Kuratko, 2007). Entrepreneurship contributes effectively to inclusive economic development in all countries, and the concept of “entrepreneurship” is a critical concept in the contemporary economy (Muñoz, Mosey, &

Binks, 2011). Entrepreneurship is an ancient concept that was first used at the beginning of the sixteenth century. The concept then included the meaning of risk and the difficulties that accompanied the military exploration campaigns (Zahra & George, 2002), where the concept of entrepreneurship entered into economic activities in the early eighteenth (Kuratko, Hornsby, & Covin, 2014).

After reviewing several literature (Walter, Auer, & Ritter, 2006), (Martens, Machado, Martens, Silva, & Freitas, 2018). It was found that there is an agreement among these groups of literature that there are three characteristics of the leading organizations. It was adopted for testing in the practical aspect of the current research, and that these characteristics can improve the entrepreneurial performance of organizations. Boukhari & Abedou (2016), Simba(2015) describe creativity as the organization's efforts to find new opportunities and innovative solutions. This also means the organization's position on the innovation process and its preference for innovation, and includes the spirit of creativity and experience that produces a new product or service and improving technological processes, and creativity is one of the most important components of entrepreneurial behavior. Numerous studies Lumpkin & Dess (2001), MADOUI (2008) and Hacıoglu, Eren, Eren, & Celikkan (2012) have confirmed that proactive is very effective in promoting entrepreneurship. Proactive organizations monitor trends and try to know the future requirements of existing clients and identify changes in demand or recognize emerging problems that could lead to opportunities for new projects (Davis, Morris, & Allen, 1991); (Bucktowar, Kocak, & Padachi, 2015). To be successful entrepreneurs, they usually have risks and dangerous alternatives even if that means leaving the methods or products they've been working on before, and getting high financial returns (Shepherd, Williams, & Patzelt, 2015). Enterprises sometimes risk borrowing large amounts, committing to large amounts of organization resources, introducing new products into new markets and investing in undiscovered technology (MADOUI , 2008).

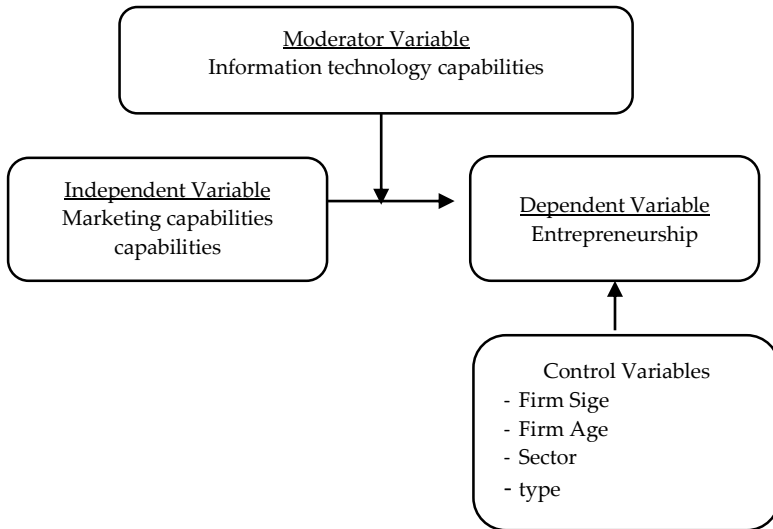
1.2- Entrepreneurship in large companies:

It comes to people's minds and in most cases and discussions, that entrepreneurship is a business of small private companies only, it is not fair. And this is due to the evidence that large companies are also heavily involved, and in this case we talk about entrepreneurship in organizations, that the main difference between the concept of entrepreneurship in the case of small companies and the concept of entrepreneurship in the case of large companies is that the latter have existing and autonomous structures. And what is new in the entrepreneurial activities that he attributes to his business units (M.Okeel Saeed, 2011). While for small businesses, their very existence is new (Medouni & Bedrani 2016). As for large companies, they have opportunities for renewal, innovation and initiative through activities that have a positive impact on them and their environment.

1.3- Marketing capabilities and Entrepreneurship

Entrepreneurship enhances the organization's market orientation through marketing capabilities operational (Arora & Nandkumar, 2012), because market-oriented organizations are in a unique position to predict the needs of customers and provide innovative and creative products and services to satisfy those needs (Bilal & Al Mqbali, 2015), in addition, marketing enhances the organization's creative and innovative capabilities (Kivipöld & Vadi, 2013). Based on the above, the overlap between marketing and entrepreneurship and the impact of marketing capabilities on entrepreneurship can be illustrated.

Figure1. Research Model



Source: Researcher

Ahmadi & O’Cass(2016) pointed out that the marketing activity that Entrepreneurial Marketers are eager to do is one that leads to growth. Marketing from the perspective of entrepreneurial organizations is not just a business function, but they use marketing as a path to achieve competitive advantage based on achieving excellence in their marketing programs and to raise the knowledge of these organizations distinct from customers, markets and technology (Bilal & Al Mqbali, 2015). Entrepreneurial marketers see the marketing function as the core and central function of the organization, which includes creativity and innovation (Nasution, Mavondo, Matanda, & Ndubisi, 2011).

Therefore, the present study proposed following hypothesis:

H1. There is a positive correlation between marketing capabilities and entrepreneurship.

1.4- IT Capabilities and Entrepreneurship

Oh, Yang & Kim (2014) defined the capacity of information technology as the ability of a company to acquire, deploy, collect, and reconstruct IT resources to support and enhance business strategies and business processes. Hoffman et al. (2018) address the IT capability that consists of IT operations and the ability to manage IT in studying the impact of IT capability on corporate performance. Many organizations use information technology capabilities as unparalleled valuable resources that help the organization gain a leading edge.

Similarly, literature also provides enormous support pertaining to the relationship between IT Capabilities and Corporate Entrepreneurship (Trainor, Rapp, Beitelspacher, & Schillewaert, 2011); (Bharadwaj, 2000). The present study has attempted to investigate the relationship between ITCAP and Entrepreneurship because ITCAP will vary from business to business. Therefore, the researchers deemed it necessary to further investigate this relationship by proposing the following hypothesis:

H2. There is a positive correlation between information technology capabilities and entrepreneurship.

1.5- Moderating role of IT Capabilities

The main objective of the present study was to investigate the moderating effect of ITCAP on the relationship between MC and Entrepreneurship. The choice of ITCAP as a moderating variable was due to the following reasons.

First, the neglect of traditional marketing theories of the specificity of marketing in the environment of entrepreneurial organizations. And the lack of focus of major marketing processes and tools on the requirements of marketing activity in these organizations was a strong motivation. Which served as the basis for studies that have been concerned with the mixing and overlap between marketing and entrepreneurship (Sulistyo & Siyamtinah, 2016); (Morris & Paul, 1987).

Second, the current study proposed that ITCAP can be a potential intermediate variable in the relationship between MC and Entrepreneurship, suggesting that the relationship between two

variables is conditional or dependent on the level of the third variable. It is therefore suggested that the introduction of an intermediate variable in the relationship between two variables may allow specific understanding and prevent misleading conclusions. Thus, it was hypothesized as under:

H3. The relationship between marketing capabilities and Entrepreneurship will be moderated by information technology capabilities. Increased levels of IT capabilities will increase the contribution of marketing capabilities to entrepreneurship.

2- METHODOLOGY

2.1- Sample and data collection

To test our hypotheses, we used a sample of 160 employees working for major banks operating in Algeria. The survey method was used to collect data from these banks. We used the questionnaire as the main tools to collect data from the study sample. Agency managers and department heads were considered the most appropriate to answer, because they are well aware of their banking strategies and therefore can respond accurately to the survey (Corneliu & Maria, 2013). The composition of the collected sample is described in Table 1.

The researcher also delivered the questionnaire to the study sample by hand, to ensure mutual understanding of the respondents, and 12 questionnaires were excluded because there was no statistical analysis for reasons either because there was no seriousness and clarity in the answers or incomplete answers, so the statistical analysis was performed on 148 questionnaires only (160 - 12 = 148).

Table 1- Composition of the collected sample

Variables	Levels	The number	Percentage %
Gender	Female	78	52.7
	Male	70	47.3
Age group	20-30	39	26.4
	31-40	75	50.7
	41 and above	34	23.0
Educational level	Secondary	02	1.4
	Obtain a certificate or diploma	01	0.7
	Graduate Studies	145	98
Job position	Director	11	7.4
	Deputy director	18	12.2
	Chief Service	38	25.7
	Managerial staff	81	54.7
Professional Experience	Less than 05 years	38	25.7
	From 05 to 10 years	39	26.4
	From 10 to 15 years	47	31.8
	More than 15 years	24	16.2
Total		148	100%

Source: Researcher

After completing the questionnaires in the statistical analysis program, the following statistical tests were conducted on the data:

- (1) the reliability of the scale were measured; and
- (2) Pearson correlation analysis and other descriptive statistical analyzes were conducted to test the correlation between independent and dependent variables; and
- (3) Process macro modeling, to identify the effect of the moderator variables on the relationship between independent and dependent variables (A. F. Hayes & Rockwood, 2017).

2.2- Measures

2.2.1. Marketing capabilities

It includes seven main dimensions: elements of operational marketing capabilities, elements in this scope reflect the extent to which new ideas are developed and implemented in the bank's marketing mix. Marketing service from the workers' point of view, which included (28) items, and previous researchers have already used it in

the same way. For example, see (Yelkur, 2000). This scale was used and researchers adjusted it to fit the goals of the current study.

2.2.2. IT capabilities

The IT Capability Scale included five paragraphs (IT infrastructure including hardware and software (Chae et al., 2014), proprietary software and shared services, IT skills and operations (Byrd & Turner, 2001)).

2.2.3. Entrepreneurship

Entrepreneurship, which indicates the positions of managers to the extent that the bank took the lead in the field of banking. It includes three main dimensions: excellence and creativity, risk orientation, and proactive direction (Liabes, 1984); (Lumpkin & Dess, 2001). This scale was used as the formula approved in previous research. The researcher made the necessary adjustments to fit the objectives of this study and included 12 paragraphs for the three dimensions (four paragraphs for each dimension).

Ratings were based on a five-point Likert scale ranged from 1 = strongly disagree to 5 = strongly agree.

3. RESULTS AND DISCUSSION

3.1- Measurement model assessment

According to Henseler, Ringle, & Sarstedt (2012) for assessing measurement model; researchers need to determine individual item reliability and determine internal consistency, content validity, convergent validity and discriminant validity.

3.1.1. Validity of the scale

The Smirnov Z kolmogorov scale was used to measure whether the study variables were normally distributed (moderate) or not (Jarque & Bera, 1987). If the attribute Sig is less than 0.05, The distribution is normal, and we can see from Table (02) that the value of the tabular Sig is less than 0.05 at 95% confidence level, and therefore all variables take the normal distribution.

3.1.2. Reliability of the scale

It was evaluated by calculating the total and partial alpha Kronbach coefficient. It was greater than 60% for all independent, intermediate and dependant study variables, which indicates good reliability of the scale, the value of this coefficient ranging from (0) to (1), and the value of the coefficient of stability (Alpha) is an indicator of the degree of reliability of the internal scale (Goforth, 2015). The total alpha value for the study variables was (82%). Alpha is good because it is above the minimum acceptable ratio (60%). Table (02) shows the results of the test of the validity and reliability of the study scale.

Table 2. The results of the test of the validity and reliability of the study scale

variables	Items	Test Kolmogorov-Smirnov	Sig. asymptotique (bilatérale)	Cronbach's Alpha
MC	07	0.18	.000	0.87
IT Capabilities	05	0.17	.000	0.89
Creativity and excellence	05	0.13	.000	0.86
Take risks	02	0.14	.000	0.82
Proactiveness	03	0.24	.000	0.86

Source: Researcher

The means, standard deviations, and bivariate correlations for all variables are presented in Table 3. Moderation analysis with process was used to test the hypotheses, as suggested by (A. F. Hayes & Rockwood, 2017). In each regression, the control variables (bank age and size) were entered in step 1. The independent variables (MC and ITCAP) were included in step 2, followed by the interaction term of MC and ITCAP in step 3. To reduce possible problems with multicollinearity resulting from interaction terms, we centered the independent predictor variables prior to computing the interaction term. The Correlations indicate that there are strong correlations between independent variables and dependent variables, all of which are significant at the level of significance of 1%, which does not exceed the value of 90%, and this indicates that these variables do not suffer from the problem of self-correlation between them, and therefore can continue the hypothesis test.

In the main effect model, regression coefficients estimate public relations across all levels observed for other predictions. In line with

hypothesis 1, MC has a positive effect on creativity and excellence ($b = 0.99, p \leq 0.01$), risk tolerance ($b = 1.04, p \leq 0.01$),

Proactiveness ($b = 0.77, p \leq 0.01$). Hypothesis 2 was only partially supported. However, the effects of ITCAP on creativity and excellence, risk tolerance and proactive orientation were not significant in Form 2.

In model 3, The R^2 , ranging from 0.38 to 0.92, indicate a satisfactory level of explanation of the performance variables.

Differences in the values of coefficients for the main effects model and the overall interaction model result from the fact that the MC and ITCAP coefficients in the latter model estimate conditional relationships (Prado, Korelo, & Silva, 2014). (A. F. Hayes, 2012).

Table 3. Descriptive statistics and correlations*

Variables	Mean	S.D	1	2	3	4	5	6	7	8	9
MC	3,73	0,46	1.0								
ITCAP	3,39	0,59	0,53**	1.0							
Creativity and excellence	3,25	0,67	0,64**	0,29**	1.0						
Take risks	3,40	0,75	0,52**	0,13	0,60**	1.0					
Proact-iveness	3,66	0,56	0,63**	0,33**	0,59**	0,47**	1.0				
Firm Size	4,62	0,78	-0,29**	-0,18*	-0,21**	-0,00	-0,32**	-0,26**	1.0		
Firm Age	3,66	1,55	-0,17*	-0,06	-0,20*	-0,03	-0,26**	-0,16*	0,83**	1.0	
Sector type	1,45	0,49	0,10	-0,00	0,07	0,02	0,08	0,04	-0,46**	-0,38**	1

Source: Statistical analysis results

** The correlation is significant at the 0.01 level (bilateral).

* The correlation is significant at the 0.05 level (bilateral).

The MC×ITCAP interaction terms are, all positive and significant (on Creativity and excellence: $b = 0.41, p \leq 0.05$; on take risks: $b = 0.79, p \leq 0.01$). The ΔR^2 for the contingency versus main effects models are statistically significant. Thus, Hypothesis 3 is supported with respect to most of entrepreneurship measures. The interaction effect of MC×ITCAP on proactive orientation was, as expected, positive, but not significant.

3.2- Testing moderation effect

To test this hypothesis, the researcher used Process macro modeling, to find the effect of the moderator variables on the relationship between independent and dependent variables, based on an estimate of three models. The first model aims (**base model**) to test the significance of the direct effect of the independent variable (marketing capabilities) and the control variables (age, size and sector of the bank) in the dependent variable (entrepreneurship). In the second model (**Reduced model**), the researcher introduced the moderator variable (IT capabilities) to test the direct impact of this variable in the model, while the third model aims (**Full model**) to test the interaction between (marketing capabilities and IT capabilities) in the entrepreneurship.

It is clear from Table 04 that the basic model is statistically significant, where the value of **F** for the model as a whole was (36.48) and a significant level (0.00), and the results show a direct significant impact of the marketing capabilities in entrepreneurship (H_1).

Table 4. Hierarchical regression models

Entrepreneurship			
Variables	Model 1	Model 2	Model 3
Control :			
Firm Size	0.06	0.06	0.07
Firm Age	0.05	-0.05	-0.04
Sector type	-0.02	-0.03	-0.02
Independent:			
MC	0.80	0.82	0.92
ITCAP		-0.02	-0.03
Interaction:			
MC × ITCAP			0.44
R2 (square)	0.49	0.48	0.53
R2 change(intr)			0.02
F	36.48	29.06	26.60
N	148	148	148
	0.000	0.000	0.000

Source: Researcher

It is also clear from the previous table, that the reduced model is statistically significant, where the value of **F** for the model as a whole

(29.06) at the level of significance 0.00. As the ITCAP significantly affect entrepreneurship (H2), as the adding of ITCAP as an independent variable in the model did not lead to a change in the explanatory power of the model, where the adjusted determinant coefficient was (48%), a decrease of (1%) compared to the base model.

Recalling (H3), it was stated that ITCAP moderates the relationship between MC and Entrepreneurship. As expected, the interaction terms representing MC*ITCAP ($b = 0.44$, $t = 2.75$, $p < 0.005$) was significant. Thus, H3 was fully supported. Following the guidelines of (A. Hayes, 2016).

4- DISCUSSION

This study examines how MC and ITCAP affect entrepreneurship in the banking sector in Algeria. MC is a set of tools available to marketing managers to find the form and nature of the service provided to customers, which helps to develop long-term strategies and short-term programs (E. Jerome M, 2019). ITCAP refers to a wide range of capabilities, components, or various components used to process, store and distribute data and information (Chae et al., 2014).

4.1- MC and entrepreneurship:

The results of this research give two theoretical contributions. First, they support the recent arguments of entrepreneurs regarding the importance of MC elements to achieve the dimensions of entrepreneurial behaviour (Sulistyo & Siyamtinah, 2016). Second, we analyzed the overlap between marketing and entrepreneurship and not just the presence of MC. Entrepreneurial organizations use marketing as a path to achieve competitive advantage, based on achieving excellence in their marketing programs. Highlighting that increased marketing capabilities lead to more effective identification of opportunities in banks.

4.2- ITCAP and Corporate entrepreneurship:

In this study, we found that ITCAP has a very important direct impact on achieving entrepreneurial advantages. Obviously, the banks under study may use ITCAP as an effective means of seeking

competitive advantages. The moderate significant impact of ITCAP on the entrepreneurship makes it clear that ITCAP can maintain a creative approach, attract customers and improve the organization's reputation as a qualified technology provider. As such, ITCAP contributes to the relational capital (Chen & Siau, 2012) of companies, which can be considered as one of the most important factors in laying the foundations and pillars of leadership that give the organization the status of excellence.

4.3- Moderating effect of ITCAP on the MC – Entrepreneurship relationship

Pursuing an Entrepreneurial Behavior is a resource-consuming process Karimi & Walter (2016) have argued that an organization's entrepreneurial capacity will be limited by its available resources and capabilities. In this study, the moderate role of ITCAP is shown. Comparing the reduced model to the complete model and the associated interaction term clearly reveals that ITCAP modifies the relationship between MC and entrepreneurship. We found that the two variables had a significant interactive impact on the dimensions of entrepreneurship. Thus, ITCAP strengthens the relationship between MC and entrepreneurship. Therefore, Algerian banks can adopt a pioneering approach that relies on marketing capabilities (elements of the marketing mix) and because of information technology capabilities to meet the cases of strategic change that occur in their environment.

These results have important implications for the management of banks. Companies should note that the market orientation itself is not enough to compete in today's markets. MC is an entry ticket that offers higher efficiencies on performance. However, marketing mix activities do not create value and should not be considered the primary force to reach and maintain a leading position. This also means that the researched banks should enhance their capacity in the IT framework to enhance the positive aspects and address the negative aspects of the link between the IT capabilities and the indicators of entrepreneurship. Our findings indicate that the factors influencing entrepreneurial dimensions are not only marketing mix activities but also IT capabilities.

Therefore, the results of this study suggest that policymakers in the banking sector in Algeria should seriously consider the development

of marketing practices for their direct role in the entrepreneurship of organizations and their ownership of the causes of environmental risks and seize marketing opportunities and survival in this competitive era. Specifically, the moderate role of ITCAP has suggested that an effective alignment of the Bank's IT capabilities with its entrepreneurial marketing practices can enhance the Bank's entrepreneurship position, and can also enhance marketing managers' perception of the seriousness of their banks in promoting a corporate entrepreneurial culture. Consequently, the above findings and discussions summarize that marketing mix practices have been an important potential indicator of entrepreneurship in the banking sector in Algeria. Therefore, it is necessary to pay attention to the importance of these factors to promote entrepreneurship in the service sector.

CONCLUSION

First, it is essential to mention that the data on entrepreneurship presented in this study were of a personal nature. Although researchers have shown that subjective data are valid and reliable for entrepreneurship assessment (Dechow, 2012) on the contrary (Madoui, 2008), the researchers also argued that subjective measures are subject to many types of judicial biases (Schulte, Lehmann-Willenbrock, & Kauffeld, 2015). Although objective data were not readily obtained (Judd, Kenny, & McClelland, 2001). However, the objective measure will further enhance the results. Therefore, future research using objective measures is needed to further validate the results of this study. Second, it is very difficult to present the generalization of the results of this study because the study sample was mainly driven by some of the major banks in Algeria and in particular, covering the main cities of the country. Therefore, it would be appropriate to include other banks in Algeria in the study sample to improve the generalization of results. Banks can also be studied, compared with other financial institutions in the country for their comprehensive understanding of the entire financial sector and its prospects.

Third, in this study, the research model showed 53% of the difference. This suggests that other factors may specifically explain and

explore the disparity in entrepreneurship. Future researchers may therefore consider other factors that can improve entrepreneurship (Pierre & Madoui, 2011); (CHERIF, 2014). In particular, further investigation of this phenomenon is encouraged in service-based industries such as health care, education, insurance and hotel industries. Finally, the study presented test potentially moderate impact of IT capabilities on the relationship between marketing mix and entrepreneurship. This states that IT capabilities is a critical element in promoting entrepreneurship by helping organizations to strengthen their marketing practices. In the future, researchers may make further efforts to determine how IT capabilities can help organizations enhance their performance and enhance their entrepreneurial capacity.

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