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Employing competitive intelligence to enhance the financial efficiency of Islamic banks: A sample study of the Iraqi Islamic banking sector

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ABSTRACT

The purpose of the study is to know the role of competitive intelligence represented by the processes (planning, compiling, analysis, publishing) owned by the cadres of the Kurdistan Islamic Bank of the Iraqi Islamic banking sector to support and enhance the financial efficiency The researcher relied on the questionnaire as the main tool to collect the necessary and necessary data to achieve its goal, in addition to for financial reports related to the bank under study. 55 questionnaires were distributed to determine the level of availability of competitive intelligence processes and financial efficiency indicators, and 44 questionnaires were retrieved, in addition to that a set of statistical methods were used, such as the weighted arithmetic mean, standard deviation, the simple Spearman correlation coefficient, and the simple and multiple regression coefficients. The results of the study showed In the presence of a positive correlation with statistical significance between the competitive intelligence and the financial efficiency of the sample surveyed, the study also showed a direct influence relationship between the competitive intelligence and the financial efficiency of the sample researched, and the study came out with a set of recommendations, perhaps the most prominent of which is the necessity for the bank management to activate the research and development activity and support the creative ideas of its members to lend an advantage to its final output, And the need to develop service operations provided by the current bank, as well as to develop effective programs and measures of performance to distinguish efficient and ineffective businesses.

Keywords: competitive intelligence, financial efficiency, Islamic bank, banking sector

1. INTRODUCTION

Competitive intelligence is one of the basic activities that characterize successful organizations, whether they are service or production, due to the active role played by human resources to create and maintain value in today's organizations, starting from the base of the

pyramid represented by data and passing through intelligence and reaching the occurrence of activity and event within the organization. The need to pay attention to the competitive intelligence practiced by human resources, as it is the basis for all strategic decisions taken by the senior management of the organization. Because it constitutes the possibility of harmonizing the capabilities of the organization with what is going on in its external environment by exploiting weaknesses and working to avoid them and strengthening the strengths and trying to take advantage of them in order to advance the reality of its financial efficiency, because the practice of competitive intelligence helps to enhance and develop performance by helping executives know the contribution of their units In creating added value for customers, meeting their expectations and gaining their satisfaction by defining the appropriate internal processes to achieve the desired economic gains, including the financial efficiency of the organization to help it develop, survive and grow in the work environment. From this point of view, this study came to shed light on the statement of the type and nature of the relationship between competitive intelligence and financial efficiency, within four sections, The first topic represented the study methodology and previous studies, while the second topic was devoted to the theoretical framework of the study, while the third topic came to cover the applied aspect of the study, and finally, the fourth topic came to show the most prominent conclusions and recommendations reached by the study.

The rapid environmental developments in the business world have contributed to generating a conviction among decision-makers in today's organizations. It is about the unrealistic of relying on financial indicators only in evaluating the success of the organization with its strategic plans for its main and auxiliary activities. It leads to their possession of capabilities that help them to raise the level of financial and non-financial performance of these organizations, and that possessing this competitive intelligence in the required form will achieve good results on financial performance at an increasing pace. Therefore this can be put forward that does the organization under study realize the importance of competitive intelligence in enhancing its financial efficiency in light of a rapidly changing competitive environment?

In the business environment in the era of globalization and the attendant openness to the outside world in light of the rapid developments in modern means of communication and the Internet, which made the world a small village, the dealers with these organizations are racing to get what they need from them quickly and in the easiest way. An environment characterized by intense competitive turmoil, which makes it an incubator for wars in the field of business, which requires a relentless search for information. The information became the basis for excellence and competition. Therefore, an organization that has information about the market, competitors, and the work environment in a broader and more accurate way is qualified for survival, development and growth compared to its counterparts in the work environment. Perhaps the weapon that it uses to achieve this is its ability to possess competitive intelligence, which qualifies it to collect and analyze information about competitors. Multiple sources indicate the emergence of competitive intelligence at different times, some of them refer it to more than 2000 years [1], and some refer it to more than 5000 years of Chinese history [2]. The trends and stages of development for the concept of competitive intelligence represented by the military trend and the so-called art of war, the security direction, where it is concerned with security affairs, the economic

trend as it addresses the increase in the competitiveness of business organizations [2-4].

In view of the strategic role played by competitive intelligence in the process of identifying competitors and monitoring their capabilities and movements in order to benefit from them in enhancing the market share of the work environment, many studied have addressed the concept of intelligence from multiple points of view. Almost everything leads to the acquisition of competitive advantages in the environment surrounding business organizations. However, competitive intelligence is the appropriate employment of the human organization's capabilities and technological capabilities in confronting competitors in the light of the internal and external analysis of the surrounding environment. Information technology and the communication network play an active role in obtaining information from the competitive environment to form a pillar and a main source of competitive intelligence. Therefore, we find an increasing interest from companies that employ their capabilities to develop programs that use this type of intelligence. In order to enhance the competitive intelligence of organizations as if they are using information technology (IT) tools and the internet through their intelligent agents, and data mining using bits of data. The competitive intelligence pyramids works on the procedures which is based on the [5] planning process, collection process: [6], analysis process and publishing process [4, 7]. The competitive intelligence process requires their delivery to those with authority and responsibility to translate them and turn them into final results.

To obtain money and invest it as tools of speculation, Murabaha, selling goods, leasing and other activities [8] a financial institutions came to cover the needs of the Islamic society in accordance with the rules and principles of Islamic Sharia by providing a package of banking services and products such as attracting deposits and savings and investing them in mechanisms that are in harmony. With the legal frameworks and compete in the banking sector and have the possibility to enter the financial market. What distinguishes Islamic banks from other commercial and investment banks is their replacement of the interest rate with an alternative, which is the rate of return on actual activities, not to mention that the Islamic banks are a mixture of commercial and investment banks, but within the framework of Islamic standards. Islamic banks possess a set of techniques and tools based on sharing risk and profits [9], due to the availability of surplus liquidity to them and their inability to invest, so they pay to specialized investment companies provided that they stay away from trading in prohibited assets such as bonds with fixed interest and other conditions that you specify.

When financial and banking institutions are exposed to financial distress, their needs must be met through borrowing, such as loans or the rest of the other tributaries that enhance their access to funding sources to work on investing in them and obtaining profits related to one degree or another to the level of risk they are exposed to. Therefore, the debt ratio here represents the financial leverage and it is extracted through the amount of capital divided by the total assets of the bank [9-10]. If the rate of return on investment is high, this means an increase in risks, as is the case when a financial crisis occurs. Therefore, Islamic banks seriously seek to reduce the financial leverage and the accompanying many problems in their structure while they are exposed to financial crises through the correct ownership of assets. Islamic banks, when compared to conventional banks, have a significantly different impact on credit quality and risk [11].

2. METHOD AND MATERIALS

2.1. Research Procedure

The Kurdistan Islamic Bank for Development and Investment was chosen due to its capabilities, capabilities, methods, and scientific methods of work. Including bankers and financiers with the participation of private and well-known Iraqi banks. The analytical study represented the period from 2005 to 2014, while the exploratory study represented the period from 2005 to 2014 December 2014.

2.2. Study samples

An intentional sample, half of which was represented by levels (assistant director, department head, and division, authorized) was chosen to show the competitive intelligence variable, while the other half of the sample had represented the supervisory and administrative levels to show the role of the checker in financial efficiency

About (22) questionnaire forms were distributed to the employees of the Iraqi Islamic bank at the administrative and supervisory levels to measure the level of availability of competitive intelligence vocabulary. Authorized to sign to measure the level of competitive intelligence they have, and the demographic characteristics of the study sample (table 1).

2.3. Analysis of the profitability indicators of the Islamic bank study sample

In the analysis process to extract profitability ratios, eight basic indicators were relied upon as they represent the basic building block of banking in general, and Islamic banks in particular. the performance efficiency indicators that include indicators (liquidity, growth, security, profitability) as well as his analysis of the profitability indicators included (rate of return to assets (p1), rate of return To equity (p2), rate of return to deposits (p3), net income margin (p4), rate of return to available funds (p5), leverage multiplier (p6), revenue power of available resources (p7), gross profitability index (p8).

2.4. Data collection

To enrich the theoretical aspect of the study, it has relied on books, magazines, and periodicals, as well as the internet.

To complete the field aspect of the study, the questionnaire was used as the main tool for data collection, as well as reliance on the financial reports of the study sample bank. It must be noted that the questionnaire included two main axes that included competitive intelligence and financial efficiency. It clarifies the variables and dimensions of the study, the sources that were relied upon, and the standards used in processing the questionnaire data

It is worth noting that the questionnaire was presented to several experts in the field, and the amendments were made that achieved high levels of agreement among them.

The quantitative methods were used to collect the data and following equations were used:

i. *Financial Equations*:

$$\text{Trading Ratio (Liquidity)} = \frac{Current\ assets}{Current\ liabilities} \times 100$$

$$\text{Growth rate} = \frac{Net\ offer\ for\ the\ current\ year}{Net\ offer\ for\ the\ previous\ year} \times 100$$

$$margin\ of\ safety\ ratio = \frac{The\ amount\ or\ value\ of\ expected\ or\ actual\ sales - break\ even\ sales}{The\ amount\ or\ value\ of\ expected\ or\ actual\ sales}$$

$$\text{rate of return on assets} = \frac{net\ income}{total\ assets} \times 100$$

$$\text{rate of return on equity} = \frac{net\ income}{total\ equity} \times 100$$

$$\text{return on equity} = return\ on\ assets \times \frac{total\ assets}{The\ total\ capital\ owned}$$

$$\text{rate of return on assets} = \frac{net\ income}{total\ bank\ assets}$$

$$\text{rate of return to deposit} = \frac{net\ income}{deposit}$$

$$\text{net income margin} = \text{Total revenue} - \text{expenses}$$

$$\text{The rate of return to available funds} = \frac{net\ income}{Property\ rights\ +\ deposit}$$

$$\text{Leverage multiplier} = \frac{the\ findings}{copyrights}$$

2.5. Data analysis

Several statistical methods were used in dealing with the forms collected from the respondents and using the statistical package for social sciences, SPSS version 22 to weighted arithmetic mean, standard deviation, spearman correlation coefficient, multiple simple linear regression equation and hypothetical mean.

3. RESULT AND DISCUSSION

It is noted from Table 1 that the respondents' characteristics centered on the basis of position, age, gender, educational attainment, and the number of years of service. As it is clear that 50% of the sample were the share of individuals who were assigned the positions of assistant director, head of the department, and division and authorized as the closest to determining the level of competitive intelligence of their organization. The complementary percentage was the share of individuals working in the supervisory and administrative staff in the bank in question, being the closest to determining the level of availability of competence. As for the age, the largest frequency was within the category (20-29 years old) with a frequency of 18 and a percentage of 40.909%, which indicates that the surveyed bank uses young female staff, while the gender was the number of 27 females, with a percentage of 61.364%.

It indicates that females are the dominant group in the study sample bank. As for the educational qualification (educational attainment), the predominant (dominated) group as holders of a bachelor's degree with a frequency of 20 and a percentage of 45.454%, which indicates that the investigated bank In its commercial transactions, it

Table 1. Arithmetic means, standard deviations, and answer level for the planning process N=22

Force Number	Frequency And Percentage Of The Answer	I Totally Agree	I Agree	Neutral	Disagree	I Do Not Totally Agree	Arithmetic Mean	Standard Deviation	Answer Level	Answer Level Order
1.	Repetition	8	7	6	0	1	3.9545	1.0455	High	2
	Percentage	0.36	0.32	0.27	0	0.05				
2.	Repetition	9	7	4	2	0	4.0455	0.99892	=	1
	Percentage	0.41	0.32	0.18	0.09	0				
3.	Repetition	7	8	4	3	0	3.8636	1.03719	=	4
	Percentage	0.32	0.36	0.18	0.14	0				
4.	Repetition	9	5	5	3	0	3.9091	1.10880	=	3
	Percentage	0.41	0.23	0.23	0.14	0				
5.	Repetition	6	4	8	1	3	3.4091	1.3306	=	5
	Percentage	0.27	0.18	0.36	0.05	0.14				
General Arithmetic Mean							**3.83636**		**High**	

Table 2. Arithmetic means, standard deviations, and answer level for the aggregation process N=22

Force Number	Frequency And Percentage Of The Answer	I Totally Agree	I Agree	Neutral	Disagree	I Do Not Totally Agree	Arithmetic Mean	Standard Deviation	Answer Level	Answer Level Order
1.	Repetition	9	9	1	2	1	4.0455	1.13294	High	1
	Percentage	0.41	0.41	0.05	0.09	0.05				
2.	Repetition	8	6	3	2	3	3.6364	1.43246	=	4
	Percentage	0.36	0.27	0.14	0.09	0.14				
3.	Repetition	7	7	1	5	2	3.5455	1.40500	=	5
	Percentage	0.32	0.32	0.05	0.23	0.09				
4.	Repetition	5	11	3	3	0	3.8182	0.95799	=	2
	Percentage	0.23	0.50	0.14	0.14	0				
5.	Repetition	5	9	6	1	1	3.7273	1.03196	=	3
	Percentage	0.23	0.41	0.27	0.05	0.05				
General Arithmetic Mean							**3.7548**		**High**	

Table 3. Arithmetic mean, standard deviations, and answer level for the analysis process N=22

Force Number	Frequency And Percentage Of The Answer	I Totally Agree	I Agree	Neutral	Disagree	I Do Not Totally Agree	Arithmetic Mean	Standard Deviation	Answer Level	Answer Level Order
1.	Repetition	9	7	2	3	1	3.9091	1.23091	High	1
	Percentage	0.41	0.32	0.09	0.14	0.05				
2.	Repetition	6	5	7	4	0	3.5909	1.09801	=	4
	Percentage	0.27	0.23	0.32	0.18	0				
3.	Repetition	7	9	3	3	0	3.9091	1.01929	=	5
	Percentage	0.32	0.41	0.14	0.14	0				
4.	Repetition	4	11	0	5	2	3.4545	1.29935	=	2
	Percentage	0.18	0.41	0	0.23	0.09				
5.	Repetition	7	6	3	6	0	3.6364	1.21677	=	3
	Percentage	0.32	0.27	0.14	0.27	0				
General Arithmetic Mean							**3.7**		**High**	

depends on cadres who hold a bachelor's degree exclusively, while the number of years of service was concentrated in the category of 12 years and over with a frequency of 20 i.e. a percentage of 45.454%, which indicates that the owners of this category are with Experience and competence in the bank, a sample of the study.

It is noted from the table (10) above that:

There is a clear decrease in the liquidity index of the bank, but this percentage decreased in 2006, reaching 203.35%, then it started to fluctuate slightly, with a slight decrease and rise, until it reached 415.49 % in 2014, and the total growth rate for a period of the liquidity index is about -11.84.

The discrepancy is also clear in the growth index, as it increased and decreased slightly during the entire period, but the overall growth rate for the period may reach 6.51.

As for the safety index, it also witnessed a clear fluctuation up and down during the period from 2007-2014, as the political conditions that the country is going through have a direct impact and role on the work of the banking sector and safety rates, especially since it has achieved a growth rate for the total period 16.61.

Table 4. Arithmetic means, standard deviations, and answer level for the publication proces N=22

Force Number	Frequency And Percentage Of The Answer	I Totally Agree	I Agree	Neutral	Disagree	I Do Not Totally Agree	Arithmetic Mean	Standard Deviation	Answer Level	Answer Level Order
1.	Repetition	11	7	3	0	1	4.2273	1.02036	Very High	1
	Percentage	0.50	0.32	0.14	0	0.05				
2.	Repetition	8	8	3	2	1	3.9091	1.15095	High	4
	Percentage	0.36	0.36	0.14	0.09	0.05				
3.	Repetition	8	8	3	3	0	3.9545	1.04550	=	3
	Percentage	0.36	0.36	0.14	0.14	0				
4.	Repetition	6	6	5	1	4	3.4091	1.43623	=	5
	Percentage	0.27	0.27	0.23	0.05	0.18				
5.	Repetition	7	12	1	1	1	4.0455	0.99892	=	2
	Percentage	0.32	0.55	0.05	0.05	0.05				
General Arithmetic Mean							**3.7**		**High**	

Table 5. Summary of the arithmetic means for the dimensions of competitive intelligence

Paragraph Number		Arithmetic Mean	Answer Level	Answer Level Order
1.	**Publishing Process**	3.9091	High	1
2.	**Planning Process**	3.83636	High	2
3.	**Assembly Process**	3.7548	High	3
4.	**Analysis Process**	3.7	High	4
General Arithmetic Mean		**3.800**	High	

As for the profitability indicator, there is also a discrepancy in it. In 2005, for example, the losses amounted to 0.21% and due to the political and economic situation in the country, the profits achieved in the subsequent years were small and varied, until the profitability ratios for 2014 amounted to 4.18%. The overall growth rate for that period was 1.44%.

Analysis of the profitability indicators of the Islamic bank

In the analysis process to extract profitability ratios, eight basic indicators were relied upon as they represent the basic building block of banking in general, and Islamic banks in particular. They are as follows:-

- The rate of return to assets (P1): This ratio represents an important indicator of the profitability of banks, and represents the volume of profits obtained from each monetary unit in assets (assets). Invest in it and meet the desires of investors to obtain appropriate profits commensurate with the value of their investments.
- The rate of return to equity (P2): It is one of the most important indicators for owners and shareholders, as it measures the bank's efficiency in generating profits from each discretionary unit of shareholders' equity, and this ratio can be accepted if it ranges between 15-20 when it is not there are certain crises within the financial sector.
- The rate of return to deposits (P3): It is one of the important ratios for owners and depositors as it represents the bank's ability to compete to obtain its market share of the funds deposited with it. It is considered a price or cost to attract deposits and the bank becomes more efficient by collecting deposits and investing them in profitable projects. Good for successful investment from the money deposited with the bank.

Table 6. Arithmetic means, standard deviations, and answer level for the liquidity index N=22

Force Number	Frequency And Percentage Of The Answer	I Totally Agree	I Agree	Neutral	Disagree	I Do Not Totally Agree	Arithmetic Mean	Standard Deviation	Answer Level	Answer Level Order
1.	Repetition	3	12	6	1	0	3.7727	0.75162	High	2
	Percentage	0.14	0.55	0.27	0.05	0				
2.	Repetition	2	12	8	0	0	3.7273	0.63109	=	3
	Percentage	0.09	0.55	0.36	0	0				
3.	Repetition	3	12	7	0	0	3.8182	0.6645	=	1
	Percentage	0.14	0.55	0.32	0	0				
4.	Repetition	3	11	7	1	0	3.7273	0.7673	=	3
	Percentage	0.14	0.50	0.32	0.05	0				
5.	Repetition	3	12	6	1	0	3.7727	0.82703	=	2
	Percentage	0.14	0.55	0.27	0.05	0				
General Arithmetic Mean							**3.76364**		**High**	

Table 7. Shows the arithmetic means, standard deviations, and the answer level for the growth index N=22

Force Number	Frequency And Percentage Of The Answer	I Totally Agree	I Agree	Neutral	Disagree	I Do Not Totally Agree	Arithmetic Mean	Standard Deviation	Answer Level	Answer Level Order
1.	Repetition	1	8	9	4	0	3.2727	0.82703	Moderate	3
	Percentage	0.05	0.36	0.41	0.18	0				
2.	Repetition	3	12	4	3	0	3.6818	0.8937	High	2
	Percentage	0.14	0.55	0.18	0.14	0				
3.	Repetition	2	8	6	6	0	3.2727	0.98473	Moderate	3
	Percentage	0.09	0.36	0.27	0.27	0				
4.	Repetition	4	13	4	1	0	3.9091	0.75018	High	1
	Percentage	0.18	0.59	0.18	0.05	0				
5.	Repetition	4	10	5	3	0	3.6818	0.94548	High	2
	Percentage	0.18	0.45	0.23	0.14	0				
General Arithmetic Mean							**3.56362**		**High**	

- Net Income Margin (P4): This indicator measures the net income realized for each monetary unit of total revenues, as well as the ability to control and control expenditures. The larger the net margin, it indicates the bank's efficiency in reducing expenditures.
- The rate of return to available funds (P5): This indicator plays a significant role in measuring the ability of the bank to generate returns as a result of its use of available financial resources (equity + deposits) in financing assets. This means that financial resources increase at a rate higher than the increase in net profits.
- Financial Leverage Multiplier (P6): With this indicator, it will show the ability of bank departments to make financial decisions related to the use of loans in their financial structure (debt financing) compared to equity, which leads to maximizing the rate of return on equity.
- Revenue strength of the available resources (P7): Through this indicator, it is possible to measure the rate of return achieved from the investments directed to those resources available to the bank from all financing and investment parties.
- Total Profitability Index (p8): This indicator is a product of the total of the previous indicators, and

Table 8. Arithmetic means, standard deviations, and answer level for the safety indicator N=22

Force Number	Frequency And Percentage Of The Answer	I Totally Agree	I Agree	Neutral	Disagree	I Do Not Totally Agree	Arithmetic Mean	Standard Deviation	Answer Level	Answer Level Order
1.	Repetition	4	13	4	1	0	3.9091	0.75018	High	1
	Percentage	0.18	0.59	0.18	0.05	0				
2.	Repetition	4	10	5	3	0	3.6818	0.94548	High	4
	Percentage	0.18	0.45	0.23	0.14	0				
3.	Repetition	3	12	5	2	0	3.7273	0.82703	High	3
	Percentage	0.14	0.55	0.23	0.09	0				
4.	Repetition	3	10	8	1	0	3.6818	0.77989	High	4
	Percentage	0.14	0.45	0.36	0.05	0				
5.	Repetition	3	12	6	1	0	3.7727	0.75162	High	2
	Percentage	0.14	0.55	0.27	0.05	0				
General Arithmetic Mean							**3.75454**		**High**	

Table 9. Arithmetic means, standard deviations, and answer level for the profitability indicator N=22

Force Number	Frequency And Percentage Of The Answer	I Totally Agree	I Agree	Neutral	Disagree	I Do Not Totally Agree	Arithmetic Mean	Standard Deviation	Answer Level	Answer Level Order
1.	Repetition	5	9	6	1	1	3.7273	1.03196	High	3
	Percentage	0.23	0.50	0.27	0.05	0.05				
2.	Repetition	5	11	3	3	0	3.8182	0.95799	High	2
	Percentage	0.23	0.41	0.14	0.14	0				
3.	Repetition	7	7	1	5	2	3.5455	1.40500	High	5
	Percentage	0.32	0.32	0.05	0.23	0.09				
4.	Repetition	8	6	3	2	3	3.6364	1.43246	High	4
	Percentage	0.36	0.27	0.14	0.09	0.14				
5.	Repetition	9	9	1	2	1	4.0455	1.13294	High	1
	Percentage	0.41	0.41	0.05	0.09	0.05				
General Arithmetic Mean							**3.7548**		**High**	

when analyzing each indicator, it will appear to us in the form of percentages as is evident in the following table (11).

It is clear from Table 1. that the general arithmetic mean is high as it reached 3.83636, which is greater than the hypothetical mean of the quinquennial Likert scale adopted in this study, which is 3 which means that there is a positive agreement in the response of the respondents of the bank sample of the study, as the highest arithmetic mean was the the lowest mean of 3.4091 and a fairly high standard deviation of 1.3306. It can be said here that the study sample bank primarily focuses on paying attention to practical and theoretical skills through its long-term strategic plans for the competitive intelligence of its members.

It is evident from Table 2. that the general arithmetic mean is high as it reached 3.7548, which is greater than the hypothetical mean, which means that there is a positive agreement in the response of the respondents of the study sample bank. As the highest arithmetic mean of the organization has information management systems informal ways that collect information from outside the organization and its amount is 4.0455, which is relatively high and with a high standard deviation of 1.13294, while the organization works on owning tools to manage information about its

Table 10. Arithmetic means, standard deviations, and answer level for profitability indicators N=22

Force Number	Frequency And Percentage Of The Answer	I Totally Agree	I Agree	Neutral	Disagree	I Do Not Totally Agree	Arithmetic Mean	Standard Deviation	Answer Level	Answer Level Order
1.	Repetition	7	9	4	1	1	3.9091	1.06499	High	3
	Percentage	0.32	0.41	0.18	0.05	0.05				
2.	Repetition	9	9	2	2	0	4.1364	0.94089	High	1
	Percentage	0.41	0.41	0.09	0.09	0				
3.	Repetition	7	8	2	5	0	3.7727	1.15189	High	5
	Percentage	0.32	0.36	0.09	0.23	0				
4.	Repetition	8	8	4	2	0	4.0000	0.97590	High	2
	Percentage	0.36	0.36	0.18	0.09	0				
5.	Repetition	5	7	4	4	2	3.4091	1.29685	High	6
	Percentage	0.23	0.32	0.18	0.18	0.09				
6.	Repetition	6	4	8	1	3	3.4091	1.33306	High	6
	Percentage	0.27	0.18	0.36	0.05	0.14				
7.	Repetition	9	5	5	3	0	3.9091	1.10880	High	3
	Percentage	0.41	0.23	0.23	0.14	0				
8.	Repetition	7	8	4	3	0	3.8636	1.03719	High	4
	Percentage	0.32	0.36	0.18	0.14	0				
General Arithmetic Mean							**3.8011375**		**High**	

Table 11. Summary of the arithmetic circles and the level of answer to the variables of financial efficiency N=22

Main Paragraph Number	Main Indicator Name	Sub-Cursor Name	Arithmetic Mean	Answer Level	Answer Level Order
1.	Profitability Indicators		3.8011375	High	1
2.	Liquidity Indicators	Liquidity Indicators	3.76364	High	2
		Profitability Indicators	3.7548	High	3
		Safety Indicator	3.75454	High	4
		Growth Index	3.56362	High	5
General Arithmetic Mean			**3.7275475**	**High**	

competitors to collect and benefit from it on the lowest mean of 3.5455 and with a high standard deviation of 1.40500. It is clear from the foregoing that the study sample bank has information management systems informal ways that effectively collect information from its external environment. In return, the bank must work on the necessity of owning tools to manage the information it collects about its competitors to be able to benefit from it.

It is clear from Table 3. that the general arithmetic mean is high as it reached 3.7, which is greater than the hypothetical mean, which means that there is a positive agreement in the response of the respondents of the study bank sample. As the highest arithmetic mean for the organization to succeed in developing a strategic plan for the current and future expectations and movements of competitors, it must have various systems and methods used in the analysis process and the organization is working on analyzing data to transform it into useful information for use in the strategic decision-making process. Its amount is 3.9091 which is high and with fairly high standard deviations of 1.23091 and 1.01929, respectively, while the organization depends on the success of its strategies and its superiority over its competitors on the effective analysis process of its information at the lowest mean of

Table 12. Standard for the strength of the correlation coefficient

Degree Of Association	Link Strength
1.00 – 0.90	Very Strong
0.90 – 0.70	Strong
0.70 – 0.50	Moderate
0.50 – 0.30	Low
0.30 – 0.00	Very Low

Table 13. The correlation matrix between competitive intelligence and indicators of financial efficiency

Dependent Variable / Independent Variable	Performance Indicators				Profitability Indicators	Financial Efficiency
	Liquidity Index	Growth Index	Safety Indicator	Profitability Index		
Planning Process	90.3%	97.1%	94.8%	97.5%	96.3%	99.0%
Assembly Process	90.8%	97.0%	94.4%	96.9%	92.5%	98.6%
Analysis Process	91.0%	97.5%	96.3%	98.2%	91.8%	99.4%
Publishing Process	89.6%	96.5%	94.2%	97.7%	90.7%	98.7%
Competitive Intelligence	92.9%	97.1%	95.7%	96.8%	94.6%	95.5%

3.5445, with a high standard deviation of 1.29935. It can be concluded that the bank is the sample of the study, if it wants to succeed in its work, it must work with interest to develop strategic plans in the analysis process for competitors' movements.

It is clear from Table 4. that the general arithmetic mean is high, reaching 3.9091, which is greater than the hypothetical mean, which means that there is a positive agreement in the response of the respondents of the study sample bank, as the highest arithmetic mean represented by the organization owns methods variety to present the results of competitive intelligence in the form of publications, industry reports, and summaries of 4.2273 which is very high and with a high standard deviation of 1.02036. While the organization is working on owning a stockpile of its internal information and knowing the ways to distribute it from departments through a comprehensive map prepared for this purpose got the lowest arithmetic mean of 3.4091 and a high standard deviation of 1.43623. It can be said that the study sample bank confirms that it possesses in a variety of ways the results of competitive intelligence in the form of reports of a technical nature, and on the other hand, the bank must work to provide a database for its work to store its information to be able to benefit from and exploit it optimally.

In conclusion, what was discussed above, table 5. can be formulated to present a summary of the general arithmetic means of the competitive intelligence variables adopted in this study.

It is clear from Table 5. that the general arithmetic mean is high and its amount is 3.800 and it was higher than the hypothetical mean of the Likert gradient adopted in the study, and that the highest arithmetic mean was the share of the dimension publishing process which is high of 3.9091. While the lowest mean was the calculation is from the share of the dimension (analysis process), which is high and its value is 3.7, and after the publishing process is followed by my dimensions (the planning process, and the assembly process) with an arithmetic mean 3.83636 and 3.7548 respectively.

It is clear from Table 6. that the general arithmetic mean is high and its amount is 3.76364 and it was higher than the hypothetical mean of Likert gradation approved in the study, and that the highest arithmetic mean was represented by the process of owning assets by the bank must be subject to For a well-studied and tight plan and

Table 14. The effect of competitive intelligence on the five indicators of financial efficiency

Independent Variable / Dependent Variable			Competitive Intelligence								B	R^2	F Calculated	T Calculated
			Planning Process		Assembly Process		Analysis Process		Publishing Process					
			A	B	A	B	A	B	A	B				
Financial Efficiency	Performance Indicators	Liquidity Index	1.854	-0.818	1.854	0.396	1.854	-0.356	1.854	0.506	0.533	%86.3	15.760	5.546
		Growth Index	0.573	-0.341	0.573	-0.360	0.573	0.060	0.573	0.244	0.886	%94.4	41.921	2.126
		Safety Indicator	1.469	-0.963	1.469	-0.135	1.469	-0.148	1.469	-0.088	0.629	%91.6	27.177	4.845
		Profitability Index	0.855	-0.549	0.855	-0.382	0.855	0.025	0.855	0.399	0.503	%93.7	36.908	2.715
	Profitability Indicators		0.854	-0.818	0.855	1.103	0.855	-0.093	0.855	-0.382	0.531	%85.2	30.233	3.715

its amount is 3.8182. Which is high and with a standard deviation of 0.6645, while all were related to the bank must work to own the largest possible amount of assets that enable it to benefit from them in convert it to liquidity and for the bank's contribution to revitalizing its work, it is necessary to seek the assistance of experts in facilitating the transfer of its assets into cash and for any period when needed at the lowest mean of 3.7273 and with a standard deviation of 0.63109 and 0.7673 respectively. It can be said that the bank, the sample of the study, confirms that it owns assets with well-thought-out plans. In return, it must seek the assistance of experts to benefit from them in converting those assets into liquidity when needed.

It is clear from Table 7. that the general arithmetic mean is high and its amount is 3.56362 and it was higher than the hypothetical mean of Likert gradation approved in the study, and that the highest arithmetic mean was represented by the bank contributes by investing its financial energies in projects that achieve profitability high with little risk of 3.9091 and with a standard deviation of 0.75018. which is high, while the lowest arithmetic mean was for the bank is working to improve its financial position by using the capabilities and capabilities of its employees and the bank must develop flexible plans to qualify and arrange its employees to benefit from their expertise in the banking field and thus help banking growth and its amount is 3.2727 with a standard deviation of 0.82703 and 0.98473 respectively. It can be said that the bank, the sample of the study, has the possibility of entering into investment projects that generate high profits with little risk, and it must achieve this by developing flexible plans to train

and qualify its cadres to raise their capabilities and capabilities.

It is clear from Table 8. that the general arithmetic mean is high and its amount is 3.75454 and it was higher than the hypothetical mean of Likert gradation approved in the study, and that the highest arithmetic mean was the bank seeks to give short-term loans to achieve a suitable space for safety and its value is 3.9091, which is high and with a standard deviation of 0.75018. While the lowest arithmetic mean represented by the necessity of relying on competencies with accumulated and trained experiences to run the banking operations to benefit from their expertise and the bank must invest its money in investment projects that achieve a kind of safety for it in recovering and obtaining its benefits of 3.6818 and with a standard deviation of 0.94548 and 0.75162 respectively. It can be said that the bank, the sample of the study, has a plan to give short-term loans to help it achieve safety.

It is clear from Table 9. that the general arithmetic mean is high as it reached 3.7548, which is greater than the hypothetical mean, which means that there is a positive agreement in the response of the sample bank to the study, as the highest arithmetic mean of the bank works on Increasing the returns accruing to him from many banking operations, to achieve an important aspect of profit to cover part of his expenses and its amount 4.0455, which is relatively high, and with a high standard deviation 1.13294. While the bank seeks to attract banking cadres that work to attract the largest possible number of dealers to increase deposits and thus increase their exploitation and obtain profits and the lowest arithmetic mean of 3.5455 and a high standard deviation of 1.40500. It is clear from the foregoing that the bank, the sample of the study, can increase its returns to generate a profit that covers part of its expenses. On the other hand, it must attract banking cadres that work to attract the largest number of dealers to increase its deposits to increase its profits.

It is clear from Table 10. that the general arithmetic mean is high as it reached 3.8011375, which is greater than the hypothetical mean of the quinquennial Likert gradient adopted in this study, which is 3, which means that there is a positive agreement in the response of the respondents of the sample bank, as the highest mean in the share of the bank works to achieve the highest rate to the right of ownership of 4.1364 which is high, and with a relatively low standard deviation of 0.94089, while the bank enters into projects that will increase its rates of return in proportion to its available funds and the bank must double its financial leverage to face the financial crises it may be exposed and at the lowest arithmetic mean of 3.4091 and with a rather high standard deviation 1.29685 and 1.33306 respectively. It can be said that the study sample bank focused primarily on achieving the highest rate of ownership right. As a summary of what was mentioned in the tables (6,7,8,9,10), the table 11. was formulated to display the summary of the arithmetic circles and the level of response to the variables of financial efficiency.

It is clear from a table 11. that the general arithmetic mean is high and its amount is 3.7275475, and that the highest arithmetic mean was the share of the profitability indicators dimension, which is high and its amount is 3.8011375. While the lowest arithmetic mean was the share of the relatively low growth index which belongs to the liquidity indicators of 3.56362, followed by the liquidity index, the profitability index, and the safety index belonging to the liquidity indicators with high arithmetic mean of 3.76364, 3.7548 and 3.75454 on straight.

Statistical analysis of the financial data

Correlation Analysis

The correlation between the dimensions of competitive intelligence as the independent variable, and indicators of financial efficiency as the dependent variable through the hypothesis of the study, which states there is no statistically significant correlation between competitive intelligence and financial efficiency, and its sub-hypotheses was measured using statistical analytical methods. It was represented by the correlation coefficient (Spearman) the significance of the relationships were tested using the (t) test, and the current study will depend on the scale [12] to determine the strength of the correlation between the study variables, as shown in the following table 12.

It is noted from the results of the following table 13. that the value of the correlation coefficient (Spearman) between competitive intelligence and financial efficiency in general reached 95.5% and at a level of significance 5%, which is evidence that there is a correlation with a positive, statistically significant significance between competitive intelligence And the financial efficiency in the bank is the sample of the study, and this indicates The first main hypothesis which states there is no statistically significant correlation between competitive intelligence and financial efficiency is incorrect.

There is a very strong direct statistical correlation between the planning process for competitive intelligence and the five indicators of financial efficiency. The strength of this relationship ranged between 90.3% for the relationship with the liquidity index and 96.3% for the relationship with the profitability indicators at the level of significance 5%. This indicates the incorrectness of the first sub-hypothesis of the first main hypothesis.

There is a very strong direct statistical correlation between the compilation process of competitive intelligence and the five indicators of financial efficiency, and this relationship ranged between 90.8% for the liquidity index and 96.9% for the profitability index at the level of significance 5%. This indicates the incorrectness of the second sub-hypothesis of the first main hypothesis.

There is a very strong direct statistical correlation between the analysis process of competitive intelligence and the five indicators of financial efficiency, and the strength of this relationship ranged between 91% for the liquidity index and 98.2% for the profitability index at the level of significance 5%. This indicates that the third sub-hypothesis of the first main hypothesis is incorrect.

There is a strong to very strong positive correlation relationship between the publishing process of competitive intelligence and the five indicators of financial efficiency, and this relationship ranged between 89.6% for the liquidity index and 97.7% for the profitability index, at a level of significance 5%, which indicates The fourth sub-hypothesis of the first main hypothesis is incorrect.

Impact relationship analysis

This paragraph aims to test the second main hypothesis of the study, which states there is no statistically significant effect of competitive intelligence on financial efficiency.

From the above regression equation, it is noted that when the competitive intelligence of the bank increases by one unit, the financial efficiency of the study sample bank will increase by 0.686. In addition, it is possible to test the null hypothesis for the two parameters of the model a and β^1 that are less than 0.01. This indicates the rejection of the null hypothesis that imposes that [R = 0] and the acceptance of the second hypothesis that says

[R≠0] and this confirms their significance below the 5% level, and since the (t) test for its value coefficient (β) has reached 5.889, which is evidence for the significance of the beta coefficient, because the calculated (F) value 239.898 is greater than the tabular 2.71 at a degree of freedom of 20 and within a level of significance 0.05, i.e. with a confidence level of 95%, and this confirms the rejection of The second main hypothesis and the acceptance of the alternative hypothesis, The table 14. shows that positive statistically significant effect between competitive intelligence and financial efficiency, as the coefficient of determination between them was 91.2%.

There is a statistically significant effect between competitive intelligence with its operations the planning process, the assembly process, the analysis process, the publishing process and the financial efficiency represented by performance efficiency indicators liquidity index and this is what was explained by the regression equations for the operations as follows:-

The effect of the planning process for competitive intelligence on the liquidity index, which is a significant negative effect, and this was shown by the regression equation (Y=1.854-0.818x) that is, if the ability of the planning process increased by 1.854, the financial efficiency of the bank represented by the liquidity index will be affected by a decrease by 0.818 i.e., it can be said that the influence relationship between them is an inverse relationship.

The effect of the compilation process of competitive intelligence on the liquidity index: It is a positive significant effect, and this is indicated by the regression equation (Y=1.854-0.396x), that is, if the collection process increases by 1.854, the financial efficiency represented by the liquidity index will be affected by the increase by 0.396.

The effect of the analysis process of competitive intelligence on the liquidity index: It is a positive significant effect, and this is indicated by the regression equation (Y=1.854-0.356x), that is, if the analysis process increases by 1.854, the financial efficiency represented by the liquidity index of the bank will be affected by the increase by 0.356.

The effect of the publication process of competitive intelligence on the liquidity index: It is a positive significant effect, and this was shown by the regression equation (Y = 1.854-0.506x), meaning that if the bank was interested in the publication process by 1.854, the financial efficiency represented by the liquidity index would decrease by 0.506.

The coefficient of determination (R^2) reached 86.3%, which shows the interpretation of the regression equation is high, which indicates that 86% of the changes that occur in the financial efficiency of the bank are due to the competitive intelligence owned by the bank, in addition to this, the neglected percentage of 13.7% due to other external and random indicators that are not included in the current study model, as well as the (t) test for the (β) beta value coefficient has reached 5.546, which is evidence of the significance of the beta coefficient, because the calculated (F) value of 15,760 is greater than (F) tabular amounting to (2.71) at a degree of freedom of 20 and within a level of significance 0.05, i.e. with a confidence level of 95%, and this confirms the rejection of the first sub-hypothesis of the second main hypothesis.

There is a statistically significant effect between competitive intelligence with its processes the planning process, the assembly process, the analysis process, the publishing process and the financial efficiency represented by performance efficiency indicators

growth indicator and this is what was explained by the regression equations for the processes as follows:-

The effect of the planning process for competitive intelligence on the growth index: It is a negative significant effect, and this is explained by the regression treatment (Y = 0.573 - 0.341X), which indicates that the planning process affects the financial efficiency represented by the growth index, that is, if the planning process for the competitive intelligence of the bank has increased by 0.573, the financial efficiency represented by the growth index will be affected by the decrease by 0.341.

The effect of the compilation process of competitive intelligence on the growth index: It is a negative significant effect, and this is indicated by the regression equation (Y = 0.573 - 0.360X), which indicates that the assembly process affects the financial efficiency represented by the growth index, meaning that the assembly process of the competitive intelligence of the bank has increased by 0.537, the financial efficiency represented by the growth index will be affected by a decrease of 0.360.

The effect of the analysis process of competitive intelligence on the growth index: It is a negative significant effect, and this is indicated by the regression equation (Y=0.573 - 0.360X), which indicates that the analysis process affects the financial efficiency represented by the growth index, meaning that the analysis process of the competitive intelligence of the bank if it increases by an amount 0.537, the financial efficiency represented by the growth index will be affected by the decrease by 0.360.

The effect of the publishing process of competitive intelligence on the growth index: It is a positive significant effect, and this is indicated by the regression equation (Y = 0.573 - 0.244X), which indicates that the publishing process affects the financial efficiency represented by the growth indicator, that is, the analysis process of the competitive intelligence of the bank if it increases by an amount 0.573, the financial efficiency represented by the growth index will be affected by the increase by 0.244.

The coefficient of determination (R^2) reached 94.4%, which indicates that the interpretation of the regression equation is very high. As for the ratio 5.6, it is due to the influence of external factors or influences that are not included in the study. In addition to this, the (t) test of the beta value coefficient (β) reached 2.126, which is evidence of the significance of the beta coefficient, because the calculated (F) value 41.921 is greater than the tabular 2.71 at a degree of freedom of 20 and within a level of significance 0.05, i.e. with a confidence level of 95%, which confirms the rejection of the second sub-hypothesis of the second main hypothesis.

There is a statistically significant effect between the competitive intelligence with its operations the planning process, the assembly process, the analysis process, the publishing process and the financial efficiency with performance efficiency indicators expressed in the safety index, and this is what was explained by the regression coefficients of the operations as follows:-

- The effect of the planning process on the safety index: It is a negative significant effect, as the regression equation (Y = 1.469 - 0.963 X) indicates that the more the bank uses the clear and sound planning process, it positively affects its performance by increasing the safety index that it performs compared to the performance of other banks .
- The effect of the aggregation process on the safety index: It is a negative significant effect, as the regression treatment (Y = 1.469 - 0.135 X)

indicates that the bank uses the aggregation process in its correct form, it will have a positive impact on its performance by increasing the safety index that it performs compared to the performance of banks other.

- The effect of the analysis process of competitive intelligence on the safety index: It is a negative significant effect, as the regression equation (Y = 1.469 - 0.148 X) indicates that whenever the bank prepares the analysis process according to studied scientific foundations, this will positively affect its performance through the safety index, which will increase in turn.
- The effect of the dissemination process of competitive intelligence on the safety index: It is a negative significant effect, as the regression equation (Y = 1.469 - 0.088X) indicates that if the bank publishes its competitive intelligence with correct rules, this will lead to a positive impact on its performance through the safety index, which will increase he is too.

The coefficient of determination (R^2) reached 91.6%, which indicates that its ability to interpret the regression equation is very high. As for the ratio 8.4, it is due to the influence of external factors or influences that are not included in the study. In addition, the (t) test for a value coefficient Beta (β) has reached 4.845, which is evidence of the significance of the beta coefficient, because the calculated (F) value 27.177 is greater than the tabular 2.71 at a degree of freedom of 20 and within a level of significance 0.05, i.e. at a level of confidence. 95%, which confirms the rejection of the third sub-hypothesis of the second main hypothesis.

There is a statistically significant effect between the competitive intelligence with its operations (the planning process, the assembly process, the analysis process, the publishing process) and the financial efficiency represented by profitability indicators, and this was explained by the regression equations for operations as follows:-

- The effect of the planning process for competitive intelligence on profitability indicators: It is a negative significant effect, as the regression equation (Y = 0.854 - 0.818 X) means that the appropriate adoption of planning for competitive intelligence will lead to great care and interest in profitability indicators in practice.
- The effect of the compilation process of competitive intelligence on profitability indicators: It is a positive significant effect, as the regression equation (Y = 0.855 + 1.103X) means that the ability in the assembly process necessary for the performance of competitive intelligence will affect the bank by providing an incentive to collect competitive intelligence activities and employ them in Good services to increase the profitability of the bank.
- The impact of the analysis process of competitive intelligence on profitability indicators: a negative significant effect, as the regression equation (Y=0.855-0.093X) means that the bank's ability in the process of analyzing the competitive intelligence of its cadres will affect the bank's profitability represented by its indicators.

The coefficient of determination (R^2) reached 85.2%, which shows that the interpretation of the regression equation is high, which indicates that 85% of the changes that occur in the efficiency indicators are due to his competitive intelligence, in addition to this that 14.5 is due to indicators, In addition, the (t) test for the beta value coefficient (β) reached 3.715, which is evidence of the significance of the beta coefficient, because the calculated (F) value 30.233 is greater than the tabular

(F). of 2.71 This confirms the rejection of the fourth sub-hypothesis of the second main hypothesis.

4. CONCLUSION

Statistical analysis proved the existence of a strong statistically significant correlation and impact between competitive intelligence represented by its operations (planning, compilation, analysis, publishing), and financial efficiency represented by its indicators (performance efficiency index: including liquidity index, safety index, profitability index), and profitability indicators). This means that knowledge about the internal and external environments of the bank's business in the study sample in terms of competitive intelligence processes will lead to an increase in the level of its financial efficiency through the development of new services and the management of its facilities.

- There is a clear interest on the part of the management of the same bank in the study to revitalize its plans and make them flexible to accommodate environmental variables to work on consolidating their connection with the financial efficiency of the bank, using experts to benefit from them in converting assets into liquidity when needed.
- The management of the bank, the study sample, possesses capabilities that qualify it to enter into investment projects that generate high profits with little risk.
- The bank works to give loans that are dominated by the short term to help it achieve security by quickly recovering the money loaned to others.
- The study sample bank can operate its capital with investment projects that lead to an increase in its returns and then to an increase in its profits to cover part of its daily expenses.
- There is an important focus by the management of the same bank, the study, on achieving the highest profitability rate for the rights of its owners.
- There is a clear impact in the planning and dissemination of competitive intelligence on the financial efficiency represented by the liquidity index (an inverse relationship), and the effect of the analysis and compilation of competitive intelligence on the financial efficiency represented by the liquidity index (a positive relationship).
- There is a clear impact in the process of publishing competitive intelligence on the financial efficiency represented by the growth index (a positive relationship), while the impact has become clear in the planning, aggregation, and analysis processes of competitive intelligence on the growth index (an inverse relationship).
- There is a negative significant effect of the planning, analysis, and compilation of competitive intelligence on the growth index, while there was a positive significant effect of the publishing process of competitive intelligence on the growth index of the financial efficiency indicators.
- There is a significant negative effect in all competitive intelligence processes (planning, compiling, analysis, publishing) on the safety index of the financial efficiency indicators.
- There is a negative significant effect of the processes (planning, analysis, and dissemination) of competitive intelligence and a positive significant effect of the compilation process of competitive intelligence on the profitability indicators of financial efficiency.

5. RECOMMENDATION

- The necessity for the management of the bank, the study sample, to urge its cadres to participate in training courses, conferences, and discussions on

an ongoing basis to get acquainted with the latest developments in banking work to advance and achieve high financial efficiency capable of achieving the goals that the bank seeks in the current and future stage.

- The management of the bank must emphasize the importance of having professional cadres capable of keeping pace with developments in the field of banking service on the one hand and on the other hand achieving high financial efficiency.
- It requires the management of the bank to provide a database to collect the CVs of its affiliates to provide the appropriate information related to them and to provide additional services to them.
- The bank's management must be keen on setting different financial indicators for the various businesses and their sub-units to compare with them to improve their financial efficiency for them and their affiliates.
- The management of the bank must provide the necessary means and capabilities for the well-being of its cadres (the bank's employees) and the development of the services provided to them (material and moral support) in line with their needs for maintaining them without leaking to other banks.
- It is imperative for the management of the bank to develop the service processes provided by its cadres working in the bank to the customers and to work on setting effective programs and performance measures that distinguish efficiency and inefficiency in work to give everyone his right.
- The bank's management should support research and development activities by providing support for the creative ideas of its affiliates to give a competitive advantage to its final outputs.
- Study and work hard to know the developments of competitors in the work environment and work to take advantage of weaknesses and enhance strengths to better achieve the objectives of the bank.
- The management of the bank should think about entering into many investment projects after studying them well by the specialists in the bank to generate returns characterized by the least possible risk.
- The bank must attract clients who are characterized by a good reputation and commitment in their dealings with it.
- The bank's awareness of the need to invest its financial energies in projects that achieve high profitability and work on their growth, because its survival in the competitive market depends on achieving that goal.
- The necessity for the bank's management to participate in periodicals and recent publications regarding the development of the banking service sector in developed countries in the field of inventions and innovations that are among the products of intelligence for the bank's cadres, which would increase their creative motivation.

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NA

7. CONFLICT OF INTEREST

The authors have declared that there is no conflict of interest.

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NA

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