

BUSINESS ORIENTATION, CONSUMER BEHAVIOUR, AND CULTURE IMPACT ON BPR ABADISUNGGAL PERFORMANCE

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Abstract

Objectives: This study investigates the role of business orientation and consumer behaviour on business performance, moderated by organizational culture, at BPR Laksana Abadisunggal. The research focuses on understanding how these factors contribute to improved business outcomes. **Methodology:** The study population includes all customers of BPR Laksana Abadisunggal, with a sample of 100 respondents selected using probability sampling to ensure representation. Path analysis was conducted using Smart PLS 3.0 to analyze the relationships among the variables. **Findings:** The findings reveal that both business orientation and consumer behaviour have a positive and significant impact on business performance. Additionally, organizational culture serves as an intervening variable, strengthening the relationship between these factors and business performance. **Conclusion:** These results emphasize the importance of aligning business strategies and customer-focused initiatives with an adaptive organizational culture to enhance performance.

Keywords: Business Orientation; Consumer Behaviour; Organizational Culture; Business performance

Introduction

Businesses seeking sustainable growth and competitiveness must adopt strategies that are not only clear but also responsive to changes in the external environment. Strategic management provides organizations with a roadmap for achieving long-term objectives while enabling them to adapt to market dynamics. As Wheelen and Hunger argue, well-defined strategies help firms anticipate environmental shifts and position themselves effectively in competitive industries (Wheelen et al., 2017).

Vision and mission statements are not merely symbolic but serve as guiding principles that align resources, decision-making, and organizational efforts. Pearce and Robinson (1987) emphasize that vision and mission statements reflect a company's current position and aspirations, guiding employees while shaping stakeholder perceptions. In the financial services sector, these foundational elements are crucial for ensuring that operational practices are consistent with organizational goals.

In Indonesia, Rural Banks (*Bank Perkreditan Rakyat* or BPRs) play a pivotal role in promoting financial inclusion, particularly for micro, small, and medium enterprises (MSMEs) and rural communities. BPRs provide essential financial services, including credit facilities, to underserved populations. Research such as *Exploring the Low Rate of BPR Customer Growth in Jakarta* highlights that customer growth in BPRs is constrained by factors like high interest rates and perceived value, which shape customer behaviour (Sadat, 2017).

BPR Laksana Abadisunggal, located in Sunggal, Deli Serdang, exemplifies the challenges faced by such institutions. Despite having a clear vision and mission, the bank struggles to align its business orientation with the expectations of its customers. Specifically, MSMEs demand affordable financing, but the bank's relatively high interest rates discourage potential borrowers. This misalignment reduces consumer interest in its financial products and adversely affects its overall business performance.

MSMEs are highly sensitive to credit terms, as they often face liquidity constraints. According to Tambunan (2007), MSMEs require affordable and flexible financing schemes to sustain operations and remain competitive. When BPRs fail to accommodate these needs, they risk losing their primary customer base, which subsequently undermines both profitability and strategic relevance in the local economy.

Business orientation is a critical factor in shaping the strategic direction and success of a company. According to Kaynak and Kara (2024), business orientation represents the philosophy embraced by entrepreneurs to guide their businesses toward achieving clear and focused objectives. This philosophy encompasses strategic decision-making and operational practices that align the company's goals with market demands. Similarly, Calic and Shevchenko (2020) highlight business orientation as a vision that drives organizations or companies. They emphasize that this vision enables business owners or leaders to develop and implement strategies aimed at transforming the organization into a competitive and high-performing institution.

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Several previous studies have supported the importance of business orientation in influencing organizational outcomes. Narver and Slater (1990) introduced the concept of market orientation, closely related to business orientation, where businesses proactively respond to customer needs and competitor actions to achieve superior performance. This approach demonstrates that business orientation is not only about internal strategies but also about external adaptability. Similarly, Kohli and Jaworski (1990) argue that market orientation involves the generation, dissemination, and responsiveness to market intelligence, which leads to higher customer satisfaction and performance outcomes. Lumpkin and Dess (1996) found that entrepreneurial orientation, as a subset of business orientation, plays a significant role in fostering innovation, risk-taking, and proactiveness, all of which are crucial for achieving sustainable growth.

However, despite its acknowledged importance, the implementation of business orientation often faces challenges, particularly in aligning the company's strategic focus with customer satisfaction. While a strong business orientation sets the groundwork for achieving competitive advantage, studies such as those by Homburg and Pflesser reveal that organizational culture can either facilitate or hinder the effective application of business orientation (Homburg & Pflesser, 2000). This indicates that organizational culture acts as a moderating factor, shaping how business orientation translates into performance outcomes.

Equally important is the role of consumer behaviour, which concerns how individuals and businesses choose, purchase, and use products or services. Kotler and Keller (2016) explain that consumer decision-making in financial services is shaped by factors such as interest rates, trust, service accessibility, and perceived value. In the case of BPR Laksana Abadisunggal, customers' perception of high interest rates directly diminishes their willingness to borrow, thereby reducing business performance.

In the case of BPR Laksana Abadisunggal, the challenges in achieving satisfactory business performance stem from misalignments between business orientation, consumer behaviour, and organizational culture. Despite the strategic focus on serving micro, small, and medium enterprises (MSMEs), the inability to address key customer needs such as affordable financing has resulted in declining customer interest and suboptimal performance. Furthermore, the organizational culture appears to lack the adaptability required to support strategic changes and respond to market demands effectively.

This research seeks to address these gaps by investigating the role of business orientation and customer behaviour in driving business performance, with organizational culture as a moderating variable. While prior studies have explored these variables independently, there is limited understanding of their interrelationships in the context of financial institutions like Rural Banks (BPRs).

Literature Review

Consumer behavior plays a crucial role in determining the success of a business, as it directly influences purchasing decisions and long-term customer relationships. According to Hamzah (2016), consumer behavior encompasses psychological aspects that business owners must understand to design and produce products aligned with consumer needs and preferences (Muhamed et al., 2019). This understanding enables businesses to prepare effective strategies to compete in the market by creating superior products that meet or exceed consumer expectations. Similarly, Chen et al. (2020) emphasize that consumer behavior is reflected in their attitudes toward the products offered. These attitudes influence decision-making processes, including the willingness to purchase and continuously use the products provided by a business (Pohan, 2022).

Research on consumer behavior has highlighted its significant impact on business performance, particularly through customer satisfaction and loyalty. Kotler and Keller (2016) underscore that businesses must not only understand consumer needs but also respond dynamically to shifts in consumer behavior to maintain relevance in the market. Furthermore, Oliver argues that consumer satisfaction, a direct outcome of positive consumer behavior, serves as a key determinant of repeat purchases and brand loyalty (Arjuna, 2025). This implies that businesses that fail to understand and adapt to consumer behavior are likely to experience challenges in sustaining market competitiveness and achieving desired performance outcomes.

In financial services, particularly Rural Banks (BPRs), understanding consumer behavior becomes even more critical due to the specific needs of their target market, often comprising micro, small, and medium enterprises (MSMEs). These customers typically value accessible, affordable, and straightforward financial products. Studies, such as those by Zeithaml et al., have shown that customer satisfaction in service industries heavily depends on the alignment between service delivery and customer expectations (Zeithaml et al., 1996). In the case of BPR Laksana Abadisunggal, misaligned strategies such as high-interest rates despite targeting MSMEs indicate a lack of consideration for consumer behavior, leading to dissatisfaction and declining customer interest in their products.

The third theoretical lens is organizational culture, which significantly influences how strategies are implemented. Schein (2010) describes organizational culture as a set of shared values and assumptions that guide behavior within organizations. According to Schein, the moderation of organizational culture refers to the

ability of cultural elements within an organization to evolve and create changes in its operational framework (Schein, 2010).

Organizational culture also acts as an intervening or moderating factor that shapes the extent to which business orientation and consumer behaviour affect performance. Homburg and Pflesser (2000) propose a multi-layer cultural model linking market orientation and organizational outcomes, emphasizing that cultural practices and norms significantly mediate these relationships.

They reveal that a strong organizational culture aligned with consumer-focused strategies enhances the ability of businesses to anticipate and respond to consumer behavior. However, when organizational culture fails to support a customer-centric approach, businesses struggle to translate insights into actionable strategies, resulting in suboptimal performance.

By investigating these relationships, this research aims to provide a deeper understanding of the mechanisms that drive organizational success and offer practical recommendations for aligning strategies with customer expectations and organizational objectives.

Organizational culture plays a significant role in shaping the behavior and performance of organizations, particularly in adapting to dynamic environments. This adaptation is crucial for fostering improvements in performance by aligning organizational values and practices with the demands of the external environment (Indyarto et al., 2024; Turnip, 2024). Hynes (2009) further emphasizes that moderating organizational culture involves creating a new cultural paradigm that not only integrates existing cultural elements but also incorporates innovations tailored to current and future conditions. This process enables organizations to remain resilient, foster innovation, and sustain competitive advantage.

Previous studies have underscored the importance of organizational culture as a moderating variable that enhances the effectiveness of business strategies. Cameron and Quinn (2006) developed the Competing Values Framework, which demonstrates that a well-aligned organizational culture can significantly impact the success of strategic initiatives. Similarly, Denison and Mishra found that organizational culture directly influences performance by fostering adaptability, mission clarity, and employee engagement (Denison & Mishra, 1995). They further show that cultural traits such as involvement, consistency, adaptability, and mission orientation directly correlate with organizational effectiveness. These findings suggest that a flexible and dynamic organizational culture is essential for improving business outcomes.

In the context of business orientation and consumer behaviour, the role of organizational culture as a moderating factor becomes even more evident. Research by Homburg and Pflesser (2000) highlights that an adaptive organizational culture enhances the implementation of market-oriented strategies, which are closely linked to business orientation. By aligning cultural values with customer-centric goals, organizations can effectively translate strategic intentions into actionable results, thereby improving customer satisfaction and business performance.

However, challenges arise when organizational culture is rigid and unable to adapt to external changes. For instance, Schein (2010) argues that entrenched cultural norms can act as barriers to innovation, limiting an organization's ability to respond to shifting market conditions or customer preferences. This rigidity is particularly problematic for businesses like Rural Banks (BPRs), which operate in highly competitive and evolving markets. In the case of BPR Laksana Abadisunggal, the inability to align its organizational culture with contemporary business orientation and customer satisfaction strategies has likely contributed to its underwhelming performance.

Business performance is a critical indicator of the success and sustainability of an organization. According to Che-Ha et al. (2014), business performance refers to the measurement of a business's productivity, encompassing factors such as its market presence, profitability, and cost efficiency. A key aspect of business performance lies in the organization's ability to minimize high costs while optimizing capital utilization, enabling it to enhance production capacity in the future. Similarly, Chaudhary et al. (2001) emphasize that business performance is determined by a business's ability to develop and generate maximum profits. This profitability is crucial for sustaining operational costs and supporting future production processes, ensuring long-term growth and competitiveness.

Previous studies have identified various dimensions and determinants of business performance. Kaplan and Norton (1996), through the Balanced Scorecard framework, highlighted that business performance is not only about financial outcomes but also includes non-financial factors such as customer satisfaction, internal processes, and organizational learning. Furthermore, Venkatraman and Ramanujam (1986) classified business performance into financial performance, operational performance, and organizational effectiveness, indicating that a comprehensive evaluation requires considering multiple perspectives. These findings underscore the complexity of measuring and improving business performance.

The relationship between business orientation, consumer behaviour, and business performance has also been extensively studied. According to Narver and Slater (1990), market-oriented businesses that align their strategies with customer needs tend to achieve superior performance outcomes. Similarly, studies by Anderson

and Mittal (2000) show that customer satisfaction significantly contributes to business profitability by enhancing customer retention and loyalty. However, these benefits are contingent upon the organization's ability to effectively implement its strategic goals and adapt to external changes.

Organizational culture plays a moderating role in this dynamic. Research by Denison (1995) and Cameron and Quinn (2006) highlights that a strong and adaptive culture enhances the alignment between business orientation and performance by fostering innovation, employee engagement, and customer-centric practices. Conversely, a misaligned culture can hinder the translation of strategic initiatives into measurable performance improvements. This dual role of organizational culture indicates its importance as a contextual factor influencing business success. Meta-analytic evidence also confirms the role of culture, Hartnell, Ou, and Kinicki (2011) demonstrate that cultural frameworks significantly influence organizational effectiveness across industries. Thus, in the context of BPRs, an adaptive organizational culture that prioritizes responsiveness and community engagement could strengthen the positive effects of market orientation and consumer satisfaction on performance.

The conceptual framework of the study is based on prior theories and empirical findings. Business orientation and consumer behaviour are hypothesized to exert a direct influence on business performance. Furthermore, organizational culture is conceptualized as a mediating variable that enhances or constrains the extent to which these factors translate into improved outcomes. Accordingly, the research model tests both direct effects and mediated pathways. The hypotheses are formulated as follows:

- H₁:** Business Orientation partially affects the Business Performance at BPR Laksana Abadisunggal
- H₂:** Consumer Behavior partially affects Business Performance at BPR Laksana Abadisunggal.
- H₃:** Business Orientation partially influences the Organizational Culture as intervening variable at BPR Laksana Abadisunggal
- H₄:** Consumer Behavior partially affects the Organizational Culture as a moderating in BPR Laksana Abadisunggal.
- H₅:** Organizational Culture as moderating variable at BPR Laksana Abadisunggal has an effect on the Business Performance at BPR Laksana Abadisunggal

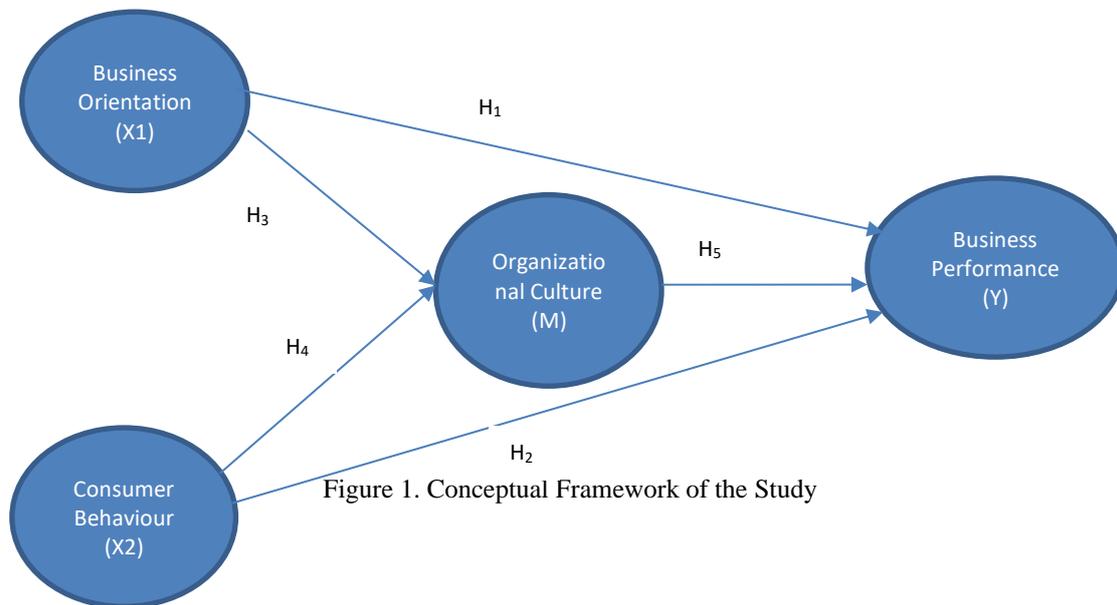


Figure 1. Conceptual Framework of the Study

Research Method

Metode This study adopts a quantitative research design to examine the causal relationships among business orientation, consumer behaviour, organizational culture, and business performance. The analysis was conducted using Partial Least Squares–Structural Equation Modelling (PLS-SEM) via SmartPLS 3.0. PLS-SEM is widely recognized as a powerful statistical technique for estimating complex models involving multiple latent variables and mediation effects (Hair, Hult, Ringle, & Sarstedt, 2017; DOI: 10.1007/978-3-319-05542-8). Compared to covariance-based SEM, PLS-SEM is more appropriate for prediction-oriented research, relatively small sample sizes, and data that may not be normally distributed. This approach makes it particularly suitable for the present study, which seeks to uncover both the direct and indirect effects of independent variables on organizational performance.

The population of this study comprises 250 customers of BPR Laksana Abadisunggal, operating in Medan, Deli Serdang, and Binjai. The majority of these customers represent micro, small, and medium enterprises (MSMEs) that rely on the financial services provided by the bank. Customers were chosen as the unit of analysis because they interact directly with the bank’s services and are therefore best positioned to evaluate the bank’s business orientation, consumer behaviour, and performance outcomes.

A probability sampling technique, specifically systematic random sampling, was applied to ensure representativeness of the sample. According to Mohsin (2021), systematic random sampling is a robust method for selecting a sample that reflects the characteristics of the entire population while minimizing researcher bias. From the total population, 100 respondents were selected. This sample size satisfies the minimum requirements for PLS-SEM, which generally recommends a ratio of 5–10 observations per indicator (Hair et al., 2014). The choice of 100 respondents balances statistical adequacy with practical feasibility in data collection.

Measurement of constructs was adapted from established scales in previous studies to ensure reliability and validity. Business orientation items were adapted from Narver and Slater (1990), consumer behaviour from Schiffman and Kanuk (2007), organizational culture from Denison (1995), and business performance indicators from Kaplan and Norton’s (1996) Balanced Scorecard framework. Responses were collected using a five-point Likert scale ranging from 1 (“strongly disagree”) to 5 (“strongly agree”).

To ensure data quality, the study performed reliability and validity assessments including Cronbach’s alpha, composite reliability (CR), average variance extracted (AVE), and discriminant validity using the Fornell–Larcker criterion and the Heterotrait–Monotrait (HTMT) ratio (Henseler et al., 2015). The structural model was then assessed using R², f² effect size, predictive relevance (Q²), and bootstrapping procedures for hypothesis testing.

This combination of a predictive-oriented analytical method, systematic sampling, and validated measurement instruments ensures that the findings are both statistically robust and contextually relevant for understanding the performance dynamics of rural banks such as BPR Laksana Abadisunggal.

Results and Discussions

The test results of R-Square (R²) of the influence of the independent variable on the dependent variable is as follows:

The Influence of Business Orientation and Consumer Behavior on Business Performance

Table 1.
R Test between Independent Variables and Dependent Variables

| Items | R Square | R Square Adjusted |
|--|----------|-------------------|
| Business Performance at BPR Laksana Abadisunggal | 0.755 | 0.723 |

Source: PLS Data Processing Results 2020

From the results of the R-Square, a value of 0.755 is obtained, where this value means that the business orientation variable and consumer behavior have a strong influence on the business performance variables of BPR Laksana Abadisunggal by 75.5 %, where the remaining 24.5 % is influenced by other factors in beyond those discussed in this study.

The Influence of Business Orientation and Consumer Behavior on Organizational Culture Moderation

Table 2.
R-Test between Independent Variables and Intervening Variables

| Items | R-Square | R-Square Adjusted |
|--|----------|-------------------|
| Business Performance at BPR Laksana Abadisunggal | 0.760 | 0.728 |

Source: PLS Data Processing Results 2020

From the results of R-Square obtained a value of 0.760, where this value means that the variables of Business orientation, and consumer behavior have a strong influence on the moderating variable of organizational culture at BPR Laksana Abadisunggal by 76%, where the remaining 24% is influenced by other factors outside those discussed in this research.

F-test

The Influence of Business Orientation and Consumer Behavior on Business Performance

Table 3.
R-test between Independent Variables and Dependent Variables

| | db | JK | KT | F | Sig. F |
|------------|----|-------|-------|---------|--------|
| Regression | 2 | 7,244 | 6,766 | 120,231 | 0.002 |



| | | | |
|----------|-----|-------|-------|
| Residual | 97 | 0.360 | 0.052 |
| Total | 100 | 7,580 | |

Source: PLS Data Processing Results 2020

Based on the table 3, it can be concluded that the value of sig. F of 0.002 is smaller than the significant level of 0.005, which means that simultaneously the variables of Business Orientation and Consumer Behavior have a strong influence on the business performance variables of BPR Laksana Abadisunggal.

The Influence of Business Orientation and Consumer Behavior on Organizational Culture Moderation

Table 4.

R-test between Independent Variables and Intervening Variables

| | db | JK | KT | F | Sig. F |
|------------|-----|-------|-------|---------|--------|
| Regression | 2 | 6,454 | 6,245 | 115,345 | 0.002 |
| Residual | 97 | 0.237 | 0.065 | | |
| Total | 100 | 7,235 | | | |

Source: PLS Data Processing Results 2020

Based on the table 4, it can be concluded that the value of sig. F of 0.002 is smaller than the significant level of 0.005 which means simultaneously the variables of Business Orientation and Consumer Behavior have a strong influence on the moderating variable of organizational culture in BPR Laksana Abadisunggal.

t-test

The Influence of Business Orientation and Consumer Behavior on Business Performance

Table 5.

t-test between Independent Variables and Dependent Variables

| Predictors | Coefficient | S. Dev | t | p-Value |
|--|-------------|--------|-------|---------|
| Business Orientation (X ₁) | 0.145 | 0.139 | 4,455 | 0.7 55 |
| Consumer Behavior (X ₂) | 0.082 | 0.214 | 4,225 | 0.667 |
| Business Performance (Y) | 0.245 | 0.138 | 0.226 | 0.750 |

Source: PLS Data Processing Results 2020

Based on the table 5, it can be seen that the t-value for the business orientation variable is 4.455, which is greater than the significant level of 0.005, which means that the business orientation variable partially affects the business performance variable at BPR Laksana Abadisunggal . For the t-value of the consumer behaviour variable of 4.225, it is greater than the significant level of 0.005, which means that the consumer behavior variable partially affects business performance at BPR Laksana Abadisunggal.

The Influence of Business Orientation and Consumer Behavior on Organizational Culture Moderation

Table 6.

R-test between Independent Variables and Intervening Variables

| Predictors | Coefficient | S. Dev | t | p-Value |
|--|-------------|--------|-------|---------|
| Business Orientation (X ₁) | 0.156 | 0.145 | 4,560 | 0.758 |
| Consumer Behavior (X ₂) | 0.090 | 0.221 | 3,253 | 0.668 |
| Organizational Culture Moderation (Z) | 0.254 | 0.142 | 0.229 | 0.752 |

Source: PLS Data Processing Results 2020

Based on the table 6, it can be seen that the t-value for the business orientation variable is 4.560 which is greater than the significant level of 0.005, which means that the business orientation variable partially influences the moderating variable of organizational culture at BPR Laksana Abadisunggal. For the t-value of the consumer behavior variable of 3.253, it is greater than the significant level of 0.005, which means that partially the consumer behavior variable affects the moderating of organizational culture in BPR Laksana Abadisunggal.

Moderation Influence Organizational Culture through Business Performance

Tabel 7.

R-test through between intervening variable Dependent Variables

| Predictors | Coefficient | S. Dev | t | p-Value |
|---------------------------------------|-------------|--------|-------|---------|
| Organizational Culture Moderation (Z) | 0.167 | 0.154 | 3,442 | 0.669 |
| Business Performance (Y) | 0.062 | 0.235 | 4,001 | 0.658 |

Source: PLS Data Processing Results 2020



Based on the table 7, it can be concluded that the T value for the variable is 3.442 which is greater than the significant level of 0.005, which means that partially the moderating variable of organizational culture at BPR Laksana Abadisunggal has an effect on the business performance variable at BPR Laksana Abadisunggal.

Regression Equation

Based on the results of the t test, it can be seen that the regression equation for the PLS model is as follows:

$$Y = 0.245 + 0.145X_1 + 0.082X_2$$

$$Z = 0.254 + 0.156 X_1 + 0.090 X_2$$

$$Y = 0.062 + 0.167 Z$$

Discussion

H₁: Direct Effect of Business Orientation on Business Performance

The coefficient value for the influence of business orientation on business performance is 0.145, indicating a positive and significant effect. This result implies that business orientation plays a crucial role in enhancing business performance at BPR Laksana Abadisunggal. A well-implemented business orientation helps the organization align its strategies with market demands, contributing to improved operational outcomes.

H₂: Direct Effect of Consumer Behavior on Business Performance

The coefficient value for the influence of consumer behavior on business performance is 0.082, which also demonstrates a positive and significant relationship. This finding underscores the importance of understanding and addressing customer behavior to improve business performance. By aligning its services with customer expectations, BPR Laksana Abadisunggal can foster customer satisfaction and loyalty, thereby driving business success.

H₃: Effect of Business Orientation on Organizational Culture

The influence of business orientation on the moderation of organizational culture is represented by a coefficient value of 0.156, indicating a positive and significant effect. This result suggests that a strong business orientation can positively influence the adaptability and alignment of organizational culture at BPR Laksana Abadisunggal, supporting the organization's strategic goals and fostering a conducive environment for performance improvements.

H₄: Effect of Consumer Behavior on Organizational Culture

The coefficient value for the influence of consumer behavior on the moderation of organizational culture is 0.090, showing a positive and significant effect. This demonstrates that understanding consumer behavior not only impacts business strategies but also contributes to shaping an organizational culture that supports customer-centric practices.

H₅: Moderating Effect of Organizational Culture on Business Performance

The moderating effect of organizational culture on business performance is reflected by a coefficient value of 0.167, indicating a positive and significant impact. This finding highlights the critical role of organizational culture as a moderating factor that enhances the relationship between business orientation, consumer behavior, and business performance. A strong and adaptive culture allows BPR Laksana Abadisunggal to align its internal processes with external demands, resulting in improved overall performance.

Conclusion

This study concludes that business orientation, consumer behavior, and organizational culture significantly influence business performance at BPR Laksana Abadisunggal. Business orientation and consumer behavior have direct and positive effects on business performance, demonstrating the importance of aligning strategic goals with market demands and customer expectations. Moreover, organizational culture serves as a critical moderating factor, enhancing the relationship between these variables and business performance. These findings underscore the necessity of integrating strong business orientation, a deep understanding of consumer behavior, and an adaptive organizational culture to achieve sustained business growth. From a practical standpoint, BPR Laksana Abadisunggal's management should prioritize aligning its strategic focus with customer-centric approaches, particularly catering to the unique needs of MSME clients. Building an adaptive organizational culture can further amplify the effectiveness of these strategies by fostering innovation and resilience. Policymakers can leverage these insights to design frameworks that encourage financial institutions to balance strategic innovation with customer satisfaction, ultimately strengthening the rural financial ecosystem.

Theoretically, this study contributes to the literature by emphasizing the moderating role of organizational culture in the relationship between business orientation, consumer behavior, and business

performance. It also highlights the interconnectedness of these variables, particularly in the context of financial institutions targeting niche markets such as MSMEs. Future research could delve deeper into specific cultural dimensions, such as leadership and employee engagement, to expand the understanding of how organizational culture can drive business success. By addressing these implications, organizations can achieve better alignment between strategic initiatives, customer needs, and cultural adaptability, fostering improved business performance and sustainability.

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