

The Role of Competitive Intelligence Types in Marketing of Banking Services

Khalid Mirkhan, Mahabat Abdullah

Department of Management Business Administration
Salahaddin University
Erbil, Iraq

Salwa Alsamarai

Department of Management Information Systems
Isra University
Amman, Jordan

Mahabat Abdullah

Department of Management Business Administration
Salahaddin University
Erbil, Iraq

Abstract

Purpose: The aim of the research is to detect the reflection of the role of competitive intelligence types (market intelligence, customer intelligence, competitors' intelligence, technological intelligence, strategic alliance intelligence) in the marketing of banking services. Research Methodology: The research problem was identified in several questions concerning the nature of correlation between the variables of research. The search used the questionnaire as a means of obtaining data. From the Research: The research used descriptive analytical method as a research method and in order to reach the goal of research and finding a relationship between the variables of research. The research sample was determined from managers in a number of private banks in the city of Erbil. The sample included (115) managers in private banks. The importance of this research is from being a research that has not been conducted in the study of types of competitive intelligence and its relationship and its impact in the marketing of banking service in the environment of the Kurdistan Region. The research reached a number of conclusions, the most important of which is the existence of correlation and influence between the main and sub-variables at the macro and micro level.

Keywords: Competitive Intelligence, Marketing Banking Service.

Introduction

The competitive intelligence is deemed very difficult subject under the knowledge economy which still continues to increase globally. The organizations in general and the banks in particular face a severe competitive environment in order to meet market requirements. The bank management is responsible for increasing their share in the market through marketing their services by highlighting the role of competitive intelligence (market intelligence, client intelligence, competitors' intelligence, technology intelligence and strategic alliance intelligence).

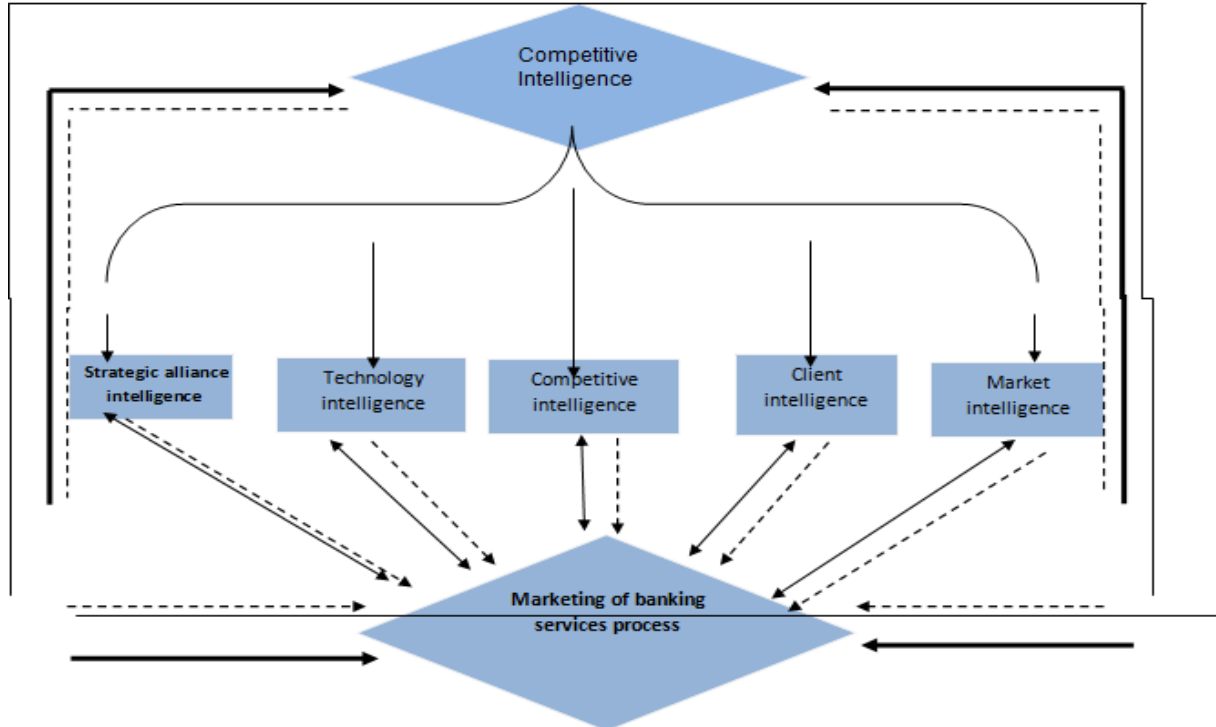
The importance of research : The significance of research lies in diagnosing the types of competitive intelligence and its role in marketing of banking services because of the importance of the banking sector and its role in the development of the economic sector and to provide a theoretical framework towards a contemporary management connecting the search variables. Search problem: Based on the questions in the introduction, the research discusses the study of two variables; the first represents the first independent variable (types of competitive intelligence) and the second variable is dependent (marketing services). The search seeks to examine the role of the independent variable in the dependent variable and its reflection therein by asking the following questions:

- 1- Does the bank management involved in this study have a clear perception or idea about the competitive intelligence?
- 2- Does the bank management involved in this study have a clear and established procedure in marketing of banking services?
- 3- Is the sample members of this study have a competitive intelligence?

4- What the nature (correlation and directions of effect) and it type between each type of competitive intelligence and marketing of banking services in the banks involved in this study?

A scenario for the research and its hypotheses: a scenario has been designed for the research according to the research problem, its importance and objectives. A chart was exemplified representing the relationships between the variables of the research and the directions of affecting the variables as shown in the figure (1).

Figure (1) Model of Research Scenario



Source: prepared by researchers

Research Hypotheses:

A set of main and sub hypotheses emerged out of the scenario model of the research, namely:

- 1- First main hypothesis: "there is a significant correlation between the types of competitive intelligence; combined and solo, and marketing of banking services.
- 2- The second main hypothesis: " there is a significant impact between the types of competitive intelligence; combined and solo and marketing of banking services".

Research objectives: this research aims basically to identify the role practiced by the competitive intelligence in marketing of banking services through focusing on the following objectives:

- A. Providing a theoretical framework on competitive intelligence; conception and types.
- B. Providing a theoretical framework on marketing of banking services; conception and combination.
- C. Identify and analyze the relationship between the correlations and trends of impact between the competitive intelligence and marketing of banking services.
- D. Recognize the extent of the managers interest of the banks involved with the variables of the research.
- E. Urging the banks to employ qualified managers in competitive intelligence through qualifying their current staff, chose and assigns intelligent people who are able to analyze, search and take successful decisions.
- F. Take advantage of the conclusions and recommendations of this research in order to upgrade the level of private banks in Kurdistan Territory in Iraq.

Previous studies

1- Study of al-Shammari 2011 “the environmental monitoring and competitive intelligence and their impact on the substantial capabilities”. This study sought to determine the impact of environmental monitoring and competitive intelligence on the substantial capabilities of Iraqi organizations.

The operations of competitive intelligence have been adopted (planning, collection, analysis and publishing) for the information of the competitive environment of the organization. The fundamental dimensions and capabilities (resources, capabilities and human capital) also have been adopted. Karbala Cement Company has been selected to test this study through questionnaire method, included (75) individuals, from the company managers, departments and units, as well as conducting personal interviews. Coefficient correlation was used to measure the correlations between variables and (t) test to know the significance of this correlation and multi regression analysis, (F) test to determine the significance of regression equation was used, and (R²) was used to explain the effect of the independent variables on the dependent variable. One of the most important findings the study concluded is that the environmental monitoring and competitive intelligence have an effective role in the growth of the organization and their competition through building substantial capabilities to the company which assist the company in sustaining its competitiveness and superiority over its competitors. The most important recommendations of the study were to focus on practicing an environmental monitoring and more broadly the company under the in Iraq environment which is characterized by uncertainty.

2- Study of Samira 2016 “competitive intelligence contribution to improving the industrial performance”: the study aimed to clarify the effective contribution of competitive intelligence to improve the industrial enterprises performance. The extent of existence of (competitive intelligence operation, technology intelligence, competitors’ intelligence, customer intelligence and strategic alliance intelligence) and its impact on the industrial enterprises have been selected. Five (5) industrial enterprises for various food manufacturers were selected to test the study through a questionnaire included (62) questionnaire forms distributed to the enterprises involved in the study according to their size and the number of departments therein. Descriptive analytical approach was adopted according to the nature of this study which adopts studying the phenomenon, expressed in qualitative and quantitative expression. Case study approach also was used. A model for the study was made consisting of independent variable, which is the competitive intelligence and dependent variable, which is the industrial performance. One of the most important findings of the study is that competitive intelligence is the best path to achieve competitiveness and sustainability in the contemporary business environment. One of the most important recommendations of this study to work on developing firm strong pillars for the competitive intelligence as it is a way to minimize the sudden risks.

3- Study of Fallaq and Ahlam, 2017 “Competitive intelligence for social responsibility business organizations”. This study aimed to determine the extent of competitive intelligence contribution in making the business organization for social responsibility to achieve competitive edge through achieving what represent the competitive intelligence levels; market intelligence, marketing intelligence, and business intelligence. Jeizi Communications Company was selected to test the model of the study. The study concluded that business organizations, which are looking for distinction and excellence in its environment and its competitors must take care with its entire external environment, with all opportunities and threats included, either to face or adapt to. One of the most important proposals concluded by the study is the focus on using the methods of competitive intelligence in selection of human resources process. This would generate affiliation and loyalty among employees and motivate them to work more to achieve social responsibility within the company.

The Theoretical Framework of the Research

I. The Concept of Competitive Intelligence:

The term competitive intelligence got the attention of many researchers and writers, especially in recent years and up to now. This led to a group of explanatory concepts derived from the nature of the process as shown in the following table:

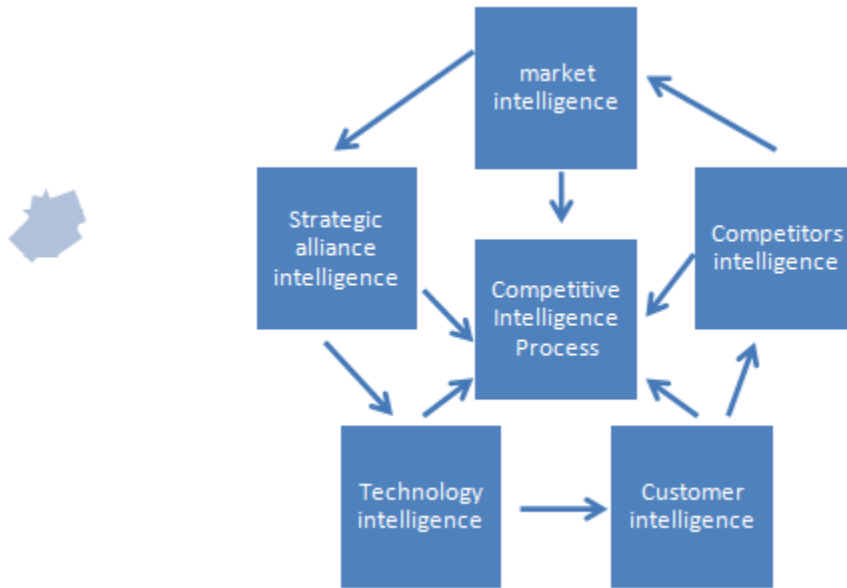
Table (1) Explanatory Concepts of Competitive Intelligence Process

Ser.	Source	Concept
1	Bernhardt, 2003, 87	It is coordinated efforts in a regular way to collect information about competitors, suppliers, and customers to acquire a competitive advantage and focuses on gathering such information in an ethical manner.
2	Boncella, 2003, 327	It is an ethical process that depends on analysis and publishing accurate information on a time. Such information is related to the effects on competitors' business environment and the enterprise itself.
3	Albesu and others, 2008, 1	It is an analytical process that transfer information from all directions about competitors and consumers, with knowledge of the strategy which its core is known to competitors; whether information about the evolution of the market or the opportunities and threats. It is a process of gathering news and interpreting the public information that focus on the position of competitors, performance, capacity and caution.
4	Parker and others, 2008, 114	It is used by the organization to collect information and add value to such information through analysis and conclusions presented to the managers to assist them in making decisions; whether strategic or tactical. It is a process able to disclose information that would allow the management to identify and fill the gaps on consumers, products, market....
5	Colakoglu, 2011, 161	It is a systematic process initiated by the enterprise to collect and analyze information about competitors, and the social, political and economic environment in general of the enterprise. The main objective of the process of competitive intelligence is the use of various information sources in order to increase the competitiveness of the enterprise while reducing competitive advantage of competitors
6	Mugo, 2012, 61	It is a regulatory process by which early detection of risks and opportunities in the market would be done before it becomes clear. It focuses on the developments and events aimed, at the end, to achieve a competitive advantage
7	McGonagle and vella, 2012, 19	It is the process uses public sources to collect data, competitors and the market environment and turn it into usable intelligence.
8	Mejarshin, 2013, 408	Competitive intelligence is an integral part of the knowledge economy, including warning signals about threats and opportunities. It is the art of collecting, processing and storing information, so that the employees in different organizational levels would be able to have access to and use the information.
9	Adutoit, 2013, 31	It is a continuous and systematic approach to the external environment that can have an impact on the organization, and thus affect the decision making process.
10	Nooraei and others, 2014, 651	It is the process of gathering information about the external environment and other interests; such as industry trends, legal and regulatory, and international trends and technological developments, the political and economic conditions.
11	Taner, 2014, 18	A practical explanation of the process emerged from methodological process, including planning, collection, and analysis and publishing information about the external environment to identify opportunities or developments likely to affect the position of the organization.
12	Nenzhelele and Pellissier, 2014, 8	It is a combination of disciplines developed in economics, marketing, military theory, information science and strategic management. It is contemporary and practical practice used in cases of increasing movements of players in a constantly changing business environment.
13	Investopedia, 2015, 1	It is a high level strategy and implemented by the enterprise as it seeks to get updated and new information about the changes occurred in the market, industry of competitors and customers in an attempt to gain a competitive advantage against other competitors.

Types of Competitive Intelligence

There are several types of competitive intelligence contribute to collect different information about the external environment of the enterprise; whether this information on competitors, customers, suppliers, markets, products, innovations, inventions, new technologies are being used. So, we can reflect this information of competitive intelligence in (Figure 2), which this research depends on for being the most important type of competitive intelligence that lead to integration of competitive intelligence

Figure (2) Source: prepared by researchers



The integration of strategic intelligence types

I. Market Intelligence

The enterprises adopt this type of intelligence to acquire the knowledge required to formulate future plans related to their strategic interests at the market and the environment as a whole, strengthening their position and performance in the market by providing corporate CEOs with analyses about the enterprise, its competitors and its markets by a competitive analysis, market analysis related to the overall environment, and then enabling them to develop scenarios and strategic thinking as well as its impact on strategic management and institutional success in the market. (Saleh et al, 2010, 336).

Market intelligence draws the outlines, current and future trends, customer needs, preferences, new markets, market segmentation, key moves and changes in marketing and distribution. (Hadi, 2014, 208)

II: Customer Intelligence

(Capek, 2012, 3) argues that customer intelligence is a systematic process of collection, analysis and application of information about the customer environment, including current and potential customers. This reflects the enterprise's understanding of its objectives and its relationship with the customers' environment through focusing on their various customer needs and desires which are deemed within the planned objectives.

III: Competitors intelligence

Competitors' intelligence focuses on competitors, their abilities, current activities, plans and intentions. It is often used by strategic planning processes or by the operating managers within the enterprise and strategic business units, as it may affect the managers of products and operations and those involved in the development of products, business, integration and acquisitions.

The question here is: why do we focus on competitors' intelligence?

Focus on competitors' intelligence aims to help us to answer the following questions:

- Who are the current competitors of the enterprise?
- Who are the potential competitors of the enterprise?
- How the competitors look at themselves? How do they look to the enterprise?

As well as (Olson, 2012, 1)

- Who is the competitive enterprise? What are the products or services affiliated?
- How many employees are in this enterprise?
- What are the strengths and weaknesses of competitors? Which one requires to be improved?

The competitors are the organizations that have the same product or service currently and in future. They are also the organizations that have alternative products.

It is necessary to monitor these organizations because the result of such monitoring provides the enterprise with the necessary knowledge that will allow it to predict the future movements and discover the weaknesses and exploit it. (Albesu et al, 2008, 2).

IV: Technological Intelligence

Changes in technology caused by the continuous innovation impact the businesses of the enterprise, but smart enterprises do not wait those changes to occur, but they observe and follow up the external environment and new innovations and utilize them. Smart technology is the process provided to improve the performance and develop technologies by identifying possible options of new technologies, reducing the possibility of failure in case of contrasting technology. This clarification includes monitoring technology, technology assessment, and technology forecasting, which is the work of competent technology intelligence experts who are concerned in monitoring all the technological aspect in the industrial competitive environment. (Colakoglu, 2011, 620) defined technological intelligence as a process that focuses strictly on science and technologies and their impact on the research and development activities in the organization.

V: Strategic alliance intelligence

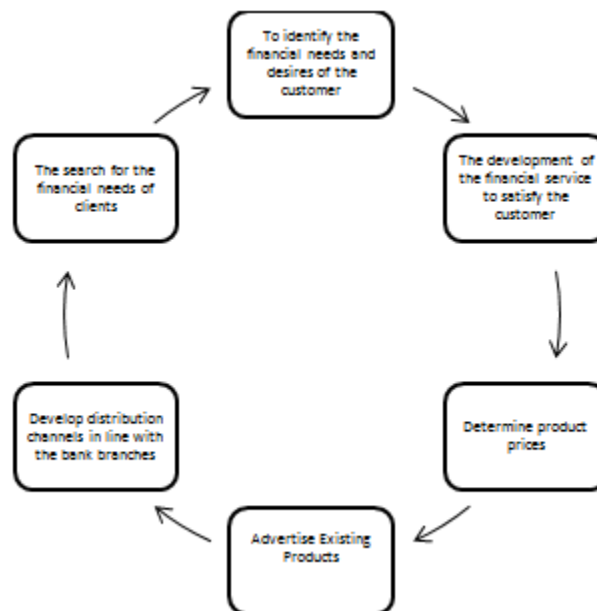
The strategic alliance idea became clear about all aspects related to acquisition, partnership and strategic alliances made in the external environment of the institution, including the concept of strategic alliance intelligence: it is a process that includes investigation of all current integration and acquisitions operations in the industry. (NGugi, 2012, 15). It is also monitoring the strategic alliance operations performed by competitors and learn foreign integration and acquisitions in the external environment. (Karanja and others, 2012, 15).

In general, the various types of competitive intelligence have direct implications on the enterprise because it contributes directly, according to the information provided, to the development of products and production processes, the emergence of new innovations, acquisition of weak enterprises or ally with strong organizations. It also contributes to attract customers, guarantees their loyalty in several ways according to the information provided by the external environment. Competitive intelligence helps the managers to marketing the banking services which will lead the enterprise to achieve its objectives; whether long or short terms, i.e. it impacts on improving the general performance of the enterprise.

II: Marketing of Banking Services

The concept of marketing of banking services:

First, we shall discuss the definitions of banking service and then discuss the concept of marketing of banking service. (Mu'alla, 1994, 48) defined banking service as the source to satisfy the customer needs and desires, while it represents, in view of the bank, a source of profit. (Anna, et al, 1999, 54) defines marketing banking service as the services disposed to the benefit of customers or private organizations through the mediation process, which is translated into the ability to fund-raising, managing, lending and the ability to provide advices on the management of funds. Marketing banking service is defined by (al-Khudairi, 2012, 71) as the task of planning, organizing, directing, and monitoring the flow of banking products and services through an integrated network, including the bank branches, its units who are responsible for distribution and make it available to satisfy the desires of customers with achieving the bank profit, expansion and continuity. Both (Mohammad and Abdel-Qadir, 2005, 36) point out that marketing orientation can be represented from the bank in the following figure:

Figure (3) Marketing Orientation for bank services

Source: (Mohamed, Sahel Sayyed, Abdel-Qadir, and Bodi, (2005), “the importance of marketing orientation of the Bank, Faculty of Economic and Management Sciences, the second national meeting on banking system in the light of legal and economic transformations)

The elements of the combination of marketing of banking services:

As the service is intangible, its marketing combination is more difficult than it is for physical tangible products despite the similarities between the two, where the four elements are materialized: Product, pricing, promotion, and distribution, to form a marketing mix for both the services and physical products. Other elements can be added to the services marketing mix to increase its scope. These elements are: processes, individuals (people), and the physical environment. Now we shall discuss each one as follows:

1- Banking Services:

The bank product is considered one of the most important elements of the marketing mix for the banks, through which the banks can meet the needs and desires of their customers and work to satisfy them. The understanding of the bank product, in terms of marketing, is linked to three dimensions, which are represented in: (Ahmad, 2001, 51-53) (Al-Na'sah 2011, 65):

- Primary product: represented in the essence of the benefit that the customer seeks to achieve and get it by owning the bank service. When the customer opens cheque account, for example, by this actually he does not buy the checkbook, but the ease and security (convenience) to pay what he must pay to others without having to carry cash, especially if the amount of payment is large.
- Tangible product: it is something that could be seen by customers displayed for sale. It is represented in credit cards. Tangible products are characterized in five characteristics, namely: quality assurance level, features and specifications, packaging, trade name (brand), and design or shape (specific model).
- Supported product: it represents a set of additional elements, whether tangible or intangible, acquired by the customer at purchasing the bank service, where it will be supportive and associated to the primary service. For example, "how the bank deals with an applicant to get a loan during the application and evaluation process, clear and understandable monthly bank statements, quick response to the questions of the applicant. This is so called sales of systems, which represents a strategy for consistent solutions for the entire problem of the customer.

2- The Price

The price is another element of marketing mix, which is the sole element that could achieve profits to the enterprise, no matter of its type, while the other elements of the mix represent the cost. The price also has an important role in fixing the identity of the bank in the market and supports its positioning therein.

It is also deemed a sign for the quality of the services because the customer is interested in the price he will pay rather than the size of the demand of such service he likes to acquire when entering the market, so he put the maxi and mini of this price. If the price of such service has been reduced below the minimum he determined, he will doubt of the quality of the service, and in the event it increased above the maximum price he determined, then he will consider it too expensive (Al-Smeida'ie el at, 2005, 86). Price means the value paid by the customer for the commodity or service he acquires. In this sense, price means the price of monetary units determined by the dealer and accepted by the customer for the commodity (al-‘Askari, 2000, 173).

3- Promotion

Promotion is deemed one of the key elements of the marketing combination for any bank due to the vital role played by promotion, including introducing the bank services to the customers, convincing them of the advantages of dealing with them, the satisfactions expected that can be achieved and then push them to take their decision to deal with the bank or continue to deal with the bank in future. Promotion means the bank use of all personal and non-personal efforts and methods to inform the effective customer of the banking services or banking services provided by demonstrating their advantages and characteristics as well as how to utilize them, and persuade the customer to deal with the bank. Therefore, the process of promotion is based on two main things:

- A. An appropriate assortment of facts and information about the bank and banking services, so that they are transferred to the customer in appropriate image and properly.
- B. Convincing the customer of the importance and necessity of dealing with the bank and get benefit from the bank services to satisfy his needs (Jamil 2015, 92-93).

4- Distribution

The decisions related to the distribution of banking services is considered one of the most important topics addressed by the banking marketing departments of the banks because of their direct and significant impact on all other marketing resolutions. As the services are intangible, this would impose many restrictions on their distribution process. Banking distribution is defined as: all the decisions and activities aim to make the banking services available to the beneficiaries through distribution channels (Al-Smaida'ie, 2000, 285).

It also defined as a group of planned activities which will lead to the transfer of the service from the point of production (the bank) to the point of sale (customer). (Taha, 2007, 67).

5- The People

The human element is one of the most important factors that impact on the customer's perception of the quality of service provided to him. The human element incudes all the individuals and organizational units within the bank that are directly or indirectly deal with the customers. The bank management should develop their skills through continuous training in terms of physical facilities or customer treatment and how to receive them. It is agreed that the bank workers must have an assortment of skills and capabilities, in particular those who have direct contact with the customers (Heirash, 2008, 178).

The employees of many banks are characterized by performing double roles; in one hand they perform and complete the service and in other hand they play the role of selling the service through the communication with the customers and mastering provision of services to the customer using the different techniques and skills (Abu Orabi, 2000, 8).

6- Service Delivery Process

Operations means: "all activities and methods that have access to the specifications or features desired by the customer in the bank service". The provision of the bank service is deemed critical to the banks. The provision of bank service includes very important things; such as policies and procedures followed by the bank to ensure the delivery of service to customers. It also includes other activities and protocols; such as possibility, flow of activities, discretion or choice granted to employees at the bank, how to direct and treat the bank customers, and encouraging them to participate in the process of obtaining banking service (Abu Orabi, 2006, 88). All this indicates that the bank should pay attention to the service design which allows quick flow to meet the demand of the customer through: (Heirash, 2007, 180)

- Reducing the long term operations cycle.
- Simplifying the routine procedures.

- Reducing work time flow from one department to another.
- Taking into consideration the opinion of customers in identifying processes of each service performance.

7- The Physical Evidence.

Due to the intangible nature of service in general, attention to the tangible evidence to the service or customer service should be paid to show the level of quality of such service. It is so hard to judge the service because of the lack of tangibility to the customer. This requires the provision of supplies and equipment used in the production or delivery of service; such as computers, ITM machines, software, means of communication, furniture, décor and other things. It should be noted that the physical evidence is one of the factors that has a clear impact to facilitate the process of the customer's recognition to the banking services, as well as to facilitate the service process, especially in promotional campaigns. (Al-Ajarmeh, 2005, 317).

This, therefore, prompts us to talk about the need for a balance between this support and the bank's internal system and its members, which facilitates the flow of banking services as required by the bank's public policy. In accordance with the foregoing, we conclude that physical facilities are not less important than the existence of banking service or its price on marketing. So, there is need for the banks to take care of this aspect, especially the customer's judgment on the quality of performance of many services is now based on many standards and the most prominent is the availability of material facilities at the bank (Heirash, 2008, 179).

Field Aspect of the Research

The description of the research community and its sample

I. Description of the research community and the justifications for its selection

The research tested its hypotheses at (38) private banks in Erbil (research community).

II: Description of the characteristics of the sample members:

The sample was selected in accordance with the requirements of the current research as the role of competitive intelligence types in marketing of banking services is a task has to be implemented by the decision makers at the banks, who have experience in the banking business. Therefore, the sample of the research was selected to consist of (Director, Assistant Director, Head of Department, and Head of section and Director of the Division) as they are the decision makers at the bank. The researchers had distributed (120) questionnaire form to the bank managers at (38) banks. A total of (115) questionnaire was collected, i.e. the percentage of respondents was (95.8%) as shown in table (2).

Table (2) Distribution of Subjects in the Research Sample by Demographic Factors

Factors	distribution						Total
	Male			Female			
Gender	73			42			115
	%63.47			%36.53			%100
Age	24≥	25 - 35 years	36 - 46 years	47 - 57 years	58 - 68 years	69 - 79 years	Total
	2	48	32	15	13	5	115
	%0.17	%41.73	%27.82	%13.04	%11.3	%0.43	%100
Academic achievement	Middle school	Diploma	BA	Higher Diploma	M.A.		Total
	8	11	84	7	5		115
	%0.69	%0.95	%73.04	%0.60	%0.43		%100
Number of years of service	≤1	≤1	2 - 16 years	17 -31 years	32 -46 years		Total
	4	77	18	13	3		115
	%0.34	%66.95	%15.65	%11.30	%0.26		%100
Career Center	Director general	Associate Director	Head of the Department	Director of Division	Others		Total
	25	30	30	11	19		115
	%21.73	%26.08	%26.08	%0.95	%16.52		%100

Source: prepared by researchers

Describe the variables of competitive intelligence types and their diagnosis:

1. Market intelligence:

Table (3) frequency distributions, percentages and mathematical community values and standard deviations and coefficient of variation and percentage agreement for market intelligence type statements, adoption (3) phrases to measure this type which starts from (X1-X7), as follows:

1. the principal paragraphs which contributed to enrich the market intelligence type (X3) that indicate the Bank relies on field research to study the market situation with high level confirmed by arithmetic (4.23) and with affinity in sample answers with agreement (84.52%) and low dispersion confirmed as reversible Standard deviation (0.73) and coefficient of variation (17.18).
2. Followed by a paragraph (X7) that suggests the Bank is working to diversify its services aligned with the requirements of the banking market and high level confirmed by arithmetic (4.19) and with affinity in sample answers with agreement (83.83%) and reversible deviation (0.82) and coefficient of variation (19.45).
3. Followed by a paragraph (X1) that indicate the Bank monitors the market used by competitors and high level confirmed by arithmetic (4.15) and with affinity in sample answers with agreement (82.96%) and reversible deviation (0.74) and coefficient of variation (17.85).
4. followed by a paragraph (X4) that indicate the Bank works to collect information on all the services of competitors in the market in order to provide better services to their customers and the level above average confirmed by arithmetic (3.98) (and by coincidence good answers respondents with agreement (79.65%) Reversible deviation (0.85) and coefficient of variation (21.29).

Table (3) Frequency distribution and percentage values arithmetic standard deviation and coefficient of variation and percentage agreement (average/agreement) respondents answer about the paragraphs on market intelligence for the kind of competitive intelligence (n = 115)

Paras	Answer scale										Arithmetic mean	Standard deviation	Coefficient of variation (%)	Percentage agreeing (%)
	Strongly agree		Agree		Sometimes		Don not agree		Don not agree completely					
	5		4		3		2		1					
	T	%	T	%	T	%	T	%	T	%				
X1	38	33.0	58	50.4	18	15.7	0	0.0	1	0.9	4.15	0.74	17.85	82.96
X2	17	14.8	57	49.6	34	29.6	6	5.2	1	0.9	3.72	0.81	21.81	74.43
X3	44	38.3	55	47.8	14	12.2	2	1.7	0	0.0	4.23	0.73	17.18	84.52
X4	32	27.8	56	48.7	21	18.3	5	4.3	1	0.9	3.98	0.85	21.29	79.65
X5	30	26.1	56	48.7	25	21.7	4	3.5	0	0.0	3.97	0.79	19.85	79.48
X6	35	30.4	45	39.1	30	26.1	5	4.3	0	0.0	3.96	0.86	21.80	79.13
X7	46	40.0	50	43.5	14	12.2	5	4.3	0	0.0	4.19	0.82	19.45	83.83
Average	76.9				19.4		3.7				4.03	0.80	19.89	80.57

Source: prepared by the researchers rely on computerized results. N = 115

5. Followed by a paragraph (X5) that indicate the Bank external agreements with bodies specializing in research and development and an above-average level confirmed by arithmetic (3.97) (and by coincidence good answers respondents with agreement (79.48%) Reversible deviation (0.79) and coefficient of variation (19.85).
6. followed by a paragraph (X6) that indicate the bank interest rate mode works with the banking market and above-average level confirmed by arithmetic (3.96) (and by coincidence good answers respondents with agreement (79.13%) Reversible deviation (0.86) and coefficient of variation (21.80).
7. In paragraph (X2) came with a lower proportion of agreement confirmed by harmony (74.43%) this shows the average of the sample answers harmony reversible deviation (0.81) and coefficient of variation (21.81) and the value of arithmetic (3.72) reflect the low level of Bank approval Reports of economic analysts to provide them with information about the market

Table (3) shows that this type achieved an average calculation of (4.03) and indicates the high level of the market intelligence type confirmed by the standard deviation of (0.80) and the coefficient of difference (19.89%) with a very good uniformity reflected by the percentage of agreement (80.57% Which measures this dimension (X7-X1), which gives an indication of the availability of the type of market intelligence as one of the dimensions of competitive intelligence in banks investigated and at high levels.

2 - The intelligence of the client:

Table (4) shows the frequency distributions, percentages, values, arithmetic, standard deviations, variance coefficients, and agreement percentage for the customer intelligence type. 9 expressions were used to measure this type in the paragraphs starting from X16-X8, as follows:

- 1- The most prominent paragraphs in the contribution of enriching this dimension is (X8), which indicates that the bank seeks to attract its customers by reducing prices, and with a high level confirmed by the arithmetic mean (4.32) and high harmony in the responses of the respondents, The low dispersion in the responses was confirmed by the standard deviation (0.75) and the difference coefficient (17.75).
- 2.10 followed by paragraph (X10) indicating that the bank is constantly monitoring the purchases of customers at a high level confirmed by the calculation medium (4.13) and high harmony in the responses of the respondents. The ratio of the agreement was (82.61%) and the standard deviation (88.0) Difference (21.40).

Table (4) (N = 115) and the mean and the mean and the percentage of agreement (mean / agreement) of respondents' answers about the customer intelligence items as one of the competitive intelligence types (n = 115)

Paras	Answer scale										Arithmetic mean	Standard deviation	Coefficient of variation (%)	Percentage agreeing (%)
	Strongly agree		Agree		Sometimes		Don not agree		Don not agree completely					
	5		4		3		2		1					
	T	%	T	%	T	%	T	%	T	%				
X8	44	38.3	56	48.7	13	11.3	1	0.9	1	0.9	4.23	0.75	17.75	84.52
X9	26	22.6	67	58.3	18	15.7	4	3.5	0	0.0	4.00	0.73	18.14	80.00
X10	45	39.1	47	40.9	17	14.8	5	4.3	1	0.9	4.13	0.88	21.40	82.61
X11	34	29.6	42	36.5	27	23.5	10	8.7	2	1.7	3.83	1.01	26.29	76.70
X12	16	13.9	55	47.8	34	29.6	8	7.0	2	1.7	3.65	0.87	23.79	73.04
X13	14	12.2	62	53.9	25	21.7	13	11.3	1	0.9	3.65	0.87	23.79	73.04
X14	22	19.1	63	54.8	27	23.5	2	1.7	1	0.9	3.90	0.75	19.35	77.91
X15	28	24.3	46	40.0	34	29.6	5	4.3	2	1.7	3.81	0.92	24.07	76.17
X16	31	27.0	57	49.6	21	18.3	5	4.3	1	0.9	3.97	0.84	21.20	79.48
Average	76.9				19.4		3.7				4.03	0.80	19.89	80.57

Source: Prepared by the researchers based on the results of the electronic calculator. N = 115

- 3) followed by paragraph (X9), which indicates that the Bank is working to attract new customers to provide services in various characteristics and forms at a high level confirmed by the arithmetic mean (4.00) and high harmony in the responses of the sample respondents where the rate of agreement (80.00%) and reversed by the standard deviation (73.0) Difference (18.14).
- 4. followed by a paragraph (X16) that indicates that the Bank is working to provide facilities for customers to ensure their loyalty and intermediate level confirmed by arithmetic (3.97) (and by coincidence good answers respondents with agreement (79.48%) Reversible deviation (0.84) and coefficient of variation (21.20).
- 5) followed by paragraph (X14), which indicates that the bank seeks to maintain loyalty of customers to provide services to meet their needs and above the average level confirmed by the arithmetic mean (3.90) and good harmony in the responses of the sample respondents where the ratio of agreement (77.91%) and reversed the standard deviation (0.75) And the difference coefficient (19.35).
- 6) followed by (X11), which indicates that the bank continuously followed the needs and desires of clients and above the average level confirmed by the mean (3.83) and good harmony in the answers of the respondents, where the ratio of agreement (76.70%) and reversed by the standard deviation (1.01) 26.29).
- 7.15 followed by (15.1%) and the standard deviation (0.92) and the difference coefficient (24.07).
- 8. The table indicates that paragraphs (X12) and (X13) respectively achieved the lowest level compared with the other paragraphs, which states that the bank continuously follows the needs and desires of customers. The bank is concerned with the satisfaction of its customers through the quality of its service. Indicating a level above the medium and with a medium degree of consistency confirmed by the agreement rate of 73.04%, which reflects the standard deviation (0.87) and the difference coefficient (23.79).

This dimension is achieved compromise computationally total rate (3.91) and refers to the intermediate level for the type of client intelligence confirmed the average dispersion research sample answers reversible deviation (0.85) and coefficient of variation (25.21) good harmony degree reflected the average agreement ratio (78.16%) of paragraphs Measure this distance (X16-X8) which gives an indication of the availability of the type of customer intelligence as a kind of competitive intelligence in banks discussed good levels.

3. Smarter competitors

Table (5) shows the frequency distributions, percentages, values, arithmetic, standard deviations, coefficient of variation, and percentage of agreement for the competitors' type of intelligence. Six expressions were adopted to measure this type in paragraphs starting from (X22-X17)

1. Paragraph (x18), which provides the Bank experts in gathering information on competitors, top center of my total (4.05) pointed out the high level quality in harmony confirmed sample answers to this paragraph which reflected the percentage of agreement (81.04%) and standard deviation (0.93) and coefficient of variation (22.84).
2. followed by a paragraph (X17) which indicates the Bank relies on competitive external environment analysis to find out the competitive advantages for competitors and above-average level confirmed by arithmetic (3.99) (and by coincidence good answers respondents with agreement (79.83%) Reversible deviation (0.92) and coefficient of variation (23.11).
3. followed by a paragraph (X22) that indicate the Bank relies on reports of recipients to provide information about competitors and above-average level was confirmed by the arithmetic and (3.84) and by coincidence good answers respondents with agreement (76.87%) Reversible deviation (0.95) and coefficient of variation (24.75).
4. followed by a paragraph (X21) which provides the Bank relies on gathering information on competitors through specialized magazines money and turnout and an above-average level was confirmed by the arithmetic and (3.83) and by coincidence good answers respondents with agreement (76.52%) Reversible deviation (0.99) and coefficient of variation (25.97).
5. Followed by a paragraph (X20) that indicate the Bank relies on gathering information on competitors through various media and intermediate level confirmed by arithmetic (3.77) and by coincidence good answers respondents with agreement (75.30%) Reversible deviation (1.03) and coefficient of variation (27.32).

Table (5) Frequency distribution and percentage values arithmetic standard deviation and coefficient of variation and percentage agreement (average/agreement) of respondents answers about special paragraphs for Smart competitors for the kind of competitive intelligence (n = 115)

Paras	Answer scale										Arithmet ic mean	Standard deviation	Coefficient of variation (%)	Percentage agreeing (%)
	Strongly agree		Agree		Sometimes		Don not agree		Don not agree completely					
	5		4		3		2		1					
	T	%	T	%	T	%	T	%	T	%				
X17	38	33.0	47	40.9	22	19.1	7	6.1	1	0.9	3.99	0.92	23.11	79.83
X18	40	34.8	51	44.3	16	13.9	6	5.2	2	1.7	4.05	0.93	22.84	81.04
X19	25	21.7	39	33.9	34	29.6	15	13.0	2	1.7	3.61	1.02	28.36	72.17
X20	32	27.8	40	34.8	29	25.2	12	10.4	2	1.7	3.77	1.03	27.32	75.30
X21	32	27.8	45	39.1	26	22.6	10	8.7	2	1.7	3.83	0.99	25.97	76.52
X22	30	26.1	49	42.6	26	22.6	8	7.0	2	1.7	3.84	0.95	24.75	76.87
Average	68				22		10				3.85	0.97	25.39	76.96

Source: Prepared by the researchers based on the results of the electronic calculator. N = 115

While paragraph (X19) that indicate the Bank relies on gathering information on competitors through conferences and forums in the middle of my total (3.61) indicates a medium level have higher dispersion confirmed respondents answer that reflected the standard deviation, (1.02) and the degree of The response is less than other paragraphs with agreement (72.17%). the table(5) shows that the genre has achieved the lowest level compared with other types of competitive intelligence, arithmetic average (3.85) and DL it at least for the kind and good harmony search sample answers where the percentage of agreement (76.96%) delinquency Deviation (0.97) and coefficient of variation (25.39) (this dimension was measured through the vertebrae (X17-X22)

which gives an indication of the availability of the type of intelligence of competitors for the kind of competitive intelligence in banks discussed good levels.

4- Technology intelligence

Table (6) shows the frequency distributions, percentages, values, arithmetic means, standard deviations, coefficient of variation, and agreement percentage for the phrases related to technology intelligence type. Eight phrases were adopted to measure this dimension in the paragraphs (X23 - X30), as follows:

- 1- Paragraph (X24) achieved the highest arithmetic mean (4.44), which indicates its high level, confirmed by very good consistency in the answers of the respondents. The agreement percentage reached (88.87%), with a

standard deviation (0.58). This paragraphs states that the bank has specialized experts in all information technology.

- 2- Followed by a paragraph (X27) which indicates that the bank provides its services using the latest technological methods, with high level confirmed by arithmetic mean reached (4.40) and high consistency in the answers of respondents. The agreement of respondents reached (88.00%) and standard deviation (60.0) and coefficient of variation (73.13).
- 3- Followed by a paragraph (X28) which indicates that the bank uses information technology to support the technology intelligence, at high level confirmed by arithmetic means (4.23), and high consistency of the answers of the respondents which reached (84.52%), with standard deviation reached (0.84) and coefficient of variation (19.84).
- 4- Followed by a paragraph (X25) which indicates that the bank has experts in seeking the latest technologies, at high level confirmed by arithmetic means reached (4.22) and high consistency of the answers of the respondents reached (84.35%), standard deviation (0.80) and coefficient of variation (19.05).
- 5- Followed by a paragraph (X26) which indicates that the bank is following up all developments and innovations in technology in the field of marketing its services, at high level confirmed by arithmetic mean (4.16), high consistency in the answers of the respondents which reached (83.13%), standard deviation (0.77) and of variation (18.47).

Table (6) Frequency distribution, percentages, values, arithmetic means, standard deviation, coefficient of variation and percentage of agreement (average/agreement) of the respondents answers about the paragraphs related to technological intelligence as a type of competitive intelligence:(n = 115)

Paras	Answer scale										Arithmetic mean	Standard deviation	Coefficient of variation (%)	Percentage agreeing (%)
	Strongly agree		Agree		Sometimes		Do not agree		Don not agree completely					
	5		4		3		2		1					
	T	%	T	%	T	%	T	%	T	%				
X23	32	27.8	64	55.7	17.	14.8	2	1.7	0	0.0	4.10	0.70	17.10	81.91
X24	56	48.7	54	47.0	5.	4.3	0	0.0	0	0.0	4.44	0.58	13.06	88.87
X25	49	42.6	44	38.3	21	18.3	0	0.0	1.	0.9	4.22	0.80	19.05	84.35
X26	42	36.5	51	44.3	20.	17.4	2.	1.7	0	0.0	4.16	0.77	18.47	83.13
X27	52	45.2	58	50.4	4.	3.5	1.	0.9	0	0.0	4.40	0.60	13.73	88.00
X28	49	42.6	48	41.7	15.	13.0	1.	0.9	2.	1.7	4.23	0.84	19.84	84.52
X29	38	33.0	48	41.7	21	18.3	6.	5.2	2.	1.7	3.99	0.94	23.58	79.83
X30	39	33.9	48	41.7	21	18.3	6.	5.2	1.	0.9	4.03	0.90	22.42	80.52
Average	83.9				13.5		2.6				4.19	0.77	18.41	83.89

Source: prepared by the researchers based on computerized results. N=115

- Followed by paragraph (X23) which indicates that the bank adopts the latest technologies to collect and store information, at high level confirmed by arithmetic mean (4.10), high consistency in answers of respondents with agreement reached (81.91%), standard deviation (0.70) and coefficient of variation (17.10).

7- Followed by paragraph (X30) which indicates that the bank uses advanced communications network to gather information at high level confirmed by arithmetic mean (4.03), with high consistency of the answers of the respondents as the agreement degree reached (80.52%), standard deviation (0.90) and coefficient of variation (22.42).

8- Paragraph (X29), which indicates that the bank stores collected information in the bank information that is retrieved on need, ranked the least arithmetic mean (3.99) indicating high lack of consistency among the research sample members reflected by the standard deviation reached (0.94) and coefficient of variation (23.58). The response degree here was less than other paragraphs where agreement percentage was (79.83%).

This type has achieved the highest level compared to the other competitive intelligence types. Table (6) shows a high average of arithmetic mean which reached (4.19). The consistency of the respondents' answers was very good reflected by the average of agreement percentage (83.89%). The standard deviation reached (0.77) and coefficient of variation (18.41) which indicates significance that technology intelligence is available as a type of competitive intelligence in the bank being investigated at high levels.

5- Strategic alliance intelligence:

The table (7) shows the frequency distributions, percentages, percentages, values, arithmetic means, standard deviations, coefficient of variation, agreement percentages for the paragraphs of innovation dimension. Eight phrases were adopted to measure this type of paragraphs (X31-X38), as follows:

- 1- Paragraph (X33) achieved the highest arithmetic mean (4.32), which indicates that a high level confirmed by very good consistency of the respondents answers, which reached (86.43%), the standard deviation was (0.66) and coefficient of variation was (15.18). The said paragraph states that the bank management depends on a strategic alliance in order to reduce the research and development costs.
- 2- Followed by paragraph (X38) which indicates that the bank relies on the information collected from the external environment in formulating its strategy at a high level confirmed by the arithmetic means (4.30) and high consistency in the respondents answers as the agreement percentage reached (85.91%), with a standard deviation (0.70) and the coefficient of variation was (16.31).
- 3- Followed by paragraph (X31) which indicates that the bank relies on the participation of other banks to increase its market share, at a high level confirmed by arithmetic mean (4.17), high consistency in respondents' answers with agreement reached (83.30%), a standard deviation (0.74) and coefficient of variation (17.69).
- 4- Followed by a paragraph (X34) which indicates that the bank works to control new alliances to develop a powerful strategy to counter its rivals, at high level confirmed by the arithmetic mean (4.17) and high consistency in respondents' answers where agreement reached (83.30%), with a standard deviation (0.87) and coefficient of variation (20.84).
- 5- Followed by paragraph (X32) which indicates that the bank depends on alliance strategy in order to minimize the costs of providing service, at high level confirmed by arithmetic means (4.03), high consistency in the respondents' answers which reached (80.70%) agreement, with a standard deviation (0.79) and coefficient of variation (19.68).
- 6- Followed paragraph (X36) which indicates that the bank relies on alliance policy in order to increase its profits, at a level above the average confirmed by arithmetic means reached (3.90), consistency of the respondents' answers where the agreement degree was (77.91%), and the standard deviation was (1.03) and coefficient of variation (26.42).
- 7- Followed by paragraph (X37) which indicates that the bank relies on alliance policy in order to increase the value of the bank, at a level above the average confirmed by arithmetic mean reached (3.55), with a consistency in the respondents answers agreement (70.96%), the standard deviation was (1.13) and coefficient of variation (31.95).
- 8- Paragraph (X35) achieved the lowest arithmetic means (3.51), which indicates an average level confirmed by high dispersion of respondents' answers as the standard deviation was (1.09); coefficient of variation was (30.95). The response was less than other paragraphs where the agreement percent was (70.26%). The paragraph states that the bank depends on integration policy with other banks in order to reduce the costs.

The table (7) Frequency distribution, percentage, values, arithmetic man, standard deviation, coefficient of variation, percentage of agreement (average/agreement) of respondents answers about the paragraphs related to Strategic alliance intelligence as a type of competitive intelligence. (n = 115)

Paras	Answer scale										Arithmetic mean	Standard deviation	Coefficient of variation (%)	Percentage agreeing (%)
	Strongly agree		Agree		Sometimes		Don not agree		Don agree completely					
	5.		4.		3.		2.		1.					
	T	%	T	%	T	%	T	%	T	%				
X31	40	34.8	56	48.7	17.	14.8	2.	1.7	0	0.0	4.17	0.74	17.69	83.30
X32	32	27.8	61	53.0	16.	13.9	6.	5.2	0	0.0	4.03	0.79	19.68	80.70
X33	48	41.7	57	49.6	9.	7.8	1.	0.9	0	0.0	4.32	0.66	15.18	86.43
X34	44	38.3	54	47.0	11.	9.6	4.	3.5	2.	1.7	4.17	0.87	20.84	83.30
X35	21	18.3	41	35.7	37	32.2	8.	7.0	8.	7.0	3.51	1.09	30.95	70.26
X36	37	32.2	43	37.4	25	21.7	6.	5.2	4.	3.5	3.90	1.03	26.42	77.91
X37	26	22.6	38	33.0	30	26.1	15.	13.0	6.	5.2	3.55	1.13	31.95	70.96
X38	48	41.7	55	47.8	10.	8.7	2.	1.7	0	0.0	4.30	0.70	16.31	85.91
Average	76.2				16.9		6.9				3.99	0.88	22.38	79.85
General Average	75.58				18.54		5.88				4.00	0.85	21.41	79.98

Source: prepared by the researchers based on computerized results. N=115

This type of intelligence achieved arithmetic mean reached (3.99), which indicates above average level to this type on strategic alliance intelligence confirmed by average dispersion in the respondents answers, with a standard deviation (0.88) and the coefficient of variation (22.38), with a good consistency as the ratio of agreement was (79.85%), which gives indication on the availability of the strategic alliance intelligence type as one type of competitive intelligence types in the studied banks at good levels.

The respondents, the managers, reflect a high quality regarding the competitive intelligence variable. Table (7) shows that the arithmetic mean for this variable was (4.00) confirmed by high consistency of the respondents answers, which were reflected by the ration of agreement (79.98%), the standard deviation (0.85), and coefficient of variation (21.41). This means the existence of good level of competitive intelligence at the bank managers studied.

II: Description of marketing the banking services variable and its diagnosis:

Table (8) shows the frequency distributions, percentages, values, arithmetic means, standard deviations, coefficient of variation, and ratios of agreement for the phrases related to marketing the banking services. Twelve (12) paragraphs have been adopted to measure the strategic resolutions variable (X39 –X50) as follows:

- 1- Paragraph (X40) has achieved the highest arithmetic mean (4.25) which indicates high level, confirmed by very good consistency in the respondents answers, which reached (85.04%), standard deviation (0.79) and coefficient of variation (18.65). This paragraphs states that the bank delivers its services at appropriate prices.
- 2- Followed by paragraph (X50), which indicates that the bank designs a mix of services provided to ensure satisfying the wishes and needs of customers, at high level confirmed by arithmetic means (4.16) and high consistency in the respondents answers which reached (83.13%), standard deviation (0.81) and coefficient of variation (19.54).
- 3- Followed by paragraph (X39) which indicates that the bank performs services delivery rapidly, at high level confirmed by arithmetic mean reached (4.15), ratio of consistency of agreement among respondents' answers reached (82.96%), a standard deviation (0.83) and coefficient of variation (20.0).
- 4- Followed by paragraph (X41) which indicates that the bank has a quality of services provided to its customers, at high level confirmed by arithmetic mean reached (4.12, high ratio consistency of agreement among the respondents answers (82.43%), with a standards deviation (0.95) and coefficient of variation (22.98).

Table (8) Frequency distribution, percentage, values, arithmetic means, standard deviation, coefficient of variation and ratio of agreement (average/agreement) in respondents answers about the paragraphs on marketing of banking services. (n = 115)

Paras	Answer scale										Arithmetic mean	Standard deviation	Coefficient of variation (%)	Percentage agreeing (%)
	Strongly agree		Agree		Sometimes		Don't agree		Don't agree completely					
	5	4	3	2	1	T	%	T	%	T				
X39	43	37.4	51	44.3	17.	14.8	3.	2.6	1.	0.9	4.15	0.83	20.00	82.96
X40	49	42.6	50	43.5	13.	11.3	2.	1.7	1.	0.9	4.25	0.79	18.65	85.04
X41	46	40.0	46	40.0	18.	15.7	1.	0.9	4.	3.5	4.12	0.95	22.98	82.43
X42	42	36.5	44	38.3	25	21.7	3.	2.6	1.	0.9	4.07	0.88	21.52	81.39
X43	43	37.4	45	39.1	20.	17.4	6.	5.2	1.	0.9	4.07	0.91	22.48	81.39
X44	30	26.1	49	42.6	27.	23.5	8.	7.0	1.	0.9	3.86	0.92	23.74	77.22
X45	35	30.4	57	49.6	17.	14.8	6.	5.2	0	0.0	4.05	0.81	20.11	81.04
X46	36	31.3	58	50.4	18.	15.7	2.	1.7	1.	0.9	4.10	0.78	19.13	81.91
X47	28	24.3	60	52.2	25	21.7	1.	0.9	1.	0.9	3.98	0.76	19.10	79.65
X48	30	26.1	61	53.0	18.	15.7	5.	4.3	1.	0.9	3.99	0.82	20.59	79.83
X49	27.	23.5	64	55.7	20.	17.4	2.	1.7	2.	1.7	3.97	0.80	20.13	79.48
X50	41	35.7	56	48.7	15.	13.0	1.	0.9	2.	1.7	4.16	0.81	19.54	83.13
Average	79.1				16.8		4.1				4.06	0.84	20.66	81.29

Source: prepared by the researchers rely on computerized results. N=115 Followed by paragraph (X46) which indicates that the bank staff have sufficient knowledge to answer the inquiries of clients, at high level confirmed by arithmetic mean reached (4.10), with high consistency ratio among the respondents answers (81.91%), with a standard deviation (0.78) and the coefficient of variation (19.13).

- 6- Followed by paragraph (X42) which indicates that the bank uses the latest technological means to facilitate transactions, at high level confirmed by arithmetic mean (4.07) and high ration of consistency of agreement among the respondents answers reached (81.39%), with a standard deviation (0.88) and the coefficient of variation (21.52).
- 7- Followed by paragraph (X43) which indicates that the bank is interested in reporting its services to the customers through various and swift means, at high level confirmed by arithmetic mean (4.07), high consistency of agreement ratio among the respondents answers (81.39%), with a standard deviation (0.91), and coefficient of variation (22.48).
- 8- Followed by paragraph (X45) which indicates that the bank staff masters their performance without errors, at high level confirmed by arithmetic mean (4.05), with high ratio of consistency agreement among the respondents' answers reached (81.04%), a standard deviation (0.81) and coefficient of variation (20.11).
- 9- Followed by paragraph (X48) which indicates that the bank accepts and address customers ' complaints, at mid-level confirmed by arithmetic mean (3.99) and good ratio of consistency of agreement among the respondents answers (79.83%), with a standard deviation (0.82) and the coefficient of variation (20.59).
- 10- Followed by paragraph (X47) which indicates that the bank is interested in keep its customers information confidential, at mid-level confirmed by the arithmetic mean (3.98), with good consistency ratio of agreement among the respondents answers reached (79.65%), with a standard deviation (0.76) and coefficient of variation (19.10).
- 11- Followed by paragraph (X49) which indicates that the bank accepts and takes into account the proposals submitted by its customers, at a level above the average confirmed by the arithmetic mean (3.97), with a good consistency ration of agreement among the respondents' answers reach (79.48%), a standard deviation (0.80) and coefficient of variation (20.13).
- 12- The paragraph (X44) achieved the lowest arithmetic mean (3.86) which indicates a mid-level for this paragraph confirmed by high dispersion of the respondents' answers reflected by the standard of deviation (0.92) and coefficient of variation (23.74). The ratio of consistency among answers was (77.22%). The paragraph states that the bank is interested in the convenience of customers at the waiting lounges.

The answers of the managers, who are members in the research sample, reflect the high level of marketing the banking services, as the Table (8) above shows that the arithmetic mean for this variable, which reached (4.06) confirmed by good consistency ratio among the answers of the sample (81.29%) with a standard deviation (0.84) and coefficient of variation was (20.66). This means that there is a very good existence to the marketing of banking service performed by the managers of the bank studied.

Analysis the Correlations between the Research Variables

We can measure and test the morality of correlation between the research variables included in the main hypothesis and the sub hypotheses emerged thereof:

1- The first main hypothesis: "there is a correlation between the competitive intelligence type, collectively and individually, and marketing of banking services". Table (9) shows the results of the statistical analysis of the correlation between competitive intelligence type and marketing of banking services:

Table (9) Correlation coefficient between competitive intelligence and banking services marketing

Independent Variable Dependent Variable	Banking services marketing	Significance level
Competitive intelligence	0.551***	0.000

Significant at the significance level: P- Value ≤ (0.01). N=115

Source: the table has been prepared by the researchers relying on computerized results

Through the table (9) shows that the value of the correlation coefficient between (types of competitive intelligence and marketing of banking services) is equal to "0.551***", which is significant the significance level "0.01". By comparing the significance value we see that its value is less than "0.01". This means that there is a significance correlation between the types of competitive intelligence and marketing of banking services.

This confirms the acceptance of the main hypothesis which states that "there is a significance correlation between the competitive intelligence type collectively and marketing the banking services". The correlation has been analyzed between every type of competitive intelligence in ((market intelligence, customer intelligence, technology intelligence and strategic alliance intelligence)) and marketing the banking services as shown in Table (10) herein below:

Table (10) Correlation coefficients between competitive intelligence types and marketing of banking services

Marketing of Banking Services (Dependent Var.)		Correlation coefficient	Significance (2-tailed)
Competitive Intelligence (Independent)			
Types of Competitive intelligence	Market intelligence	0.298**	.001
	Customer intelligence	0.535**	.000
	Competitors intelligence	0.418**	.000
	Technology intelligence	0.465**	.000
	Strategic alliance Intelligence	0.539**	.000

Significance at significance level P- Value \leq (0.01). N= 115

Source: the table prepared by the researchers relying on computerized results

1. The value of the correlation coefficient between the "market intelligence and marketing of banking services" is equal to "0.298**" which is the significance value at significance level is "0.01" reached "0.001". By comparing the significance value we see that its value is less than "0.01", which means that there is a significance correlation between research variables. This confirms the acceptance of the first sub hypothesis of the main hypothesis stating "there is a significance correlation between the market intelligence, as a competitive intelligence type and marketing of banking services".
2. The value of the correlation coefficient between the customer intelligence and marketing of banking services is equal to "0.535**", which a significance value at the significance level "0.01" reached "0.000". By comparing the significance value we see that its value is less than "0.01", which means that there is significance correlation between the research variables. This confirms acceptance of the second sub hypothesis of the main hypothesis stating "there is a significance correlation between the customers intelligent, as a competitive intelligence type, and marketing of banking services".
3. The value of the correlation coefficient between competitors and marketing of banking services intelligence is equal to "0.418**", which a significance at the significance level "0.01", reached "0.000". By comparing the significance value we see that its value is less than "0.01". This means that there is a significant correlation between research variables. This confirms the acceptance of the third sub hypothesis of the first main hypothesis stating "there is a significant correlation between the competitors' intelligence, as a competitive intelligence type, and marketing of banking services".
4. The value of the correlation coefficient between technology intelligence and marketing of banking services intelligence is equal "0.465**", which a significance value at significance level "0.01" reached "0.000". By comparing the significance value we see that its value is less than "0.01". This means that there is a correlation between the research variables. This confirms the acceptance of the fourth sub hypothesis of the main first hypothesis "There is a significant correlation between technology intelligence, as a type of competitive intelligence, and marketing of banking services".
5. The value of the correlation coefficient between strategic alliance intelligence and marketing of banking services intelligence equal to "0.539**", where the significance value at the level "0.01", reached "0.000". By comparing the significance value we see that value is below "0.01". This means that there is a correlation between the research variables, which confirms the acceptance of the fifth sub hypothesis of the main first hypothesis stating "there is a correlation between the strategic alliance intelligence, as a type of competitive

intelligence, and marketing of banking services". Table (10) shows that the correlation between the strategic alliance intelligence and marketing the banking services is the strongest correlation than the other competitive intelligence types. So, we understand that the strategic alliance intelligence in the business of the banks studied has a significant role in marketing the banking services of these banks, thus the achievement of the objective of the banks studied.

II: Analysis the impact relationships between the research variables:

Through this analysis, the effect of competitive intelligence in marketing of banking services will be measured, which has been included by the second main hypothesis and its emerged sub hypothesis. For this purpose, the researchers used multiple linear regression model to measure the impact of the independent variables represented by the types of intelligence Competitive in the dependent variable represented in marketing of banking services. The second main hypothesis indicates “the existence of effect of significance between the competitive intelligence types, collectively and individually, and marketing the banking services”. Table (11) demonstrates that:

Table (11) Analysis the effect of competitive intelligence types in marketing of banking services at the macro level (collectively)

Independent variable	Dependent variable			
	Marketing of banking services			
Types of competitive intelligence	β_0	β_1	F	R ²
	1.156	0.727	49.173	30.3%
	t (2.769)	T (7.012)	Sig (0.000)	
Sig (0.007)	Sig (0.000)			

Significance at significant level P-value ≤ (0.05) N= 115

Source: The table has been prepared by the researchers relying on computerized results

Multiple linear regression model results described in the table (11) indicate that there is an effect of independent variables collectively, represented by “competitive intelligence type” on marketing the banking services; as the independent variables collectively has a significant effect on marketing of banking services.

- The independent variable “competitive intelligence” interprets the ratio "30.3% “ of the overall variable in the dependent variable of “ marketing of banking services”. This indicates that changes may occur in the dependent variable, represented in marketing of banking services, and are due to the effect of the independent variable represented in the competitive intelligence. What is more than this ratio “69.7%” is due to other variables that have not been taken in account in this research.
- The (F) value calculated had reached "49.173”, which is higher than its theoretical value (3.93” and the significance “0.000” which has a significance at level less than “0.05”. This accomplishes consistency in the impact relationship between competitive intelligence and marketing of banking services.
- The regression coefficient (β_1) was "0.727", which indicates that the change in competitive intelligence in one unit leads to a change in the marketing of banking service by “0.727". We draw a conclusion from the (t) value calculated “7.012” that it is the significance at significant level “0.05” and significance “0.000”, which is less than the significant level (0.05). This indicates the significant effect of competitive intelligence on marketing of banking services.
- Constant term value (β_0) indicates the existence of marketing of banking services by (1.156) even if the value of competitive intelligence was zero. According to these results, there is justification for not to reject the second main hypothesis stating "there is an impact of significance between the types of competitive intelligence and marketing of banking services ". The effect relationships between each type of competitive intelligence represented in market intelligence, customer intelligence, competitors intelligence, technology intelligence and strategic alliance intelligence and marketing the banking services as shown in Table (12) herein below:

Table (12) Analysis of the impact between the types of competitive intelligence and marketing of banking services

Independent variable	Dependent variable			
	Banking services marketing			
Market intelligence	β_0 2.7 t(6.507) Sig(0.000)**	β_1 0.339 t(3.318) Sig(0.001)**	F 11.008 Sig(0.001)**	R ² 8.9%
Customer intelligence	1.733 t(4.951) Sig(0.000)**	0.597 t(6.729) Sig(0.000)**	45.276 Sig(0.000)**	28.6%
Competitors intelligence	2.616 t(8.701) Sig(0.000)**	0.376 t(4.894) Sig(0.000)**	23.953 Sig(0.000)**	17.5%
Technology intelligence	1.635 t(3.725) Sig(0.000)**	0.579 t(5.577) Sig(0.000)**	31.098 Sig(0.000)**	21.6%
Strategic alliance intelligence	1.699 t(4.837) Sig(0.000)**	0.593 t(6.805) Sig(0.000)**	46.310 Sig(0.000)**	29.1%

It has significance at significant level P-value \leq (0.05) N= 115

Source: the table prepared by the researchers relying on computerized results

- The independent variable, market intelligence, explains the ratio “8.9%” of the overall variable in the dependent variable “marketing the banking services” and the ratio “91.1%” represents random variables which have not been taken into account in this research. This indicates the effect of market intelligence in marketing of banking services.
- The independent variable “customer intelligence” explains the ratio “28.6%” of the overall variable on the dependent variable “marketing of banking services” “71.4%” which represents the random variables that have not been taken into account in this research. This indicates the impact of the customer intelligence on the marketing of banking services.
- The independent variable “competitors’ intelligence” explains the ratio “17.5%” of the overall dependent variable “marketing of banking services” and the ratio 82.5% represents the random variables which have not been taken into account in this research. This indicates the effect of competitors’ intelligence on marketing of banking services.
- The independent variable of technology intelligence explains the ratio “21.6%” of the overall variable in the dependent variable marketing the banking service and the ratio “78.4%” represent the random variables that have not been taken into account in this research. This indicates that there is an effect of technology intelligence on marketing the banking services.
- The independent variable “strategic alliance intelligence” explains the ratio “29.1%” of the overall dependent variable “marketing the banking services” and the ratio “70.9%” represent the random variables that have not been taken into account in this research. This indicates that there is an impact of strategic alliance intelligence on marketing of banking services.

Conclusions and recommendations

First: conclusions

This research discusses the most important conclusions reached by the research which have been classified into two groups:-

A number of conclusions reached by the statistical analysis can be highlighted in the practical field besides the discussion of the results of the research and analysis as follows:

1. The results of the statistical analysis proved that the majority of the private bank managers were male.
2. Most of the studied people in the private banks in Erbil Governorate were old and medium age.
3. Most of the private banks studied depend on experienced staff in their performance of work that holds university degrees.

4. Most of the studied people have long service in banking work which means the existence of experience and practicing.
5. The results of the descriptive analysis revealed a high level of market intelligence with very good consistency in the respondents answers which demonstrates that the managers of the banks studied have a sufficient study to discover new paths and prospects of work which enable the bank to achieve its expectations to market intelligence.
6. The results of descriptive analysis show above average level for the customer intelligence with good consistency in the respondent answers which indicates that the managers of the banks studied have the customer intelligence about the future of their businesses and services.
7. The results of description and diagnosis show that the competitors' intelligence has achieved the least level among the other competitive intelligence.
8. The results of description and diagnosis analysis show that technology intelligence has achieved the highest level compared to the other competitive intelligence as its level was high confirmed by very good consistency in the respondents answers.
9. The results of descriptive analysis shows that there is above-average level for the strategic alliance intelligence as type of competitive intelligence with good consistency in the respondents answers.
10. The results of statistical analysis indicates that there is a positive correlation between the competitive intelligence collectively and marketing the banking services.
11. There is a positive correlation between the types of competitive intelligence and marketing of banking services.
12. There is a positive impact between the competitive intelligence collectively and marketing of banking services.

II: Recommendations

In the light of the conclusions reached by the research a series of recommendations can be set where the bank could get benefit from them. These recommendations can be summarized as follows:

1. It is necessary for the banks studied to conduct seminars to introduce the competitive intelligence in its general framework to provide a theoretical structure to the senior and middle management staff in particular.
2. The leaders of the banks studied should take care about the competitive intelligence because of its role in marketing of banking services and make it part of the culture of the banks to be accepted at banks and then take advantage of them.
3. The bank management studied should attract smart and creative people and motivate and train them to be a source of power to the banks.
4. Competitive intelligence must be made part of the training program for senior management and leadership in order to develop the types of competitive intelligence.

References:

First: the Arabic References

- Ahmed Mahmoud Ahmed, (2001), Marketing banking Services, theoretical applied Introduction, Dar al Barakah publishing and distribution, Amman, Jordan.
- Jamil, Abdul Karim Ahmad (2015), Banking marketing, Janadria publishing and distribution, first edition, Amman Jordan
- Hamad, Ahmed Mahmoud, (2001); Marketing of banking services: theoretical applied introduction, Amman- Dar al Barakah for publishing and distribution, Amman – Jordan
- Heirash, Saleem (2007), the Reality and Prospects of Marketing Banking in Algeria, a case study of agriculture and rural development Bank, Master thesis, University of Blida-Algeria.
- HEIRASH , Saleem , (2008), The Reality and Prospects of Marketing Banking in Algeria, University Sa'ad Dahleb, Blida, Algeria.
- Al-Khudairi, Mohsen Ahamd, (2012), Bank Marketing : Integrated introduction, Dar Itarak for publishing, Cairo.
- Samira, Farhat, (2016), Competitive intelligence contribution to improving industrial performance, a case study in a range of food industry enterprises, doctoral thesis, science in the industrial economy, economic sciences, University of Mohamed Khaider, Baskra – Algeria .

- Al- Shammari, Ahmed Abdullah, (2011), Environmental Monitoring and Competitive Intelligence and their impact on the Organization's Fundamental Capabilities, a survey of the opinions of a sample of the Karbala Cement Company Managers, College of management and economics, Business Administration, University of Baghdad – Iraq.
- Saleh, Ahmed Ali et al, (2010), Administration by Intelligences – Strategic and Social Excellence Approach for Organizations, Edition 1, Dar Wael For publication and distribution, Aman, Jordan.
- Sumaida'ie, Mahmoud Jassim, Yusuf, Rudeineh Osman, (2005), Bank Marketing, Dar al Manahij, Amman- Jordan.
- Tariq Taha (2017), Management of Banks In an the Environment of Globalization & Internet, Dar al- Fikr al Jamie, Alexandria, Egypt
- Al- Ajarmeh, Tayseer, (2005), Bank Marketing, Dar al-Hamed, AMman-Jordan.
- Al-‘Askari, Ahmed Shaker, (2000), Marketing: A strategic Introduction to Marketing Environment and Consumers Conducts and Marketing Mix, Amman – Jordan, Dar al Shuruq for publishing and Distribution.
- Fallag, Moahmmad & Ahlam, Hamad & Sameer, (2017), Competitive Intelligence for Socially Responsible Organizations, Faculty of Economy, Trade and Management Sciences, Algeria.
- Mohamed, Sahel Sayyed and Abdul Qadir, Boudi, (2005), The Importance of Marketing Orientation of the Bank, Faculty of Economic and Management Sciences, the second national meeting on banking system under the legal and economic transformations
- Mahmoud Jassim Al Sumaida'ie, (2000), Introduction to Advance Marketing, Dar al Zahran, 1st edition, Amman – Jordan.
- Marwan Mohammad Abu Orabi, (2000), Bank Services in the Islamic and Traditional banks, Dar Tasneem for publishing and distribution, 1st edition, Amman – Jordan.
- Mu'alla, Naji, (1994), Origins of Bank Marketing, al-Safwah Printhouse, Amman – Jordan.
- Al-Na'sah, Wasfi, (2011), Bank Marketing, Dar Kunuz al Ma'refah for publishing, Amman – Jordan.

II: English sources

- A. S. Adutoit (2013), comparative study of competitive Intelligence practices between two Retail Bank in Brazil & South Africa, Journal of intelligence studies in business, 20 July.
- Ali Akbar Shahri Mejarshin (2013) competitive intelligence, competitive advantage in the success business organization , Department of Management, Gourgan Bank , Islamic Azad, university, Courgan Iran, RRAMT, volume 38, Number 3, May.
- Anne-Marie Schlosser, (1999), Iesevolutions de la banque clients, revue Francaise du marketing, N°171.
- Douglas Bernhardt (2003), competitive intelligence. How to acquire & use corporate intelligence & counter –intelligence, the copyright, Designs the British Library.
- Fatmel Hadi (2014), investigating the relationship between technology intelligence & business performance, Journal of Business Economics & management studies Singaporean, volume 2, No 11.
- Felicia Albesu & others (2008) , Business competitive Intelligence the ultimate use of information technologies in strategic management, the Bucharist Academy of Economic stuties
- Frank W , Capek (2012), Optimizing Customer Intelligence Processes , Customer Innovations American
- Hildan Wambui Mugo & others (2012), An investigation into competitive Intelligence practices & their effect on profitability of firms in the banking industry: A case of Equity Bank Management, volume 2 number 2, April.
- Hosein Nooraei & others (2014), survey Relationship between competitive Intelligence with Bank's Employees performance (studying case of Ilam agricultural Bank, Academy of Business & scientific Research university of Eslam Abad – gharb, Iran volume 3, Issue: 4 June.
- Investopedia, 10 best competitive Intelligence tools, from posted 2015, throgth the site: <http://www.investopedia.com/ask/041315/what-difference-between-ci-competitive-intelligence-and-competitive-analysis.org>
- John Karanja & others (2012) , competitive Intelligence practices & Effect on profitability of firms in the Kenyan Banking industry, International Journal of Business & social Research (IJBSR), volume 2, Number 3, June
- Kevin R. Parker & others (2008), History of computing Education Trends: the Emergence of competitive Intelligence, volume269, issue 3, John, Boston, US.
- McGonagle J.J., & Vella, C.M., (2012), Bottom line Competitive intelligence: The successful Executive's Guide to intelligence, Springer, London.
- NGui T. K., (2012), Effects of Employee Resourcing Strategies on the Performance of Kenya commercial bank, international journal of education and research.
- Olson J., (2012), The Ten Commandments of counterintelligence, study of intelligence.
- Robert J. Boncella, (2003) , competitive intelligence & the web communication of the Associating for information systems, volume 12
- Tanju Colakoglu, (2011), the problematic of competitive Intelligence: How to evaluate & develop competitive Intelligence? published by Elsevier LTd. Open access uder cc by NC licence, 7 the international strategic Management conference
- Tanner, R., (2004), Teaching Intelligence, English teaching intelligence
- Tshilidzi Eric Nenzhelele (2014), Rné pellissier competitive intelligence implementation challenges of small & Medium-sized Enterprises, Mediterranean Journal of social sciences volume 5, number 16, July