

Strategic Intelligence and Service Quality Applied Study in the Jordanian Commercial Banks

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Abstract - Strategic Intelligence has become the most important engine for corporate initiatives and responses to meet the challenges of competition and a rapidly changing environment.

Object of the Study: Because banks face these challenges on a large scale, this study sought to study the impact of strategic intelligence in its three dimensions (strategic vision, motivation, partnership) on the service quality (tangibility and dependability) in Jordanian commercial banks.

Methodology: For this study, we distributed Questionnaire. The sample of the study consisted of 388 respondents who were taken randomly from 8 commercial banks.

Originality: This study fill a theoretical and analytical gap within the Jordanian Commercial Banks economy

Main results: The study showed a statistically significant positive impact of strategic intelligence dimensions (strategic Vision, Motivation, and Partnership) on the two characteristics of service quality (Tangibility and Dependability) in the Jordanian commercial banks.

Index Terms - Strategic intelligence, vision, motivation, partnership, service quality, dependability and tangibility

JEL Classification: M1, M10, M12

INTRODUCTION

The world has been witnessing a rapid paced development in almost all life aspects, especially in economics and services sectors, leading to an increase in competition between industries and even between nations. Hamour et al. investigated the impact of strategic intelligence on strategic flexibility [17], and Rifai et al. also investigated strategies and the long-term effects of strategies [46].

This is evidenced by the increased desire for such companies to obtain the best human resources available, employees who are ready to learn and quickly adapt to new challenges [19]. It is about the impact of strategic intelligence on strategic flexibility

An advantages of such companies working in today's rapidly changing workplace, due to technological development, competition or economic incentives, is that they attract talented people and use concepts and techniques related to strategic intelligence (SI) and excellence in their processes of developing operations, coming up with new products or services. The attraction of smart individuals in business sectors is the most prominent and influential feature for developing new business concepts and method. Therefore, strategic intelligence emerged as an effective strategic tool for all sectors in general and the banking sector in particular. This research targets the Jordanian commercial banking sector, one of the most developed sectors in Jordan, which plays an important role in the Jordanian economy to meet the growth in demand for financial services, hence, the clarification of strategic intelligence's roles may enhance the directions toward

achieving long-term goals more effectively, preserving the market position, future vision, enabling managers and employees to exploit the opportunities available to them and adapt to the changes surrounding their organizations.

Ironically, the first concepts of intelligence were not presented in the field of business but rather in psychology, these concepts received the most attention of psychologists and researchers since its appearance, as they studied it from various aspects and presented many theories that explain its nature, dimensions and structure as a way to understand personality [47].

The concept of intelligence is characterized by the multiplicity and diversity of its definitions due to the presence of different approaches to deal with the elements represented by the term. Accordingly, there was disagreement on a unified measure of intelligence. The matter was not limited to psychologists, but also to economist in the business world. There were many terms that appeared in an attempt to explain the concept, for example Business Intelligence [55], [50]; Organizational Intelligence [51]; Competitive Intelligence [9]; Artificial Intelligence [42]; Market Intelligence [54], [26]; Cultural Intelligence [38]; and Strategic Intelligence (SI) [52], [45], [41].

According to the nature of strategic intelligence, the intelligence includes information about internal, external and environments of the organization, which can largely meet all input requirements of the strategic decision-making process. Indeed, the results show clearly that Strategic Intelligence contributes largely to the strategic decision-making process by meeting the input requirements of this process [41]. On another level, SI defined as a process of iterative activities to gather, analyze, and disseminate signals that assist decision making on a strategic level [14], this definition focused on strategic intelligence as a form of the development in cognitive and intellectual capabilities that enable managers to think holistically and effectively to supports strategic planning and strategic management.

Managing strategic intelligence successfully begins with the ability of banks to effectively use the available information and knowledge related to customers, products, services, operations, financial matters, markets, and trends affecting the performance of work in the future, and encourage employees to feel the change and try to determine how this change might affect the work and the environment of the organization, Consequently, using the concept of strategic intelligence to raise the level of quality of banking services provided to customers in Jordanian commercial banks.

II. STRATEGIC INTELLIGENCE

In today's dynamic business environment especially in this critical period of economic recession and political quagmire, strategies are among the most important fields of competition. The role of strategic planners in organizations is very important and indispensable in formulating strategies that enable the organizations to meet the challenges of the competitive environment. Therefore, strategic intelligence is a normative basis used in the context of strategic planning and strategic management [41], we can say that the main function of strategic intelligence is to provide information that is of great importance in the strategic formulation [21].

According to [43], [14], the central task of strategic intelligence is to develop strategies from a realistic understanding of the situation that corresponds to the prevailing circumstances and tries to get the best out of it. As well as it aims to understand where an organization is going, how it can retain its competitiveness in view of future challenges and changes in the long run [53] and how it can make the best strategic decisions for maximizing its success [29].

According to [40], SI focus on the intelligence needs of high-level strategic decision-makers and primarily focusing on proactive activities. Implying that SI provides valuable information about business environment in terms of activities, available resources, current markets, current and prospective customers, products, and services to enable them to gain insight into their current operations, anticipating and managing future change [41].

Conclusively, the concept of strategic intelligence indicates four important signs:

- An understanding of the environment to enable the company to anticipate the future and design the appropriate strategy to meet unprecedented challenges [23].

- The ability to use company's information to maximize opportunities and minimize threats in its external environment.
- The process of creating a competitive advantage due to the rapid response to competitors and changes in the environment, in which the company operates [45].
- The right people having the right information at the right time. Therefore, managers and leaders can make sound business decisions about the future of the company.

For the sake of the current study we follow the definition of "Strategic Intelligence" as "the set of operations that aim to search for information, process it, publish it, protect it and use it to anticipate future environmental challenges and respond to them according to a strategic vision, partnership, and motivation in order to achieve positive distinction from competitors in the market ([33], [34], [31]. This definition indicates that there are three main dimensions to strategic intelligence:

III. STRATEGIC INTELLIGENCE DIMENSIONS

A. *Strategic vision:*

Strategic Vision is a description of a better future image that the organization is looking to achieve in the coming period [24] as also described by [33], Visioning is conceiving the ideal organization. The strategic vision constitutes a prediction process to form a specific picture of future conditions or events related to a specific framework or a context. Therefore, Leaders should build their future ideal

Organizations by using systematic logical thinking, exemplary designs, and interactive planning [24] and this process requires rational abilities to deeper understanding and perception of events. Porter described the strategic vision as the art of seeing visible things and rational ability to study the reality and future of the organization [44].

The role of strategic vision emerges as an element of strategic intelligence because it expresses organization's ambitions and provides it with a clear picture of the future [45]. In the same vein, Maccoby also confirmed that the strategic vision enables the leaders of organizations to draw up plans, determine the direction of workers, and enable them to make the right decisions [33].

The role of vision emerges as an element of strategic intelligence for successful leaders through:

- Draw a road map for workers
- Directing organizational behavior
- Determining desired future directions that require an early understanding of potential changes
- Creating the appropriate climate to develop the capabilities of the organization in preparation for the next stage
- Leaders adopt their narratives in locating competitors and making good decisions as a response

In order to implement the designed vision, leaders should be insisted on respecting technological and operational practicalities, as well as building learning and adaptation capabilities [33] that involves the entire organization and requires workers to continually understand, coordinate, and integrate this process, so the vision can be shared widespread within the organization.

B. *Motivation*

Motivation refers to the process of influencing behavior in terms of direction, continuity, and the strength of goal orientation, where motivation is considered a need or desire that greatly affects the activation of behavior and directing it towards a specific goal [33].

The importance of motivation derived from the fact that understanding personal needs, drives, and values is a main factor for engaging, inspiring, and persuading them to be connected toward a common cause, which pointed out as an effective tool in promoting the strategic goals of the organization through its impact on the attitudes of working individuals [33].

Motivation of workers can be considered as the desire of the individual to demonstrate the effort necessary to achieve organizational goals, so that this effort enables the individual to be satisfied with the needs of this individual [34].

C. *Partnership*

Partnership is the ability to establish “Strategic Alliances” inside and outside of the organization, while strategic intelligence is beyond the reach of an individual, emotional intelligence establishes positive relationships and friendships with others whose abilities cover all aspects of strategic intelligence to gain their support, strategic intelligence tend to form partnerships and alliances with individuals, departments, customers, suppliers, and related organizations to reach common goals [24].

Referred to Duysters, partnership is the ability to conclude cooperative agreements and alliances with other companies in the form of strategic networks [12]. That emphasizes the role of partnership in enhancing the capabilities of organizations, as it has contributed to increasing the effectiveness of organizations through better use of their scarce resources, forge alliances and strike deals [32].

IV. THE CONCEPT OF QUALITY SERVICE

Quality of service can be viewed in several aspects. It is possible to define the service from the perspective of the service provider himself or from the perspective of the beneficiary of this service. From the perspective of the service provider, quality is the process of matching the services provided to the established and recognized standards for this service, while the perspective of the beneficiary of the service expresses the appropriateness and compatibility of these services provided in line with their uses [3], [22] this results from an evaluation process where customers compare their expectations with the service they have received [7]. With the growth in competition in the services market, especially rising the expectation in banking industry to satisfy customers, the quality of service has become focused on matching the service with the needs of customers and the ability of the service to meet these needs, whether this service is perceived or expected by customers [7]. This conformity is regarded as the main determinant of consumer satisfaction or dissatisfaction. In this context, [15] considers that the quality of service is one of the most important factors that contribute to the success or failure of commercial organizations such as banks and others [13].

Accordingly, the quality of services can indicate the following indications:

- It is a standard to the extent that actual performance matches the expectations of customers for this service
- The difference between customer expectations of the service and their awareness of the actual performance of it
- The beneficiaries are those who evaluate the quality of service by comparing the service they actually receive from the service they expect to receive
- The perceived quality of the service is actually achieved when the service provided exceeds customer expectations and this is the "Delighting level in the Kano's model".

Consequently, Service quality is an overall assessment of the services and satisfaction derived from the overall evaluation of the experience with those services [15].

Based on literatures and extant studies, several dimensions of quality of service that represent important criteria in assessing quality have been observed .we can define the following ten dimensions of services: reliability, responsiveness, competence, access to service, courtesy, communication, credibility, security, customer knowledge, and tangibility.

Furthermore, Parasuraman initially described five dimensions of service quality in their SERVQUAL model; reliability, tangibles, responsiveness, assurance, and empathy [39].

Illustrated by these dimensions, the service quality must be tangible means that there must be physical facilities provided by the organization, also it must be reliable means that they must be provided accurately, in addition to that,

services must be responsive to customers' needs, moreover, services must have the quality of assurance as they should be trustworthy, and finally, it must have empathy means have the quality of customization [48].

For the sake of the current study, two main dimensions of service quality were emphasized and depicted: tangibility and dependability. Tangibility or physical quality is one of the dimensions that has been constantly pinpointed by researchers in the field of service quality [22], [56], [6], [49]. The concept refers to the ambiance and physical facilities associated with providing services which can be seen and touched, that include Information and Communications Technology (ICT) equipment, physical facilities, communication material, the ambiance components like lightening, and air conditioning, as well as appearance of the service providing personnel [8]. In this dimension, the physical facilities deployed by the banking institutions randomly, will be assessed and measured to identify the quality and usability of these tangibles.

Dependability or as termed differently as 'Reliability' means the ability of the service provider to perform services that are promised with confidence and credibility, and this is measured by the ability of workers to perform the service truthfully and consistently and to be on time with high quality to satisfy customers who wants trustable services on which they can rely [22], [8]. During the service encounter, the way service providing personnel treat and interact with customers in answering their questions and solving their problems with dignity is a great strategic importance for banks, as a way to present themselves as dependable and reliable service providers.

V.HYPOTHESES DEVELOPMENT

Commercial banks in Jordan play a very important role in transforming and advancing development in the economy [1]. However, due to robust competition in this industry, it is necessary for the commercial banks to implement distinct approaches to maintain its sustainable competitive advantage [57]. One way of achieving such advantage is to emphasize service quality and customer satisfaction perceptions. It is generally accepted that service quality often play a big role in achieving long-term customer satisfaction which consider as inimitable resource [36]. In this vein, commercial banks must intelligently focus on their internal administrative processes as a way to continuously improve the performance indicating service quality and customer satisfaction [28]. For this reason, service quality is often associated with the measurement of strategic intelligence; Strategic intelligence is the basis of organizational intelligence and guide decision makers on how management works [28], Strategic intelligence is known to be used as a tool to formulate strategies, policies, plans, rules, and operations [40] that aim to search for information, process it, publish it, protect it and use it to anticipate future environmental challenges and respond to them according to a strategic vision, partnership, and motivation in order to achieve positive distinction from competitors in the market [33], [34], [31]. Finally, we might expect that strategic intelligence plays an important role in improving the quality of service in commercial banks through visioning the image about desired future, the provision of information that makes the vision clear, and hence identifying the required actions through constructive and instructive lens to actualize the vision [5], taking into account to motivate employees and partnering with different parties with a common goal, commercial banks can quality services, which ensure maximum customer satisfaction and better performance. Based on the preceding discussion, the hypotheses of the study were as follows:

H1: Strategic intelligence affects service quality in the Jordanian commercial banks.

H2: There is a positive effect of strategic intelligence dimensions (strategic vision, partnership, and motivation) on dependability.

H3: There is a positive effect of strategic intelligence dimensions (strategic vision, partnership, and motivation) on visibility.

VI.METHOD

Measures: In this study, the questionnaire was used as a tool to collect data from the study sample. Strategic intelligence includes three dimensions: strategic vision, motivation, and partnership. In this questionnaire, six statements (A1-A6) covered the strategic vision, six statements (B1-B6) covered motivation, and five statements (C1-C5) covered partnership. While the quality of services included two dimensions (tangibility and reliability), each was covered by five statements (X1-X5) and (Y1-Y5) respectively.

Participants: The study population consists of 13 commercial banks operating in adult Jordan. A random sample was selected from Jordanian commercial banks, which consisted of (8) commercial banks and which contain (526) branches and 16899 employees. A random sample was selected from the employees of the eight banks, where (400) questionnaires were distributed to the individuals of the study sample, and (388) questionnaires were retrieved, with a return rate of (97%). After checking the (388) questionnaires retrieved, (5) questionnaires were excluded due to lack of information contained therein. Accordingly, the number recovered and valid for statistical analysis purposes reached (383) questionnaires about (96%).

The characteristics of the sample show that the number of male respondents was 144 (38%), while the number of female respondents 239 (62%). The distribution of the sample individuals according to ages showed that 234 respondents (61%) were in the ages less than 30 years, while 83 respondents were ages (22%). The largest group of respondents (330 about 86%) were with a bachelor's degree, followed by 31 (8%) with High academic studies (master and a Ph.D. degree), and 22 (6%) with High professional studies. Table 1 shows the characteristics of the sample.

Table 1: Demographic characteristics of the sample

Characteristics		Frequency	%
Gender	Male	144	37.6
	Female	239	62.4
	Total	383	100.0
Age	< 30	234	50.0
	30 -39	83	27.6
	40-49	47	19.1
	50-59	19	3.3
	Total	383	100.0
Marital status	Single	160	53,3
	Married	223	46.7
	Total	383	100.0
Education	Bachelor	330	86.2
	High academic studies	31	8.1
	High professional studies	22	5.7
	Total	383	100
Working experience (years)	< 5	238	62.1
	5-10	30	7.8
	11-15	60	15.7
	> 15	55	14.4
	Total	383	100
Job title	Manager	58	32.2
		72	12.5

	Division	235	47.4
	head	383	100
	Officer		
	Total		

VII. TESTS

A. 7.1 Construct validity

To test construct validity, factors analysis loadings of questionnaire items that represent three dimensions of strategic intelligence (strategic vision, motivation and partnership) as the predictor variable and service quality components (tangibility and dependability) as predicted variables to determine which of these items should be included or excluded in the statistical analysis and testing hypotheses. Kaiser-Meyer-Olkin (KMO) as a measure of sampling adequacy was used to assess whether these items are suitable to statistical analysis. In table 2, the results indicated that the factor loadings were larger than (50 %) and KMO values were ranged between (0.780) for items of strategic vision, (0.730) for motivation, (0.732) for partnership, (0.803) for tangibility and finally (0.768) for dependability. All these values were greater than (50 %). According to Kaiser-Meyer-Olkin, KMO value is recommended and the sample is adequate when it is larger than of 0.50 [20] or (60 %) [37]. These results confirmed that questionnaire items of each dimension are homogenous and the factor loadings of each dimension are appropriate to achieve the construct validity.

Table 2: Factor analysis loadings

Items	Factor1	KMO
I. Strategic vision		
The bank adopts new administrative models that help it highlight the quality of the service provided.	0.545	0.780
The bank diagnoses alternative future paths for financial plans.	0.648	
The bank has the power to persuade and motivate the bank's employees to believe in and achieve the strategic vision.	0.686	
The bank has an intelligent strategic vision that helps it prepare for anticipated threats.	0.624	
The bank has a smart strategic vision that helps it foresee the future.	0.746	
The bank has a smart strategic vision that helps it use its knowledge base in the vision development process.	0.607	
II. Motivation		
Motivation among the employees helps in creating an alignment between the services and goals of the bank.	0.725	0.730
The bank uses various motivational methods to reward high-performing employees, which enhance motivation.	0.634	
The bank's policies that support the formation of a consensus between the bank's departments and its strategic objectives help in enhancing the motivation of the employees.	0.751	
The bank's policies that support the formation of alignment between the bank's new programs and its strategic goals help in enhancing employee motivation.	0.746	
The bank's adopted policies create a spirit of interaction and motivation among employees to accomplish their tasks.	0.636	
III. Partnership		
The bank's partnership benefits the implementation of its vision and the achievement of its goals.	0.729	0.732
The partnership contributes to cooperation and the exchange of experiences and work experiences.	0.736	
The bank seeks to establish strategic partnerships with local counterpart banks.	0.635	
The partnership between employees increases the quality of services provided.	0.755	
The bank uses participatory management and urges employees to participate in decision-making and take responsibility.	0.736	

1. Tangibility		
The bank has modern equipment and software to provide the service.	0.717	0.803
The facilities at the bank are modern and visually appealing.	0.767	
The bank's employees are personable.	0.636	
There is an indicative board at the sites providing the service.	0.743	
Bank employees are concerned with maintaining the cleanliness of the site.	0.765	
2. Dependability		
Bank employees answer customer inquiries accurately.	0.621	0.768
The behavior of bank employees instills confidence in customers.	0.715	
Bank customers feel secure when conducting banking transactions.	0.837	
Bank employees have tactful behavior in dealing with customers.	0.846	
Bank personnel have the appropriate knowledge to answer customer questions.	0.792	

B. Reliability test

Reliability is an important test to demonstrate the internal consistency of the study variable. Reliability means that the results are likely to be the same if applied to the same group of individuals again. To be sure, of reliability, the Cronbach's Alpha was calculated. The result of the test is statistically acceptable if the alpha value is greater than (0.7) since the values that are less than (0.7) are weak in this test (Sekaran and Bougie, 2016). In addition, when the Cronbach alpha value is equal to 1 or 100%, this result indicates a very high degree of internal consistency. Table 3 shows the Cronbach's alpha test values for all independent and dependent variables that were greater than 0.70.

Table 3: Cronbach's Alpha of the study variables

#	Variables	Cronbach's Alpha
I. Strategic intelligence		
1	Strategic vision	0.716
2	Motivation	0.738
3	Partnership	0.763
II. Service quality		
4	Tangibility	0.775
5	dependability	0.819

C. 7.3 Collinearity test

Another necessary test is the linear collinearity test. To insure that there is no collinearity problem in relationship between the strategic intelligence dimensions (strategic vision, motivation and partnership), variance inflation factor (VIF) was calculated. Value of $VIF = (1/Tolerance)$ must be less than 10 (Kaiser, 1981), which in turn means that tolerance must be greater than 0.1, then there is no problem. Table 4 shows that the values of VIF were less than 10 and tolerance values were larger than 0.1 for all three dimensions. These results indicate that there is no highly relationship between these dimensions and there is no collinearity problem in study model.

Table 4: Values of variance inflation factor (VIF)

#	Variables	Tolerance	VIF
Strategic intelligence			
1.	Strategic vision	0.578	1.729
2.	Motivation	0.559	1.788
3.	Partnership	0.571	1.751

D. Relationships between Variables

Inter-correlation matrix is a good tool to determine the correlations between study variables and achieve the discriminant analysis to distinguish between groups or variables and there is no overlap between them (Hair et al., 2014). The results of this test confirmed that the values of these correlations range between (0.705 - 0.519), which are all greater than 0.30 and less than (0.85), which proves that there is no overlap between the study variables, and Table 5 shows these results of the inter-correlations.

Table 5: Inter-correlation matrix

Variables	Strategic intelligence	Service quality			
	Strategic vision	Motivation	Partnership	Tangibility	Dependability
Strategic vision	1				
Motivation	0.585	1			
Partnership	0.573	0.592	1		
Tangibility	0.609	0.642	0.705	1	
Dependability	0.519	0.567	0.567	0.630	1

E. Hypotheses testing

This study consists of some main and sub-hypotheses; statistical methods were used to test those hypotheses as a following:

H1: There is no statistically significant effect of strategic intelligence on service quality

This hypothesis consists of three sub-hypotheses (H1a, H1b, and H1c.).

The results of the main hypothesis test as shown in table (6) confirmed the significance of the linear regression model, as the F-calculated was 204.246, which is greater than the F-tabular value of (F) of (3.48), at sample size 383 and the level of significance (0.05).

The value of the coefficient of determination (R2) of (0.425) indicates that there is a relationship between strategic intelligence and service quality. In regression analysis to determine effect of strategic intelligence on service quality, beta

value was 0.553 at the significance level (Pvalue<0.05) as shown in the table 6. The results also confirmed that the value of T-calculated was 24.971 that is greater than the value of T-tabular at the sample size and significance level (1.96). Based on the results of the regression analysis, the null hypothesis was rejected, and the alternative hypothesis was accepted. This result means that there is a positive, statistically significant impact of strategic intelligence on the quality of services.

Table 6: Effect of strategic intelligence on service quality (H1)

Variables	R	R square	F	Beta	T	Sig
strategic intelligence >> service quality	0.782	0.425	0.408	0.553	24.971	0.000

H2: There is a positive effect of strategic intelligence dimensions (strategic vision, partnership, and motivation) on tangibility.

The value of the coefficient of determination (R²) of (0.371) indicates that there is a relationship between three dimensions of strategic intelligence and tangibility. In regression analysis, beta values were 0.613 for strategic vision, 0.611 for participation, and 0.715 for partnership at the significance level (Pvalue<0.05) as shown in the table 7. The results also confirmed that the values of T-calculated (15.002, 16.351, 19.428) for three dimensions of strategic intelligence respectively were greater than the value of T-tabulated. These results indicated the rejection of the null hypotheses and the acceptance of the alternative hypotheses (h2a, b, c) that there is a positive effect of the dimensions of strategic intelligence at significant level on tangibility.

Table 7: Effect of strategic intelligence dimensions on tangibility (H2)

Variables	R	R square	Beta	T	Sig
Strategic vision (H2a)	0.609	0.371	0.613	15.002	0.000
Motivation (H2b)			0.611	16.351	0.000
Partnership (H2c)			0.715	19.428	0.000

H3: There is a positive effect of strategic intelligence dimensions (strategic vision, partnership, and motivation) on dependability.

The value of the coefficient of determination (R²) of (0.786) indicates that there is a relationship between three dimensions of strategic intelligence and dependability. In regression analysis to determine effect of strategic intelligence on service quality, beta values were 0.203 for strategic vision, 0.203 for participation, and 0.374 for participation at the significance level (Pvalue<0.05) as shown in the table 8. The results also confirmed that the values of T-calculated for three dimensions of strategic intelligence were greater than the value of T-tabulated. Based on the results of the regression analysis, the null hypotheses were rejected, and the alternative hypotheses (H3a,b,c) were accepted. This result means that there is a positive significant effect of strategic intelligence dimensions on the quality of services.

Table 8: Effect of strategic intelligence dimensions on dependability (H3)

Variables	R	R square	Beta	T	Sig
Strategic vision (H2a)	0.786	0.618	0.203	4.290	0.000

Motivation (H2b)			0.273	5.186	0.000
Partnership (H2c)			0.374	7.239	0.000

VIII.DISCUSSION

Strategic management is a key requirement in a competitive environment that witnesses a widespread and multilateral struggle to create competitive advantage [18] and gain the market to achieve a strategic leadership at the expense of competitors [11]. However, competitors play the same roles and compete according to the same competition rules in order to face the company and outperform it. In this process, all companies (industrial or service such as banks) face risks that require companies to use the best of their strategic vision, capabilities and competitive resources in order to achieve survival and growth. In this context, competitive intelligence as an effective strategic vision and the ability to motivate employees and to form partnerships, both internal and external, to win the market and outperform competitors. This study sheds light on strategic intelligence, its three dimensions (strategic vision, motivation, and partnership) and its impact on improving the quality of services in two main dimensions, namely tangibility and dependability. The quality of services in commercial banks is one of the strategic performance criteria. Banks compete on the basis of quality in order to attract new customers and maintain loyal customers in order to enhance their market share as a strategic goal. Albrecht (2003) used organizational intelligence to address organizational folly. In the same context, we can use strategic intelligence as a competitive ability to face the strategic negligence and failure in a highly competitive business environment. It is the ability to anticipate competitors' behavior—and preempt it [27].

In this study, the results showed that there is a positive impact of strategic intelligence as well as its three dimensions (strategic vision, motivation, and partnership) on the quality of services and their dimensions (tangibility and reliability). These results are consistent with Levine that strategic intelligence positively affects multiple parties, including contract makers, enhancing decision making[27], [34], [29], improving strategic communication [4], achieving successful proactive monitoring of future market trends or events [35].

This study confirms a major conclusion that strategic intelligence enhances the management and strategic planning of commercial banks and contributes to developing the quality of their services in the face of competing banks. Therefore, these banks need to adopt projects and programs in order to develop systems and capabilities of strategic intelligence for managers at the upper and middle levels to continuously improve their competitive advantage.

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