

## Abstract

The competitive environment faced by financial institutions today necessitates a strong customer orientation among bank employees. When a bank's workforce exhibits higher customer orientation levels, the organization's culture will be more customer-oriented. This study is undertaken to determine whether customer orientation, learning orientation, market orientation, advertisement effectiveness influence the bank's competitive advantage and whether this competitive advantage leads to superior bank performance. A sample of 620 branch managers was collected through questionnaire and results were estimated through structural equation modelling. The result provided significant evidence that managers perceive learning, market and advertisement effectiveness leads to competitive advantage and this superiority further translates into higher performance. It is thus concluded that retail bank branches which are learning-oriented, market-oriented, and have an effective advertisement strategy can gain a competitive advantage that moderates the overall bank performance.