

The Impact of Business Entrepreneurship on Marketing Performance at Jordanian Commercial Banks

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Abstract

The aim of this research was to explore how various facets of entrepreneurship (including innovation, proactivity, and risk management) influence different dimensions of marketing performance (such as customer satisfaction, loyalty, and acquisition) within commercial banks in Jordan. The study society consists of (644) managers in Jordanian commercial banks, and the sample using random sample, in (13) banks. The study devised a questionnaire data collection as a tool, and the Quantitative approach (analytical descriptive) was used, and Numerous statistical methodologies employed were.

The research results indicate that there's a strong correlation between effective marketing performance and its perceived significance. Both marketing performance and entrepreneurial tendencies scored high in terms of their perceived importance. Furthermore, there's a significant positive link between entrepreneurial facets and marketing outcomes in Jordan's commercial banks. To capitalize on this, the study advises bank managers to harness the evident synergy between entrepreneurial actions and marketing achievements. By doing so, banks can bolster their reputation and position in the marketplace. There's an emphasis on the need for banking leaders to prioritize creativity and innovation since these are integral to the bank's marketing efficacy and service enhancement. The study also underscores the importance of proactivity in offering banking services, given its crucial role in strengthening the bank's competitive edge.

Keywords: Entrepreneurship, Marketing Performance, Commercial Banks, Jordan.

Introduction

The steadily increasing changes at the economic levels prompted attention to entrepreneurship, which began to occupy an important place at the global level, and in all fields, whether in developed or developing countries, it was necessary to start promoting entrepreneurship in organizations and developing it according to certain tools and

foundations, enhancing the capabilities of entrepreneurs who are present in organizations, and providing a supportive environment that enables them to translate their capabilities, especially in light of competition, and major developments in industrial and commercial fields that require attention to entrepreneurship and marketing to keep up with what is happening, so that organizations can adapt to the current competitive situation.

Marketing performance is a basic concept that is deeply linked to the existence of business organizations, their effectiveness in achieving their goals, their continuity, their resistance to the ever-increasing competition, their adaptation and growth in the market, and the evaluation of their business through which they seek to increase the degree of satisfaction of their customers. The marketing performance of entrepreneurs is one of the most important foundations that enable them to improve the performance of their organizations, achieve their goals, marketing results and adapt to environmental changes, and help them evaluate their real performance compared to the plans that have been developed.

Jordanian commercial banks are at the forefront of the important sectors in Jordanian society as they are one of the most promising sectors in the economy. With the increasing difficulty of the competitive situation among Jordanian commercial banks, there is an increasing trend towards using strategies that enable them to continue to challenge their competitors, and this comes through investing in available opportunities to achieve entrepreneurship and improve the level of marketing performance.

The importance of entrepreneurship is highlighted in its ability to create a purposeful management behavior that invests innovative and unique opportunities, and through marketing performance, entrepreneurial business organizations can achieve their marketing plans, increase their market share, continuous growth, maintain their existing customers, and gain new customer satisfaction.

The efficiency and effectiveness of Jordanian commercial banks stems from their abilities to enhance the marketing performance of employees, as this ability depends on the extent to which these sectors adopt the dimensions of marketing performance, which enables them to play leading marketing roles and bring them closer to achieving leadership in their businesses.

Study Problem and Questions

Current marketing situations show that the focus on marketing performance has become the cornerstone in organizations to achieve customer loyalty and attraction, while a shift has been made towards focusing on the customer himself rather than purely on the service. This trend comes in light of the intense competition in the Jordanian market, especially among commercial banks, which is about 13 banks according to official reports for the years (2019-2020).

With the rapid growth of the number of commercial banks in Jordan, managers are faced with the challenge of improving marketing performance, retaining existing customers, and attracting new ones to ensure survival in the competitive arena. This indicates the need to adopt entrepreneurial strategies in the provision of new and innovative services that meet the expectations of society.

In this context, the study focuses on assessing the impact of the entrepreneurial strategies adopted by Jordanian commercial banks on improving their marketing performance, emphasizing the importance of customers as an essential element in any marketing strategy. The study problem can be formulated with the following questions:

1. What is the relative importance of entrepreneurship in Jordanian commercial banks?
2. What is the relative importance of marketing performance in Jordanian commercial banks?

Study Importance

The importance of the study stems from the following:

- **Scientific importance:** The importance of this study derives from the importance of the concepts it included, as the concept of Entrepreneurship with its dimensions (including innovation, proactivity, and risk management) is one of the management concepts that appeared to complement the concept of traditional forecasting, which made it the focus of wide attention to obtain appreciation and interest of researchers and scholars because of its prominent impact in the business world, whose organizations strive to achieve their goals and prove their existence by creating a sustainable competitive advantage.

As for the term marketing performance (such as customer satisfaction, loyalty, and acquisition), it is one of the terms that wore a new dress in the whole world, which includes the business world, as the concept is as old as civilizations.

For all of the aforementioned, the two researchers seek, through excavations in these concepts, to find out everything new that may be of interest to researchers in this field and present it within this study in order to be a tributary that supports researchers and those interested in this field in the future.

- Applied importance: From an applied point of view, the importance of this study stems from the extent to which Jordanian Commercial Banks administrations benefit from the results that will be reached later, with regard to the concept of Entrepreneurship, Marketing Performance, the nature of the relationship between these variables, and the conclusions and recommendations that the study will present to the commercial bank managements in this regard. Especially since this sector adopts the outputs of scientific studies and believes that scientific research is the most important means to achieve survival and growth.

Study Objectives

In this study, the researchers seek to achieve the following goals

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1. Identifying the level of relative importance of Entrepreneurship and marketing performance at Jordanian Commercial Banks.
2. Identifying the impact of entrepreneurship and marketing performance at Jordanian Commercial Banks.

Literature Review

Entrepreneurship

Concept and Significance

There are many concepts of entrepreneurship, such as development, starting new projects, managing them, and achieving proactivity in a particular field or activity (al-Husseini, 2006). It was defined as the process aimed at finding and generating something new of value by devoting the necessary time, effort, assuming the accompanying financial, psychological, and social risks, and reaping financial and psychological profits as a result of this process (Hisrich et al., 2010)

Entrepreneurship is a dynamic, changing process of value creation that stimulates the surrounding environment so that value is created through entrepreneurial people who take the main risks in a practical way, an activity that involves discovering, evaluating and exploiting opportunities to offer new goods and services, ways to organize markets and processes, raw materials by organizing efforts that did not exist before (Hisrich and Ramadani, 2017; Mwatsika et al., 2018; Mazzarol and Reboud, 2020)

Entrepreneurship means "innovation and differentiation are about adopting different paths, using different strategies, and striving for innovation. You should not rely on the established traditions or inappropriate behaviors that some may follow, but rather should strive to find unique solutions and products that go beyond the ordinary" (Mehdi, 2015, 155).

Thus, entrepreneurship is the ability of companies to exploit opportunities and invest them in creative ways and innovative means, and to be willing to take any possible risk they face, and the ability to turn weaknesses into strengths, and turn threats and risks into opportunities. The importance of entrepreneurship stems from its important role in achieving development, which in turn opens up new horizons, its ability to absorb environmental variables, and the development of new perceptions among administrative leaders to adopt innovative trends (Hammadi and Salman, 2016).

Entrepreneurship represents the ability of organizations to provide new products or services, characterized by uniqueness through creative abilities, ingenuity in diagnosing environmental opportunities, working on their investment and willingness to deal with the risks that may accompany them in order to achieve success and excellence (Salman and Nasiri, 2016). Entrepreneurship means uniqueness and dependence on difference, diversification, compatibility, new ways, and it does not depend on models, but rather it is access to products and services, innovative and new ways that do not coincide with the usual or established ones (Mehdi, 2015). Economists tend to express entrepreneurship from multiple points of view, including functional or behavioral, and the indicator used to measure entrepreneurship varies according to different points of view, as it consists of a set of elements that integrate among themselves such as identifying opportunity, innovation, availability of resources, and adding new value (Audretsch et al., 2015; Nieman, et al., 2004).

It follows from the above that entrepreneurship represents the practices carried out by food industry companies in Jordan to seize opportunities and invest them in innovative ways, and the willingness to take any risk through the development of forward-looking scenarios that enable them to face risks and the ability to turn weaknesses into strengths, threats and risks into opportunities, and the constant readiness to deal with risks.

Both al-Najjar and Al-Ali (2019) pointed out that the importance of entrepreneurship is embodied in the fact that it is the necessary input to make the decision to make the best use of available resources, to generate products, or services in innovative ways and methods through an effort directed towards full coordination between the sales and production processes, which in turn requires creative skills based on individual initiatives.

Dimensions of entrepreneurship: The dimensions of entrepreneurship include innovation orientation, focus on opportunities, customer value creation, and optimal investment of resources. For the purpose of this study, the most frequent dimensions of entrepreneurship will be focused on: innovation, proactivity, and risk management.

Innovation

Innovation is the key to the economic growth of any company, region, or country, as the importance of old products fades with accelerated developments, to be replaced by new innovations to secure the future of these products and keep them competitive (Hisrich and Ramadani, 2018). Baghdadi (2022) defined innovation as "the essence of creativity, which is necessary for the development of creative business concepts, it is fundamental to identify patterns, trends that determine the opportunity, which is the application of the individual's ability to identify and develop new ideas, processes, or concepts in a unique and creative way". Innovation represents the readiness and willingness shown by organizations to adopt

new ideas and product development, which enables them to achieve excellence and reach outstanding results compared to competitors. This concept expresses the ability to improve and develop methods of work in such a way as to make them more effective and accessible. In essence, innovation is the means used by organizations to transform ideas into practical solutions that contribute to enhancing their performance and quality (Ismail, 2020; Bashiwa, 2019, 75). It follows from the above that innovation is achieved when companies have the ability to develop their businesses, design ideas, products, services, and processes in a unique way that helps them achieve their goals, develop their resources, and achieve added value by owning markets with their competition, satisfying the desires and needs of current and potential customers, and come up with everything new in an organized and practical way. Innovation does not stop at generating a good idea but goes beyond that to practical application.

Proactive

Being proactive is an important characteristic and dimension of entrepreneurship because it involves risk, as it represents following the opportunity rather than focusing on the movements of competitors (Hammadi and Salman, 2016). Proactivity is one of the most important characteristics of entrepreneurial organizations, in which top management seeks to be always the first in meeting the needs and desires of its clients, despite the risk to which it can be exposed (Alderman, 2011). Proactivity represents "the fact that organizations seize opportunities through new ways of working, to produce and provide services, products, and carry out competitive actions to confront competing organizations and fortify their competitive position for continuity and response to changes in the market" (Al-sakarnah, 2010, 87).

It is clear from this that proactivity represents the continuous pursuit of organizations towards new opportunities, monitoring the trends of organizations, knowing the future needs of existing customers, through the adoption of organizational cultures of operations from production to sales, until organizations develop and occupy the first place in the market by being at the forefront and sustainability in entrepreneurial strategies that are the responsibility of the entire organization.

Risk Management

The importance of risk management lies in the fact that it is an integral part of the strategic and operational decision-making process, and it is an important tool and a practical methodology that must be followed in the management of organizations (Man, 1988/2017). It is a management that minimizes risks by making the best decisions and distributing tasks among the people in the organization, allocating resources to reduce risks, aligning the project budget with potential risks and seizing opportunities, investing them, and also improving the planning of emergency risk situations, providing knowledge and confidence to individuals working in the organization to make appropriate decisions (Cooper et al., 2005). Risk management is carried out by measuring, identifying and evaluating the potential risk that an organization may face and then developing the necessary strategies to deal with these risks. (Al-khawalida and Ibn Abdu, 2022,).

It follows from the above that risk management is one of the most important actions that an entrepreneurial organization must take in order to ensure proactive identification of circumstances and hazards that may affect its activities, and this department allocates the

necessary budget and resources for emergency risk situations, so that it can make appropriate decisions, maintain the reputation of the organization and improve its competitiveness.

Marketing Performance

The concept of marketing performance

Marketing performance is expressed as the process of comparing a company's success relative to its competitors, with the aim of identifying and strengthening its strengths, identifying areas of weakness to minimize them, focusing on improving its competitive position in the market (Armstrong & Kotler, 2017, 35).

The concept of marketing performance refers to "the extent to which an organization is able to achieve its strategic goals of increasing sales volumes, increasing market share and improving customer satisfaction levels by relying on investing organizational resources effectively and efficiently" (Al-Futtaim and Al-Mujahid, 2020, 36).

Marketing performance is seen as "the ability of an organization to accomplish its work in a way that it is difficult for competitors to keep up with it and be able to achieve its goals effectively, relying on strategic marketing activities that can influence the market share of the organization and therefore its competitive position (Al-Hindawi, 2022).

It follows from the above that marketing performance is a tool that enables companies to measure what goals have been achieved compared to what has been set, by describing and analyzing the outputs of the activities of marketing operations carried out by companies.

The importance of marketing performance: The importance of marketing performance is manifested in its direct correlation with the organization's ability to achieve its goals of increasing market share, achieving a return on sales, reaching customer satisfaction, their loyalty and efficiently investing organizational resources in the organization (Puspaningrum, 2020). Marketing performance is described as the identity of the organization that distinguishes it from competitors, so that the process of meeting the needs of customers requires excellence and continuous development in line with the changes of the business environment (Mohammed and Al-Hamad, 2020).

Dimensions of marketing performance: Marketing performance measures the result of the organization's work over a certain period of time, and includes financial and non-financial indicators, and in the current study, Reliance will be placed on the non-financial dimensions represented by (customer satisfaction, customer loyalty, customer attraction).

Customer Satisfaction

Customer satisfaction represents "a feeling generated in the customer after consumption about the effectiveness and ability of the organization to provide products and services that satisfy his needs and meet his changing desires" (Afriyie et al., 2020).

Customer satisfaction reflects the extent to which the customer's experience matches his expectations so that he feels satisfied and grateful when the product or service exceeds his expectations, or disappointed when the product does not meet an expectation" (Hohenberg & Taylor, 2022). It also expresses "the state or feeling that an individual experiences as a result of comparing the performance of a product or service with what was expected to be obtained and that the individual feels happy" (Novitasari et al., 2022, 285

Customer Loyalty

Customer loyalty is defined as "the tendency of the customer to visit the organization's physical or electronic website frequently and take advantage of the services it provides and

spread positive words to other people about the quality of service provided by the same organization" (2016, 3, Amin). Customer loyalty is "a repeated buying behavior and a firm commitment of the customer to a product or service of a specific brand, resulting from the customer's personal decision and assessment of what he would like to buy, 2018, 33)" Arora & Narula). It can also be defined as "the degree to which the customer remains loyal to the service organization or brand in terms of his attitude towards it and his behavior with it, even in the event that there are alternatives from other suppliers" et al., 2022, 214) Jenneboer

3-Attracting Customers

Attracting customers represents "efforts related to attracting prospective customers who make a purchase for the first time, who stop buying, or dealing with competitors and they represent a wide field for growth and increasing wealth from customers" (Rajab, 2014, 291). It is defined as "companies and organizations exerting maximum effort and providing the best service in order to attract and attract new customers, as a good image conveyed to potential customers about the company and its services is enough to attract new customers, in addition to retaining existing customers" (al-Jubouri, 2018, 628).

Previous Studies

Al-Noiran study (2022) seeks to investigate and highlight the relationship between entrepreneurship in its various fields such as innovation, risk - taking, and initiative and how these elements can affect sustainable banking development that includes economic, social, and environmental aspects. The data was collected from 180 individuals working in Islamic banks in Saudi Arabia. Thanks to the quantitative methodology adopted, the study showed that Islamic banks in Saudi Arabia tend to focus on promoting the concept of entrepreneurship in their various fields and how this can contribute to achieving sustainable banking growth that extends to economic, social and environmental aspects. As for the study of A study by ElShal et al (2022) aimed to understand the impact of entrepreneurship in its multiple fields, such as the creation of new projects, innovation in products and services, innovation of processes and technologies, as well as creativity among employees, on the innovative performance of SMEs in Egypt. The information was collected via a questionnaire addressed to (384) employees, with validation and stability. The most prominent advice that came out of the study is the need to focus on the implementation of the concept of entrepreneurship within existing projects, and the importance of focusing on innovation within administrative procedures. The study emphasizes that entrepreneurship is not limited only to the founders of projects, but also includes all parties responsible for the application of innovative thought. On the other hand, the research conducted by Abdullah in 2022, under the title "impact analysis between entrepreneurial marketing and marketing performance with the role of marketing citizenship: a look at the mobile communications services sector in Saudi Arabia". The study dealt with the interpretation of the possible effects of entrepreneurial marketing - through its multiple areas such as innovation, value creation, customer orientation, and focus on market opportunities - on the marketing performance of companies, given the role of marketing citizenship as a continued element. The study targeted 139 employees in the marketing sector of mobile communication service providers in Riyadh, and relied on descriptive and analytical techniques. A comprehensive questionnaire was designed that included all the axes of the study, and included 51 paragraphs. The research results revealed the existence of tangible statistical relationships between entrepreneurial

marketing and both marketing citizenship and marketing performance. The study confirmed that companies in the mobile communications sector in Saudi Arabia are taking notable steps towards adopting entrepreneurial marketing methods, as they are characterized by adopting innovation dimensions and less focused on risk management. The research found that companies should pay more attention to risk management to enjoy the full benefits of entrepreneurial marketing, to ensure a competitive advantage and to raise the level of performance. As for the research by Ferreira and Coelho in 2020 can be summarized with the following title: "Dynamic capabilities, innovation and branding capabilities and their impact on competitive advantage and SME's performance in Portugal: the moderating effects of entrepreneurial orientation" aimed to understand the influence of dynamic capabilities (exploration capability, exploitation capability) in competitiveness and performance, taking into account the intermediate role of innovation capabilities, brand capabilities in competitive advantage, company performance and the intermediate role of entrepreneurial orientation. A multi-Group analysis was carried out to understand the role of the mediator. A questionnaire was developed to explore the relationships between dynamic capabilities and innovation variables for this study, and (387) valid questionnaires were collected from a sample of Portuguese SMEs. The questionnaire consists of (90) elements to study the relationships between all variables. This study was conducted in Portugal, and one of the most important results is the direct and indirect positive impact of dynamic capacity, exploration capacity and exploitation capacity on competitive advantage and performance. As for the research conducted by Panjaitan and his team in 2020 is titled: "Developing a competitive advantage as a strategy to enhance the marketing performance of small enterprises in the food industry of Indonesia". " Create Competitive Advantage as a Strategy to Improve the Marketing Performance of Small Food Industry Business in Indonesia". The study conducted by Ferreira and Coelho in 2020 focused on how important dynamic capacity building, innovation, and brand capabilities are in achieving competitive advantage and enhancing the performance of SMEs in Portugal. During this research, the role of entrepreneurial orientation as an influential factor in this relationship was emphasized. This study seeks to understand how these factors can help achieve greater success and better corporate performance, especially in a rapidly changing business environment. By looking in the context of Portugal, this research provides a deep insight into the issues facing SMEs and how excellence can be achieved through the use of specific strategies.

Study Hypotheses

H1: there is a significant impact of entrepreneurship on marketing performance in Jordanian commercial banks

H2: there is a significant impact of entrepreneurship on customer satisfaction in Jordanian commercial banks.

H3: there is a significant impact of entrepreneurship on customer loyalty in Jordanian commercial banks.

H4: there is a great influence of entrepreneurship on attracting customers in Jordanian commercial banks.

Method

1. Population and Sample

This study was applied to managers at all organizational levels in Jordanian commercial banks. A simple random sample was selected from (280) managers. The questionnaire was

distributed to them electronically. The researchers obtained (250) questionnaires, on which a statistical analysis was carried out.

2. Measurement

To measure the variables of the study, the researchers used a scale consisting of (15) items to measure the dimensions of entrepreneurship (independent variable). A scale consisting of (15) subjects was used to measure the effectiveness of marketing performance (dependent variable), after reviewing several previous studies on the subject of the study. The five-point scale was used to answer the items in the following way: completely agree 5, agree 4, neutral 3, disagree 2, completely disagree 1.

Results

Table 1 shows the personal and functional characteristics of the managers of the study sample, where the number of male managers was 95.6, while the number of female managers was 4.4. This shows that managers in Jordanian commercial banks they have the largest number of males, but there are quite a few females. The researchers predict that in the coming years there will be a greater convergence of this ratio between males and females.

Table 1

The personal and functional characteristics of study sample managers.

Variable	Frequency	Percentage
Sex		
Male	239	95.6
Female	11	4.4
Age (years)		
Less than 30	4	1.6
30- less than 40	6	2.4
40 - less than 50	41	16.4
50 and more	199	79.6
Experience (years)		
5- less than 10	10	4
10- less than 15	10	4
15 and more	230	92
Degree		
Community college diploma or less	40	16
Bachelor's	153	61.2
Master's	51	20.4
PhD	6	2.4

From Table 2, it is noted that all alpha values exceeded 70%, which is the percentage adopted in this study, which indicates the existence of internal consistency for the study items variables (Al-Najjar et al., 2020).

With regard to the values of mean, the results showed that the dimensions of the two variables were at high levels, the highest for Entrepreneurship 4.03 with a standard deviation of 0.48, and the lowest for Marketing Performance 3.96 with a standard deviation of .56, noting that the study adopted less than 2.34 for a low level, 2.34 - less than 3.67

medium level, 3.67- 5 high level.

Table 2

Descriptive statistics

Dimension	Items	Alpha	Mean	Std.
innovation	5	0.78	4.16	0.41
proactive	5	0.83	4.00	0.54
risk management	5	0.74	3.95	0.48
customer satisfaction	5	0.79	4.03	0.59
customer loyalty	5	0.91	4.01	0.53
attracting customers	5	0.87	3.84	0.56

Table 3 indicates that the hypotheses of the study were tested using multiple linear regression coefficients.

The results of the H1 test show that there is a significant impact of entrepreneurship on the marketing performance, as the value of $R = .738$, $R^2 = .544$. This suggests that the discrepancy in the marketing performance is due to 54.4% of entrepreneurship, and reached 97.9, with a significance level of $SIG. = 0.00$.

Regarding H2, it was found that entrepreneurship had a significant impact on customer satisfaction, reaching $B = 0.16$, beta value = 0.23, and t-value = 1.98 at the Sig significance level. = 0.00.

For h3, the results indicate a significant impact of entrepreneurship on the effectiveness of customer loyalty, reaching $B = 0.19$, beta = 0.23, and t-value = 2.91 at the Sig significance level. = 0.01.

With regard to H4, it was found that there is a significant impact of entrepreneurship on attracting customers with a value of $B = 0.20$, beta = 0.25, $t = 3.34$, and the level of importance of $SIG. = 0.00$.

Table 3

Impact of entrepreneurship on marketing performance

Hypothesis	r	r^2	f	Sig.	
H1	.738	.544	97.9	0.00	
	Variable	Unstandardized Coefficients	Standardized Coefficients	t	Sig.
H2	Customer satisfaction	0.16	0.23	1.98	0.00
H3	Customer loyalty	0.19	0.23	2.91	0.01
H4	Attracting customers	0.20	0.25	3.34	0.00

Discussion

By statistical assessment, we note that the "importance of entrepreneurship" is characterized by a high level, the arithmetic mean of which is 4.03. This result indicates that Jordanian commercial banks appreciate the importance of entrepreneurship through its focus on innovation, proactivity and risk control. These banks work to motivate their employees to be innovative and advanced in presenting opportunities, with the aim of achieving maximum profits, while being careful to effectively assess and manage potential risks, and through statistical evaluation, it shows that the "importance of the dependent variable (marketing

performance)" is highly appreciated, as it shows the commitment of Jordanian commercial banks towards achieving their strategic directions, such as enhancing profitability and increasing their share of the market. These banks aim to provide services that take into account the expectations of their customers and seek to satisfy them, encouraging them to return and deal continuously. In addition, Jordanian banks are making an intensive effort to attract new customers and effectively meet the aspirations of existing customers. The analysis of the first main hypothesis shows that there is an impact of entrepreneurship (innovation, proactivity, risk management) in the level of marketing performance (customer satisfaction, customer loyalty, customer attraction), and this gives an indication of the high level of marketing performance resulting from the application of Jordanian commercial banks for entrepreneurship in their business. The analysis of the first sub-hypothesis also shows that there is an impact of entrepreneurship (innovation, proactivity, risk management) in the level of customer satisfaction, and this gives an indication of the interest of Jordanian commercial banks in achieving customer satisfaction, providing service that exceeds their expectations and expected benefits. Through the analysis of the second sub-hypothesis, it is clear that there is an impact of entrepreneurship (innovation, proactivity, risk management) on the level of customer loyalty, and this demonstrates the interest of Jordanian commercial banks in achieving the loyalty of their customers, directing their behavior, and their attitudes towards these banks despite the existence of competing alternatives. Through the analysis of the third sub-hypothesis, it is clear that there is an impact of entrepreneurship (innovation, proactivity, risk management) in the level of attracting customers, and this indicates that Jordanian commercial banks seek to attract their customers by providing the best services to make their existing customers the best marketer to attract potential customers.

Recommendations

1. Investing the positive relationship between entrepreneurship and marketing performance in the research sample in order to increase attention to the environment and benefit from it in improving the bank's reputation, and increasing the awareness of management leaders of the importance of creativity and innovation in banks, as it is one of the important dimensions in the marketing performance of banks and in the generation of new services provided to customers and the development of existing ones.
2. Emphasize the initiative or proactivity in providing banking services to customers and pay attention to this dimension because it has a major role in enhancing the competitive position of banking, and emphasize the banking departments interest in crisis management by generating new ideas and methods to avoid threats that may face the banking business and reduce them, and seize opportunities and invest them through the employment of highly qualified individuals because they represent the spirit of banking.
3. To promote innovation through Jordanian commercial banks investing in innovation and developing new products and services to meet customer needs effectively. It should also provide an encouraging environment for innovation and motivate employees to think creatively and contribute to the development process. And to enhance proactivity by the Jordanian commercial banks to continue to analyze the market and work to anticipate possible economic, social and technological variables that may affect their business. It should also work on developing strong proactive strategic plans to improve the flexibility of its business and reduce potential risks.

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