

## Analysis and diagnosis of the reality of marketing intelligence in Iraqi banks Analytical and diagnostic study in selected banks in Kirkuk

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### Abstract

The study aims to analyze and diagnose the reality of marketing intelligence in Iraqi banks with its four dimensions (customer understanding, market understanding, product intelligence, competitors intelligence). The study was conducted on a number of banks in the province of Kirkuk, namely (Al-Noor Bank, One June Bank, Al-Rashid Bank). The size of the final sample population was (57). The researcher relied on the statistical analysis of the data collected from the banks surveyed. I rely on the five-point Likert scale through the questionnaire, which was designed as a means of data collection. A number of conclusions and recommendations were reached, including that the banks under study should give a more important character to marketing intelligence.

**Keywords:** Marketing intelligence, Understanding the customer, Understanding the market, Product intelligence, Intelligence of competitors.

### 1. Introduction

#### 1. INTRODUCTION

considered a turbulent environment with interlocking and complex variables, and we find at the forefront of these variables the intense competition experienced by the organizations, which has come to require the use of all possible marketing means to confront it in order to survive, continue and maintain the competitive position and market share, and from this basis the need arose a system concerned with inquiries and information about developments in the external environment of the organization, especially the competitive environment, and this system is called the marketing intelligence system.

Marketing intelligence is characterized by its ability to collect daily marketing information on each what happens in the developments in the external marketing environment, and works (through what it possesses of people and equipment to interpret and process information, and convert it into a deep and applicable understanding of customers and competitors, which can be used by managers and decision makers in making sound and accurate marketing decisions towards the best strategies that Organizations can adopt them to win the market, retain the customer, and achieve an edge over competitors.

Banks represent a clear example, and like other service organizations, they face more advanced technologies, more dangerous competitors in addition to more demanding customers, which prompted many of them to adopt a set of information systems and modern technologies, capable of providing them with a sufficient and deep understanding of everything related to these variables to be able to do

so. Make appropriate marketing decisions towards it. The research is divided into four sections, the first section includes the research methodology, the second section includes the theoretical aspect of marketing intelligence, while the third section includes the practical side of the research, and finally the fourth section reviews the most important conclusions and recommendations reached by the researcher.

## **THE FIRST AXIS: THE METHODOLOGY OF THE STUDY**

### **FIRST: The study problem**

Many of the results of previous literature studies indicated the great importance enjoyed by marketing intelligence in the gifts of decision-making and tactical and strategic planning, in addition to its role in improving the performance of organizations and increasing their ability to face competition and achieve competitive advantages (Lackman, et al., 2000; Wee, 2001; Egbaekmen 2017, Micu, 2014; Tufikcd, 2014; Ada, et al; 2014). Despite the importance of marketing intelligence that appeared in a lot of literature, the researcher found that the employees in those banks did not understand the concept of marketing intelligence, and the processes of collecting and analyzing their information did not take a clear character, so he found It is necessary to determine the reality of marketing intelligence in those banks and to determine the extent to which they apply it. Based on the foregoing, the basic problem of the study can be formulated with the following questions:

1. What is the reality of marketing intelligence in the banks under study?
2. What are the most important factors for the success of marketing intelligence?
3. Does the marketing intelligence system support the banks under study?

### **SECOND: The importance of study**

The importance of marketing intelligence is highlighted by its ability to provide daily marketing information on various developments in the external marketing environment, and to present it to decision-makers at the appropriate time and form. used in these banks. The results of the study can also draw the attention of managers and employees in banks to their weaknesses with regard to the practices of collecting marketing information about competitors and customers, which may generate a greater interest in marketing intelligence activities.

### **THIRD: Study objectives**

The study mainly seeks to achieve the following objectives:

1. The researcher seeks to place a modest building block in a vital topic of great importance in the field of marketing management literature, which is marketing intelligence.
2. Identifying the extent to which the surveyed banks understand the concept of marketing intelligence and its dimensions represented in (understanding the customer, understanding the market, product intelligence, Intelligence of competitors).
3. Identify the reality of marketing intelligence in the surveyed banks.
4. As well as trying to reach conclusions and address weaknesses through the proposals presented.

### **FOURTH: The research hypothesis**

The hypothesis is to find the appropriate answer to the questions raised in the research. The validity of the following hypotheses will be tested: There is a significant correlation and influence between the components of marketing intelligence, represented in customer understanding, market understanding, product intelligence, Intelligence of competitors) in researched banks.

### **FIFTH: Methods of data collection**

The data related to the study were collected through two methods:

1. **The theoretical aspect:** The researcher relied on Arab and foreign sources to enhance this aspect and achieve the objectives of the study, as these sources included recent books, theses, theses, and published research related to the subject of the study.
2. **Practical aspect:** The questionnaire form is the main tool for data collection. It represents the method adopted by the researcher in collecting data from banks. The researcher used the five – point Likert method, consisting of five degrees, each of which has a special weight starting from (1) to (5), as follows:

Class	Strongly agree	Agree	Jade	Not agree	Not Strongly agree
The weight	5	4	3	2	1

The questionnaire included (24) items and was distributed among the components of marketing intelligence in the study.

**Key aspect: marketing intelligence**

**Table (1) the structure of the questionnaire**

Scale sources	The main variables	sub minors	The number of paragraphs	Paragraph numbers
Crowley, 2004: 4	components of marketing intelligence	Understanding the market	5	1-5
		Understanding the customer	6	6 - 11
		Product intelligence	5	12 -16
		Intelligence of competitors	8	17 - 24

## THE SECOND AXIS: THE THEORETICAL FRAMEWORK

### 1. The concept of marketing intelligence

The term intelligence refers to: “analysts use available internal and external information to analyze it and provide appropriate and timely borrowings to decision makers” (Freeman, 1999: 72). Sammon et al. (1984) believe that intelligence: “an analytical process that transforms interrelated data into accurate, relevant and usable knowledge” (Tan and Ahmad, 1999: 301) and the main goal of this

process is to get some meaning from the piles of data and information owned by companies ( Bose, 2008: 510).The study of intelligence in marketing dates back to 1961. Professor William T. Kelly was the first to use the term marketing intelligence (Kelley, 1965: 19), so that large companies then hire intelligence experts as a response to the high degree of uncertainty in the environment (Mazany, et al., 1993:44). Within the framework of this context, there are many definitions that dealt with the concept of marketing intelligence, as shown in the following table (2):

**Table (2) the views of some researchers on the concept of marketing intelligence**

<b>The researcher</b>	<b>The concept</b>
<b>(fisher, 2001:243)</b>	A process undertaken by business organizations to hide information from competitors and their work environment, and then use them in making decisions and planning strategies aimed at improving their future performance in the market.
<b>(Lin &amp; Hong, 2009:53)</b>	A set of procedures and sources used to obtain daily information about developments related to marketing infrastructure, so marketing information systems give us a continuous flow of information about various serious market events that may affect the competitive position of the organization.
<b>(Al-Ta'I ,2012: 434)</b>	A set of procedures used by the organization's management for the purpose of obtaining information quickly and continuously and related to changes and developments in the marketing environment that are relevant Directly or indirectly, the objectives of the organization such as profit and customer satisfaction and welfare of workers.
<b>(kotler &amp; Armstrong, 2012: 119)</b>	The process of collecting and analyzing publicly available information about competitors. as well as market developments.
<b>(Igbaekemen:2014 ,24)</b>	An important tool in collecting relevant information needed by marketing managers, executives and departments for decision-making under conditions of certainty and uncertainty.
<b>(Ali et al., 433: 2016)</b>	It represents existing knowledge about the processes of the external environment, which is a complex process and has the ability to influence the quality of marketing decisions taken within the organization.

From the foregoing, **marketing intelligence** can be defined as: an organized and continuous process of collecting accurate information from various internal and external sources about current and potential competitors, current and potential consumers and stakeholders, and about conditions in the marketing environment and presenting this information to decision makers to help them make marketing decisions.

## **2. The importance of marketing intelligence**

Marketing intelligence is important as long as the quality of marketing information affects the effectiveness of decision-making regardless of the sector or market in which the organization operates (Igbaekemen:2014, 26-27), as marketing intelligence provides business organizations with important and accurate information about competitors and consumers, and daily changes in the environment

Surrounding (Lekhanya: 2014,106) and thus effectively contributes to strategic and tactical decisions, and contributes to a high degree in the functions of strategic planning from targeting the market and predicting demand for products and others (Lackman et al.,: 2000, 7-6) and therefore marketing intelligence can be a strategic tool to achieve marketing competitive superiority (Ighaekemen, 2014: 26-27). In general, (Swaminathan and Chinnadura, 2013: 95) summarizes the importance of marketing intelligence with the following points:

- ☒ Marketing intelligence is a resource for best practices
- ☒ Marketing intelligence helps identify areas for improvement and also identify threats and opportunities.
- ☒ Marketing intelligence helps bridge performance gaps compared to competitors.
- ☒ Marketing intelligence contributes to reducing the level of risk in decision-making.
- ☒ Marketing intelligence helps to determine which products are suitable and suitable for the market, which distribution channels are the most appropriate, how to do the best promotion and which operations more suitable for the market.
- ☒ Marketing intelligence bridges huge amounts of information and business strategies.
- ☒ Support making the right decisions at the right time and in a complex environment.

### 3. Characteristics of marketing intelligence

Khalfawi and Qashi (2012: 773) indicated that marketing intelligence is characterized by a set of characteristics:

- ❖ Running marketing intelligence requires a combination of hardware and software requirements and resources. In addition to the human element, which is the most important resource for the marketing intelligence system, with its high skills in analysis and information gathering.
- ❖ The marketing intelligence system has a legitimate legal and ethical methodology, contrary to what some believe that it uses legitimate methods and methods such as industrial espionage that it takes place in the world of competition in the form of scary or steal confidential information from other organizations.
- ❖ Other organizations system requires continuous interaction with the marketing environment and continuous monitoring in order to monitor and receive any signals about potential changes in the environment. The marketing intelligence system may be considered as the radar that receives any environmental signal and converts it into an intelligence product that enhances the organization's ability to take the necessary measures.
- ❖ The marketing intelligence system can assist management in making routine (programmed) decisions by providing it with daily reports that support operational levels in marketing activity by formulating an appropriate marketing mix. This means that the marketing intelligence system may be considered a tactical and operational weapon.
- ❖ The system is one of the strategic information systems in the organization because it provides management with vital intelligence information that represents intelligence information for programmed strategic decisions.

### 4. Elements of Marketing Intelligence

- ☒ **Marketing intelligence:** is the lifeblood of the marketing process, and no marketing decision can be taken in the absence of marketing information. Therefore, marketing excellence in the organization depends mainly on the availability of marketing information and the accuracy of that information from its multiple sources. , as market intelligence is one of those important sources in obtaining marketing information (Abu Rahma, 2015: 44).
- ☒ **Competitor intelligence:** is reliable in receiving valuable intelligence information about competitors for the purpose of presenting it to beneficiaries within the organization, as managers can contact the system and request intelligence information when it is necessary to

interpret some competitors' movements in addition to the possibility of knowing their weaknesses. And identifying new or potential markets and identifying the sources of advantage for competitors and finally the retrospective comparison by accurately measuring the performance of the organization against the performance of the best competitors in the same industry (Al-Azzawi, 2012: 56).

- ☒ **Technological Intelligence:** Technology is a set of available, accumulated and inferred knowledge, experience and skills related to machines, tools and means systems associated with production and services directed to serve specific purposes For man and society, it is based on science in its progress and depends on the production base associated with comprehensive development for its growth and development. Today, the world is witnessing a rapid development in the field of technology that has never been seen before. Thus, technological intelligence has become one of the most important goals of organizations to achieve outstanding performance (Al-Fazari, 2009: 38).
- ☒ **Strategic Intelligence:** It is concerned with collecting, coordinating, analyzing, and distributing information related to senior management affairs at the lower strategic level in the organization. The aim of this type of activity is to know the capabilities of other organizations and predict their intentions, and it is considered a powerhouse of informational and cognitive support for the performance of the organization and organizer of its movement at the internal and external levels, and it is often a carrier of very important information and supportive analyzes based on data that pushes the decision-makers in the organization (Al-Wendi, 2017: 3).

### 5. Components of marketing intelligence

Marketing intelligence consists of four components that integrate with each other to collect information about the marketing environment and present it to the marketing department in the organization, and these components are (Crowley 2004:4): understanding the customer, intelligence of the competitor, understanding the market, intelligence of the product Explanation of components according to the model Crowley (2004).

- a) **Understanding the market:** The changing nature of the markets imposed by many variables must be taken into account when preparing the marketing strategy, as the market share, market growth, market size, and the nature of customers are among the most important variables that organizations must understand and study in order to be able to understand the surrounding markets and their nature. And its dynamics (Khalafawi and Qashi; 2012: 776). Improved knowledge of the market and its variables leads to sound decisions about new markets to penetrate. And the best strategies that will be followed to enter those markets)(Muller, 2006: 102 2.)
- b) **Understanding the customer:** The customer represents the focus of marketing activity and the essence of marketing work, so that the achievement of competitive advantage among organizations operating in the market depends on their ability to meet the needs of customers (Abdullah et al., 414: 2017), that the ability of the organization To build and maintain a satisfactory relationship with the customer that requires a better understanding of the purchasing behavior, considering the human behavior as a process of choosing a decision on the part of the olive branch. Organizations also care and make efforts to understand the customer's needs in order to retain existing customers and acquire new customers to compensate for the percentage of lost customers through the development of a classified information system It contains information according to several classifications, including according to the type of customer and the type of product that the customer accepts to buy and the type of transaction he desires (Mohammed and others, 149: 2018)

- c) **Product intelligence:** The product plays a sweet and important role in guiding strategic decisions, because of its influence in determining the type of industry to which the organization may belong, in addition to being the tool provided by the organization to meet the needs and desires of customers, and this means that it Organizations must understand the different products that exist in the labor market. He must also remain informed and aware of all government legislation and laws and technological changes that can affect in one way or another the life cycle of the product, its pricing and packaging mechanisms, and other things, as this deep understanding of the product and good knowledge of all the variables that affect it is called the term intelligence. Producer (Crowley; 2004: 40).
- d) **Intelligence of competitors:** refers to the ability to collect data and information about competitors and their current activities, as the competitor provides organizations with data and information that enables them to predict and anticipate what is in their competitive environment, by addressing a range of issues, the most important of which is the analysis of current performance To competitors, their capabilities, weaknesses, strengths, intentions, market movements, future plans, strategies for specific markets, core products, pricing policies, and most popular markets targeted by them, their market share and their research and development activities. And the alliances they join (Ding; 2009: 327).

### THE THIRD AXIS IS THE PRACTIAL FRAMEWORK

#### FIRST: Description of the study sample

##### 1. sample of study

The study sample included a number of banks in Kirkuk. The surveyed banks included (Al-Noor Bank, Al-Rashid Bank, June One Bank), where (60) questionnaires were distributed to the employees of the surveyed banks, and (57) valid questionnaires were retrieved for the purpose of analysis and obtain the required results.

##### 2. Sample collection method

The researcher used the simple random sample method in distributing the questionnaires to the employees on the assumption that the society is homogeneous. Therefore, the researcher used the simple random sample, and then the appropriate sample was drawn, as the size of the sample under study was (57), which represented the study population.

##### 3. Statistical indicators

In the statistical analysis, the researcher relied on the data and information obtained from the research according to the five-point Likert scale. The researcher used the most important statistical indicators in accordance with the research hypotheses and his questions, which are as follows:

- ✚ **Frequencies and percentages:** in order to know the number and percentage of respondents within the research sample.
- ✚ **Weighted arithmetic mean:** It is used to find out the degree the consent of the researched sample to the questions.
- ✚ **Standard Deviation:** It is used to measure dispersion the answers of the researched sample on the degree of approval.
- ✚ **Cronbach's alpha coefficient** is used to measure cohesion sections of the form.

#### NOTE

- The significance value (sig) was adopted in testing research hypotheses instead of tabular values, due to the accuracy of the results calculated from the significant value (sig).
- The arithmetic mean is considered (of) a high level (if its value is higher than (4) and (of a medium level) if its value ranges from (3) to (4), and the average level is low if its value is less than (3) and below.

- The variable or paragraph has high dispersion if the standard deviation value is greater than (0.8), but if the standard deviation value is less than (0.8), then the variable is considered dispersed low.

It should be noted here that all these indicators have been calculated by the package program .Statistical for the Social Sciences (SPSSV20).

**Second: Demographic Variables: Describes the demographic variables of the study sample**

**Table (3) Frequencies and percentages of demographic variables**

Categories		Repetition	Percentage
<b>Age</b>			
Valid	Form20-29	1	1.8
	From 30-39	6	10.5
	From 40-49	25	43.9
	From 50- 59	23	40.3
	From 60 and more	2	3.5
	Total	57	100.0
<b>Sex</b>			
Valid	<b>Male</b>	18	31.6
	<b>Female</b>	39	68.4
	<b>The total</b>	57	100.0
<b>Academic achievement</b>			
Valid	Preparatory	21	36.8
	Diploma	20	35.1
	Bachelors	15	26.3
	Higher Diploma	0	0
	Master	1	1.8
	Ph.D.	0	0
	The total	57	100.0
<b>Marital status</b>			
Valid	<b>Single</b>	3	5.3

	Married	48	84.2
	Widowed	4	7.0
	Absolute	2	3.5
	The Total	57	100.0
<b>Years of services</b>			
Valid	years and less 5	0	0
	Form 6 years to 10	4	7.0
	Form 11 years to 15	12	21.1
	From 16 to 20 years	6	10.5
	From 21 to 25 years	17	29.8
	More than 26 years	18	31.6
	Total	57	100.0

Table (3) above shows that the research sample included both sexes, where the frequency of females was the highest, reaching (39) individuals with a percentage of (68.4%), while males reached (18) individuals with a percentage of (31.6%) of the total sample. (57) Individuals. As for the years of life, it was the largest age group (from 40 to 49 years). The number of individuals who indicated their affiliation to it was (25), with a percentage of (43.9%). As for the years of service, the highest frequency was for the category of more than (26) years, so the number of individuals who indicated their affiliation with it was (18), with a percentage of (31.6%). As for the marital status, the highest frequency was for the married category, which was (48) individuals, with a percentage of (84.2%). As for the arts of academic achievement, the highest frequency was for the middle school category, which is (21) individuals, with a percentage of (36.8%). This indicates that most of those who responded to this questionnaire are females whose ages range from 40 to 49 years) and with an average of years. More than (26) years of high school diploma holders served within these surveyed banks.

### **Third: Testing the stability of the resolution and the normal distribution of the data**

1. **Test Internal consistency (after distributing the quantitative test)** in order to determine the internal consistency of the questionnaire items and their expression for the variables under study, the Cronbach alpha test was used and as shown in table (4) that all stability coefficients at the level of the axes are more than (70%) and they are also less than the total value of the variables Which exceeds (85%), which gives the stability characteristic of the study scale with a high degree and different times.

**Table (4) the stability value of the study variables**

Study variables	Cronbach's alpha coefficient	The number of paragraphs
Understanding the market	0.845	5
understand the customer	0.741	6
Product intelligence	0.785	5
intelligence of competitors	0.814	8
all paragraphs	0.897	24

2. **Verification of the data normal distribution test:** To verify the integrity of the data and prove that it is free from false correlations, we used the Kolmogorov - Smirnov scale, which may negatively affect the results, as well as to prove that the data are normally distributed, and the statistical analysis has proven that the data of all variables are distributed normally Normal by test The hypothesis that the data is normally distributed if the significant value of the Kolmogorov-Smirnov test is greater than (0.05) and vice versa as shown in the following table(5):

**Table (5) Test the normal distribution of the study variables**

Variables	Kolmogorov-Smirnov	P-value < 0.05	Significance
Understanding market	.097	.200	Not Significant
Understanding the customer	.051	.058	Not Significant
Product intelligence	.114	.170	Not Significant
Intelligence of competitors	.092	.200	Not Significant

#### **Fourth: Description and diagnosis of the study variables**

This paragraph includes a description of the study's main variables and their diagnosis, represented by marketing intelligence in the surveyed banks, and to achieve this, appropriate statistical analyzes were used.

1. **The arithmetic means and standard deviations of the sample responses for understanding the market.**

**Table No. (6) Below describes the study variables related to understanding the market**

N.	Paragraphs	Number view	Less value	Top value	Arithmetic mean	standard deviation	coefficient of difference
1.	At our bank, improved knowledge of the market and its variables leads to sound decisions about new markets to be penetrated.	57	2.00	5.00	4.2456	.78560	18.50
2.	In our bank, you play the leading role and context in obtaining information that distinguishes us from others in the market.	57	3.00	5.00	4.1404	.69278	16.73
3.	In our bank, nature is taken into account when preparing the marketing strategy changing markets.	57	1.00	5.00	4.0175	.89625	22.31
4.	Knowing the market plays a major role determining the strategy that drives us to upgrade and adapt	57	2.00	5.00	4.2632	.83509	19.59
5.	In our bank, we are interested in the valuable intelligence information that gives an analytical picture. different market answer.	57	1.00	5.00	4.0351	.88570	21.95
	<b>Understand the customer</b>	<b>57</b>	<b>2.20</b>	<b>5.00</b>	<b>4.1404</b>	<b>.67609</b>	<b>16.33</b>

The results of table No. (6) indicate that understanding the market has obtained a general arithmetic mean of (4.1404) and a standard deviation of (0.67609), This indicates the homogeneity of the sample's answers about the value of the arithmetic mean, and that the value of the coefficient of difference has (16.33), As for the paragraphs level, it has A paragraph (In our bank, we play the leading role and race in obtaining the information that distinguishes us from others in the market) is the most homogeneous, as it obtained an average of (4.1404) and a high arithmetic mean level and a standard deviation of (0.69278) and a low level of dispersion, and the direction of this dimension is (agree) And that the value of the coefficient of difference is (16.73), and that the general trend in understanding the market is (convergence) and that the level of the arithmetic mean is (high) and the dispersion is (low).

## 2. The arithmetic means and standard deviations of the sample responses related to customer understanding

Table (7) Below describes the study variables related to understanding the customer

N	Paragraphs	Number view	Less value	Top value	Arithmetic mean	standard deviation	coefficient of
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							<b>differenc e</b>
6.	Our bank has databases for our customers.	57	3.00	5.00	4.2807	.70088	16.37
7.	In our bank, we obtain information about the purchasing power and bank solvency of our customers.	57	1.00	5.00	3.9298	.82071	20.88
8.	In our bank, we collect and analyze information about our customers' needs for the required financial services	57	2.00	5.00	3.8947	.85949	22.07
9.	In our bank, we conduct experimental studies to collect information about customers' preferences and tastes in our financial services.	57	1.00	5.00	3.8947	.81688	20.97
10.	In our bank, we provide services based on the information we obtained about the needs and desires of our customers.	57	2.00	5.00	4.0526	.71766	17.71
11.	In our bank, we collect and analyze information about potential customers How to target and attract them.	57	2.00	5.00	3.9474	.71766	18.18
	<b>Understand the customer</b>	57	<b>2.67</b>	5.00	<b>4.0000</b>	<b>.54554</b>	<b>13.64</b>

The results of table No.(7) indicate that the customer's understanding has obtained a general arithmetic mean of (4) and a standard deviation of (0.54554), This indicates the homogeneity of the sample's answers about the value of the arithmetic mean, and that the value of the coefficient of difference has (13.64), As for the paragraphs level, it has A paragraph (Our bank has databases for our customers) is the most homogeneous, as it obtained an average of (4.2807), with a high arithmetic mean level, with a standard deviation of (0.70088), with a low level of dispersion, and the value of the coefficient of difference for it (16.37) that the direction of this paragraph is strongly agreed), And that the general tendency to understand the customer is (agreed) and that the level of his arithmetic mean is (high) and dispersed (low).

### 3. The arithmetic mean and standard deviations of the sample responses related to product intelligence

**Table (8) Below describes the study variables related to product intelligence**

<b>N</b>	<b>paragraphs</b>	<b>Number view</b>	<b>Less value</b>	<b>Top value</b>	<b>Arithmetic mean</b>	<b>standard deviation</b>	<b>coefficient of difference</b>

12.	In our bank, we are interested in the valuable intelligence information that enables us to innovation in our work	57	1.00	5.00	4.0175	.89625	22.31
13.	Our bank is keen to meet the requirements of our customers, as they are the secret of its existence.	57	2.00	5.00	4.1930	.78918	18.82
14.	Our bank is keen on a high level of quality for the services.	57	2.00	5.00	4.1404	.81149	19.60
15.	In our bank, we are interested in modern innovations that contribute to the development of services provide to customers.	57	2.00	5.00	4.1404	.85437	20.63
16.	In our bank, we are interested in activities Promotional items that give a distinct impression of the services provided.	57	3.00	5.00	4.1930	.71810	17.13
	<b>Understand the customer</b>	<b>57</b>	<b>2.80</b>	<b>5.00</b>	<b>4.1368</b>	<b>.62924</b>	<b>15.21</b>

The results of table No. (8) indicate that the intelligence of the product has obtained a general arithmetic mean of (4.1368) and a standard deviation of (0.62924), This indicates the homogeneity of the sample's answers about the value of the arithmetic mean, and that the value of the coefficient of difference has (15.21), As for the paragraphs level, it has A paragraph (In our bank, we are interested in promotional activities that give a distinct impression of the services provided) It is the most homogeneous, as it obtained an average of (4.1930), a high arithmetic mean level, a standard deviation of (0.71810), a low level of dispersion, and the value of the coefficient of difference for it (17.13). The direction of this paragraph is (strongly agreed). ), and that the general trend of product intelligence is (agreed) and that the level of the arithmetic mean is (high) and dispersed low).

#### 4. The arithmetic mean and standard deviations of the sample's responses to intelligence Competitors

Table (9) below describes the study variables related to competitor intelligence

N	paragraphs	Number view	Less value	Top value	Arithmetic mean	standard deviation	coefficient of difference
17.	In our bank, we collect and analyze information about the financial services provided by competing banks to ensure that we provide better services.	57	1.00	5.00	4.0175	.83434	20.77
18.	We collect and analyze in our bank information on the contact methods used by competing banks.	57	1.00	5.00	3.9474	.74213.	18.80

19.	In our bank, we analyze the strengths and weaknesses of competing banks that provide competitive services.	57	1.00	5.00	3.8070	.89520	23.51
20.	In a bank, it is interested in/ studying the reputation and status of competing banks in the market, from the customers' point of view.	57	1.00	5.00	3.8772	.78080	20.14
21.	In our bank, we monitor the plans of competing banks and their strategies.	57	1.00	5.00	3.9649	.90564	22.84
22.	In our bank, we collect and analyze information about the methods of promotion and treatment used by competing banks.	57	1.00	5.00	3.9298	.86313	21.96
23.	In our bank, we studied the technological cash used in competing banks.	57	1.00	5.00	3.8772	.94624	24.41
24.	The information received about competing banks serves our bank in knowing their movements in advance.	57	1.00	5.00	3.9298	.97942	24.92
	<b>intelligence of competitors</b>	57	1.00	5.00	<b>3.9189</b>	<b>.70927</b>	<b>18.10</b>
	<b>Marketing intelligence</b>	<b>57</b>	<b>2.34</b>	<b>4.91</b>	<b>4.0490</b>	<b>.54828</b>	<b>13.54</b>

The results of table No. (9) indicate that the competitors' intelligence has obtained a general arithmetic mean of (3.9189) and a standard deviation of (0.70927), this indicates the homogeneity of the sample's answers about the value of the arithmetic mean, and that the value of the coefficient of difference has (18.10). As for the paragraphs level, it has A paragraph (in our bank collects and analyzes information about the communication methods used by banks competition) in the first is the most homogeneous as it obtained an average of (3.9474) with a high arithmetic mean level and a standard deviation of (0.74213) and with a low level of dispersion and the value of the coefficient of difference is (18.80). That the direction of this paragraph is (agree), and that the general trend of the intelligence of competitors is (agree) and that the level of the arithmetic mean has (medium) and dispersion (low).

Based on the results of table No. (9), **marketing intelligence** in general has obtained a general arithmetic mean of (4.0490) and a standard deviation of (0.54828), this indicates the homogeneity of the sample answers about the value of the arithmetic and the value of the difference (13.54), the direction of this paragraph is (agree), and the general direction for it is (agree) and that the level .Its arithmetic mean is (high) and its dispersion is (low).

#### **THEFOURTHAXIS: CONCLUSIONS AND RECOMMENDATIONS**

##### **FIRST: Conclusions**

1. Marketing intelligence contributes to the collection and analysis of data related to the technological environment and its interpretation to obtain the necessary information that can be

used in making decisions related to modern technology. Through marketing intelligence, the degree of obsolescence of the technology used by the bank can be measured by comparing it with the technology of competing banks.

2. Marketing intelligence contributes to knowing the needs and desires of customers, as it constantly listens and observes their behavior.
3. The results indicate that the understanding of the market has obtained a general arithmetic mean (4.1404) and a standard deviation (0.67609), and this indicates the homogeneity of the sample answers, while the paragraph (we play a pioneering role in our bank and race in obtaining information that distinguishes us from others in the market) is the most homogeneous, as they obtained an average of (4.1404), with a high arithmetic mean level, and a standard deviation of (0.69278).
4. The results indicate that the competitors' intelligence has obtained a general arithmetic mean of (3.9189) and a standard deviation of (0.70927). This indicates the homogeneity of the answers, while the paragraph (based on Our bank collects and analyzes information on the methods of communication used by competing banks) in the first is the most homogeneous where it got average (3.9474), with a high arithmetic mean level, and with a standard deviation of (0.74213).
5. The results indicate that the intelligence of the product has obtained a general arithmetic mean of (4.1368) and a standard deviation of (0.62924). This indicates the homogeneity of the sample's answers, while the paragraph (In our bank, we are interested in promotional activities that give a distinct impression of the services provided) is the most homogeneous, as it obtained an average of (4.1930) with a high arithmetic mean level and a standard deviation of (0.71810).
6. The results indicate that the customer's understanding has obtained a general arithmetic mean of (4) and a standard deviation of (0.54554), This indicates the homogeneity of the sample's answers, while the paragraph (Our bank has databases for our customers) is the most homogeneous, as it obtained an average of (4.2807), with a high arithmetic mean level, with a standard deviation of (0.70088).

## **SECOND: Recommendations**

1. The necessity of activating the bank's practices of the marketing intelligence methodology as one of the contemporary approaches to improve the bank's competitiveness and its competitive position in light of the growing competition indicators between banks.
2. The need for the bank's management to pay attention to providing the physical structures and requirements to meet the indicators of success in implementing marketing intelligence.
3. It remains for the surveyed banks to design marketing intelligence as a sensor for them in order to provide the necessary marketing information to ensure superiority.
4. Emphasizing the need for the surveyed banks to share the information they collect about the customer and the competitor in a more organized and effective manner with all departments of the bank. This is to increase the degree of internal coordination between these departments with regard to marketing intelligence and to enhance the desire of employees to participate in the collection of marketing intelligence and post it in the bank.
5. The need to give a more formal nature to the operations and activities of marketing intelligence (understanding the customer, understanding the market, product intelligence, intelligence of competitors) that it applies, as this will help it to identify the best internal and external sources to obtain marketing information to collect, manage, analyze, and transfer it more Efficiency and effectiveness into actionable intelligence.

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