Adopting marketing intelligence to achieve competitive advantage: Applied research in a sample of the union bank of Iraq

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Abstract: The purpose of this research is to investigate how a marketing intelligence system may help an organization get a competitive edge within the study setting and to comprehend the practicalities of doing so. There were two variables in the study: marketing intelligence, which was represented by the dimensions of customer understanding, market analysis, product intelligence, and competitor monitoring, was the independent variable, and competitive advantage, which was represented by the dimensions of cost, quality, flexibility, and delivery, was the dependent variable. Surveys were used in the study to get firsthand information from the Union Bank of Iraq in the province of Baghdad. A deliberate sample including thirty bank managers was chosen. SPSS V.26 software was utilized to process the data utilizing a range of statistical methods. The investigation produced a number of findings. The most notable of them was the direct connection and beneficial impact of the marketing intelligence system on Union Bank of Iraq's ability to gain a competitive edge. A number of recommendations were also made, the most notable of which being that the management of the bank should monitor environmental changes in order to recognize changes in the market, take advantage of opportunities, and address dangers.

Keywords: Competitive advantage, Competitive strategies, Marketing intelligence, Product.

1. Introduction

The research discusses the impact of the marketing intelligence system on achieving competitive advantage in a case study from the banking sector. Banks seek to achieve competitive advantage in the services they provide by using appropriate information necessary to achieve customer satisfaction and achieve the bank's objectives. This requires him to be more aware and alert to all information that could contribute to building the bank's competitive advantage.

Marketing intelligence is considered one of the marketing information system tools that the organization resorts to. This contributes to monitoring and analyzing the competitive environment. As well as obtaining marketing information that enables decision-makers to make effective decisions capable of facing challenges. All of this is in order to maintain the organization's competitive position and continuity and to seize available opportunities in an effort to improve its productivity and competitive advantage in the market.

The concept of competitive advantage has taken a large role in the economic environment. Competitive advantage represents an important strategic element. Competitive advantage is an important factor that helps organizations seize opportunities and provides them with valuable opportunities so that they can achieve high and continuous profitability compared to their competitors.

While banks have now begun to play an important role in the development and economic advancement of countries, they have begun to attach great importance to marketing. It aims to ensure growth and progress in the services it provides to customers, maintain them, and serve them better than

what competitors offer through the many financial services and advanced technological facilities it provides. This is part of its endeavor to achieve its primary goal of increasing its market share and obtaining more profits.

2. Research Methodology

2.1. The Research Problem

Business organizations share a constant need to provide distinct products capable of meeting customers' wants and needs. As well as staying in the competitive environment, enhancing competitiveness, and maximizing its market share. It has become necessary to monitor the market and the changes that occur on an ongoing basis. In addition, it monitors developments regarding customers and competitors with the aim of obtaining information that helps marketing decision-makers make appropriate marketing decisions.

The banking sector suffers from intense competition between the banks that operate in it. Despite this, most of these banks do not follow clear competitive strategies. Hence, the research problem emerged: an attempt to shed light on the importance of using the marketing intelligence system in order to achieve a competitive advantage and choose the strategy that suits the bank's position and competitive position. Therefore, the research problem lies in the following question:

Do the components of the marketing intelligence system contribute to achieving a competitive advantage in the researched bank?

Research objectives: The objectives of the research on the subject of marketing intelligence and its impact on achieving competitive advantage are evident in the following points:

1- Explaining the importance of using the marketing intelligence system in achieving competitive advantage in banks.
2- Establishing the relationship and influence between marketing intelligence and competitive advantage.
3- Identify the reality of applying the marketing intelligence system in the bank, as well as the extent of employees' familiarity with this concept, and determine the level of its application in the bank under investigation.
4- Providing recommendations aimed at activating the application of marketing intelligence in the banking sector to improve competitive advantages.

2.2. The Research Population and Sample

The research community represented the Union Bank of Iraq. A purposive sample was taken that included (29) managers from the senior and middle leadership of the bank, as they are the segment capable of understanding and analyzing how to deal with the questionnaire items.

3. The Theoretical Aspect

3.1. The Concept of Marketing Intelligence

The marketing intelligence system is considered the basic tool that helps marketing management to communicate continuously and regularly with current events in market conditions and environmental conditions in general. We find that William Knick believes that the term marketing intelligence refers to special facts or answers to specific questions related to events occurring in the environment. The basic point of this system is systematically obtaining information, evaluating and analyzing it by specialized human competencies, and delivering it to the departments that benefit from it (Al-Taie and Al-Ajarma, 2008: 106). Market information is also an important element in the decision-making process, as it helps managers make the optimal decision that will achieve the organization's goals (Rotich, 2016:13).

The marketing intelligence system is the result of deepening knowledge to extract the best information from the collected data. Managers often have many data and a wide range of information. However, the problem lies in measuring the degree of its credibility and the regularity of its flow.

Accordingly, the marketing intelligence system is considered to be capable of enabling the organization's management to achieve this. In addition, early preparation is needed to detect adverse situations to the plans drawn up by competitors before they develop and reach the level of emergency, which may hinder the organization's work and the effectiveness of its activities (Al-Bakri, 2011: 96).

(Al-Janabi et al., 2020:93) believes that it is a continuous and interactive structure of individuals, equipment, and procedures to collect, sort, analyze, and distribute information accurately. Furthermore, it is in a timely manner so as to be used by managers to make the appropriate marketing decisions to achieve the overall efficiency and effectiveness of business operations.

The marketing intelligence system is the daily information about developments and changes that occur in the marketing environment that helps managers prepare and modify marketing plans, as it collects information and presents it to them to make the appropriate decision (Igbaekemen, 2014: 24).

The marketing intelligence system is a proactive mechanism for scanning, monitoring, analyzing, and evaluating marketing information to confront competitors and market conditions to improve the organization's performance and achieve its competitive advantage by making intelligent and enhanced decisions (Vishnoi and Bagga, 2020:4).

3.2. Components of Marketing Intelligence

A - Customer Understanding: Information about the customer is considered extremely important for the success of the organization's work. Many organizations have provided significant amounts of database systems for clients. These systems collect, transform, and retain large amounts of data about customers, in addition to using it to develop performance or creativity in products and services. It allows the customer to determine the direction of developing and diversifying products and services in an integrated manner and sync with the marketing strategies established by the organization's management. This is to create new marketing knowledge. Then, it becomes entirely possible for the organization to achieve a competitive advantage by determining the customer's purchasing behavior through his choice of the specific product and brand and the degree of loyalty he has towards its products and services (Zouaghi, 2017: 22).

The marketing intelligence system also helps business organizations monitor customer behavior directly, as well as analyze customers' talk about their favorite product brand. The degree of satisfaction achieved as a result of using a particular product. The responses are interpreted to determine the organization's goals and future marketing strategies. The organization's ability to build a positive, long-term relationship with its customers requires a good understanding of their purchasing behavior, considering that purchasing behavior.

B- Market analysis: Key factors that require consideration include market expansion, market dominance, market magnitude, characteristics of prospective clientele, and additional factors. Identifying these characteristics allows management to have a comprehensive understanding of the nature and dynamics of the surrounding marketplaces. Understanding the market is crucial for an organization to develop a strategy that enhances its performance and enables it to respond to market conditions, ultimately leading to a competitive advantage. This results in an expansion of the market share and an acceleration of the sales growth rate (Al-Shammari, 2016: 152).

To achieve this goal, it is necessary to obtain valuable intelligence information that provides a comprehensive analysis of the different aspects pertaining to the market and the factors influencing it. This can be accomplished by consistently gathering data or information related to these markets in order to gain a thorough understanding of the market (Al-Nouri, 2020: 129).

Market intelligence means collecting and analyzing information related to the market sectors with which the organization contributes to providing the same product or wants to enter those markets in the future in order to provide a competitive product capable of confronting competitors' products and outperforming them (Hamza and Al-Jubouri, 2022: 4).

C- Product Intelligence: The rapid changes facing organizations can pose a threat regarding obsolete or traditional products. These products do not constitute an advantage for the organization and

do not provide value to its customers. Organizations need to work like the immune system in the human body. This system is always vulnerable to various types of threats and risks that arise from the environment surrounding it. This requires immediate treatments to respond to external conditions and fluctuations. The product plays a pivotal role in strategic decision systems based on its being the link between the organization and the customer (Al-Hamdani and Al-Salem, 2023: 163).

Making judgments about the product mix requires careful consideration of product intelligence. It offers astute information on the nature of the competition or the likelihood that existing items will become obsolete. In particular, non-price competition, innovations, and technical advancements, as well as other product mix-related data (Abdel Hamid and Noureddine, 2022: 62). Product information must be developed to meet the customer's specific needs. All products should take into account the customer's timeline and use marketing intelligence to implement and provide countermeasures early. As well as benefiting from these measures at other times, this is useful for a short period in some types of operations, and the best products that meet the customer's requirements should also be provided (Abbas and Younes, 2023: 145-146).

D - **Monitoring competitors:** The capacity to gather data and information on rivals and their ongoing operations is referred to as "monitoring competitors." Next, examine their historical behavior to create a model that can be used to predict their behavior, which is essentially the future customer's decision-making process (Al-Hamdani and Al-Salem, 2023: 162). You can also gain insight into their present and future product strategies, which are crucial inputs for developing the marketing strategy (Faisal, 2017: 288).

What is meant by competitive intelligence is a systematic, continuous, legal, and ethical method that enables the organization to examine its internal and external environment, especially its competitive environment. Then, collect and analyze the available information. In the final step, the organization uses this information to help make strategic and operational decisions (Mahdi, 2018: 554).

Types of marketing intelligence: Marketing intelligence can be divided according to several criteria. For example, the standard of the degree of centralization, as marketing intelligence can be classified into: (Al-Jubouri, 2022: 52)

A - Central marketing intelligence: This means the presence of a central unit in the organization that undertakes marketing intelligence activities. The existence of this unit gives the organization several advantages, including the absence of duplication of tasks and functions related to those activities, the effort expended within the organization, knowing what is happening to the organization, and providing managers' needs for various marketing information. However, on the other hand, one of the defects of this system is the inadequacy of this unit to monitor the daily developments that occur in the organization's markets, which constitutes a deficiency in the flow of information to make marketing decisions (Akkab, 2020: 43). In addition, there is information that may not be important to the central unit but may be extremely important to the sub-units as well as the lack of experience and skill of the workers in this unit and their weak ability to deal with various activities and carry out the work and duties that require intelligence.

B - Decentralized Marketing: This means that marketing intelligence activity is carried out decentralized through several units spread within the organization. This is done by distributing responsibilities and providing the necessary capabilities that enable each unit to deal with a specific aspect of competition. The most important feature of this system is increasing the efficiency of the performance of intelligence officials and marketing managers. This is a result of the increased level of specialization. However, one of the drawbacks of this system is the possibility of duplication of activities, overlapping of tasks, or division of one activity into a number of sub-activities, which hinders the flow of information to decision-making centers (Faisal, 2017: 286), (Ahmed, 2012: 157).

C- Formal marketing intelligence: This means the availability of a formal system within the organization that regulates many specific rules, written procedures, and established policies. There is also an appropriate organizational structure within the organizational chart that includes a marketing intelligence unit under the supervision and follow-up of the marketing department. The work of this

unit is to formally collect, analyze, process, and generate information using the resources available to it, such as hardware, software, and personnel. This is by virtue of being one of the organizationally structured units officially established in the organization to facilitate the task of marketing intelligence and perform its function (Munir, 2022: 41).

D- Informal marketing intelligence: Consequently, there is an absence of documented protocols for engaging in marketing intelligence endeavors. Instead, these efforts are conducted through diverse channels of communication and acquiring information on marketing endeavors from other sources. One drawback of this kind is the lack of timely information delivery due to the presence of several channels via which information must flow. Furthermore, the informal dissemination of knowledge from one individual to another leads to both inaccuracies and distortions. This results in the divergence of the initial information from what was received by the decision maker (Abdel Hamid and Noureddine, 2022: 60).

3.3. Competitive Advantage

1- The concept of competitive advantage: Competitive advantage refers to the situation in which the organization has a competitive advantage over its competitors in the market. It enables the organization to achieve better results than competitors. Such as increasing market share, increasing profitability, or a strong market position (Agustian et al., 2023:110). Porter explained that five forces affect competitive attractiveness in the sector. It includes the threat posed by alternative products or services, competition in the same sector, barriers to entry into the market, and purchasing power for both buyers and suppliers (Alhadid et al., 2015:39).

2- Types of competitive advantage: There are two basic types of competitive advantage, which are as follows:

A - The lowest cost advantage: This means the organization's ability to design and market the product at the lowest possible cost compared to the costs of competing organizations. Which leads to achieving greater returns. Obtaining this advantage requires understanding the critical activities in the organization's value chain, which are considered an important source of cost advantage (Manea and Azimi, 2020: 250).

B - Distinctive advantage: It means the organization's ability to provide a product that is different and distinct from the product or products offered by competitors from the consumer's point of view. The added value of the product must influence the consumer's decision to purchase the product and achieve satisfaction with it (Abdul Raouf, 2007: 17).

3- Dimensions of competitive advantage: The dimensions of competitive advantage mean those characteristics that the organization chooses and focuses on when presenting its products to customers and the goal is to achieve superiority over competitors. These dimensions are represented as follows: (Al-Bakri and Al-Sakkal, 2015: 123-128)

First: Cost dimension: The firm can manufacture and deliver goods or services at a lower cost than its competitors in the market. The firm must consider numerous factors in order to decrease its expenses, which include: (Fadel, 2022: 53)

A- Cutting all inventories to the lowest feasible level.

B- Tighten control and enhance quality control to lower the number of faulty units, etc.

C- Continue to improve the product and keep its design intact.

D- Providing ongoing training to staff members so they may advance their knowledge and gain new abilities.

E- Appropriately arranging the manufacturing tools internally to guarantee effective flow across the company.

Second: Quality dimension: The quality dimension means correctly implementing work to meet customers' needs and provide products that match their needs and desires. The organization's inability to meet the needs and desires of customers does not enable it to continue and succeed, especially in the presence of alternative products that fulfill the needs and desires of customers. Products that are

characterized by high quality, efficiency, and effectiveness contribute to improving the organization's reputation and achieving customer satisfaction in addition to the organization's ability to impose high fees commensurate with the high quality of customer requirements (Ben Omar, 2023: 29).

The impact of high product quality on competitive advantage includes two parts. The first is to provide high-quality products that increase the benefits that these products provide to customers. This gives the organization the option of charging them a higher price. The second effect of quality on competitive advantage comes from increased efficiency and lower unit costs associated with reliable products (Al-Saqqa, 2017, 40).

Third: flexibility dimension : It means the organization's ability to generate and create unexpected ideas and redirect paths of thought with exciting change. It is the opposite of mental inertia, which means adopting a pre-determined mental pattern that cannot be changed according to what the requirements require (Hamdan, 2022: 39). (Al-Bakri, 2008:207) indicated that flexibility could be defined in two basic areas:

A - The organization's ability to keep pace with developments in the field of technology and design products according to customer preferences, given that the consumer and his behavior lie in his constant desire for change.

B - The organization's ability to respond to changes in the volume of production by increasing or decreasing according to demand levels. Therefore, the organization must have sufficient readiness and ability to work in an unstable environment.

Fourth: Delivery dimension: By emphasizing cutting lead times and speed in the design of new goods and offering them to clients in the shortest amount of time, it acts as the fundamental guideline for rivalry between businesses (Moussa, 2020: 72).

These organizations also compete in terms of speed of delivery and response to customer requests. This is due to the customer's willingness to pay a higher price in exchange for obtaining the product or service at the appropriate time. Competition based on time or delivery includes three aspects: (Fadel, 2022: 54)

- Speed of delivery: This is determined by the interval between the customer's order date and the fulfillment date. This duration, sometimes referred to as the waiting period, may be managed by keeping surplus capacity and inventory.

- Delivery on time: This is the proportion of orders that were delivered to clients at the designated times, and it indicates strict adherence to the customer's stated delivery schedule. The percentage of clients that have to wait a specific amount of time to obtain the service is used to quantify it.

- Speed of development: It is measured by the amount of time required to develop, design, and produce a new product. The shorter the time that elapses from the moment the idea is born until the final design and production, the more superior the organization is to competitors.

4- **Competitive strategies:** Strategy can be defined as an integrated and coordinated set of commitments and actions designed to exploit core competencies and gain a competitive advantage (Afuah, 2009: 29).

Competitive strategies are strategies that place the organization strongly in confrontation with competitors and give the organization the strongest possible strategic advantage (Kotler et al., 2005:494) and include:

A - Cost leadership strategy: This strategy is based on targeting customers who focus mainly on the price of the service or product, regardless of quality. This strategy works to provide the markets with products at low prices compared to competitors. The quality of services and products is at moderate levels in order to achieve maximum sales. Increasing market share and providing greater revenues to the organization with the aim of using them in research and development and maintaining the organization's stable competitive position in the market (Taha, 2020: 68).

B - Differentiation strategy: This strategy is based on targeting a specific category of customers and meeting their needs and desires by providing unique products of high quality and distinctive characteristics that are difficult for competitors to imitate. It also gives the customer clear reasons for

preferring the product over others. This strategy resorts to imposing a higher price than its competitors so that the customer is willing to obtain this distinguished product regardless of its price. Consequently, the organization achieves a large profit margin due to the high production costs and prices of its products (Hudaib, 2022: 33). This uniqueness is linked to the image of the brand, the design, the technology used, the features that characterize the product, or customer service (Lopes et al., 2021).

C- Focus strategy: Through the focus strategy, the organization seeks to enter the market within narrow limits. This is done by focusing on a specific type of product or a specific part of the market geographically instead of trying to attract all buyers through low prices or distinctive features of its products. Organizations following this strategy pursue a specific type of buyer through lower cost or differentiation but for a limited segment rather than the entire market (Bou Issa, 2018: 284). This strategy is based on the assumption that the needs and desires of a specific segment of customers can be better met by focusing entirely on them. These organizations also enjoy a high degree of customer loyalty and differentiation of their products, which hinders competition with other organizations (Wanyonyi et al., 2021: 4).

4. The Applied Aspect
4.1. Verifying the Correlation Hypothesis

In this section, the researcher will review and test the main and sub-hypotheses of the research. This is done by finding the strength of the relationships between the two research variables and determining the directions and dimensions of each. Pearson correlation coefficient was used. Given that the data has a normal distribution, the researcher chose the simple linear regression coefficient and multiple linear regression to determine the effect of the independent variable (marketing intelligence system) with its four dimensions on the dependent variable (competitive advantage). The value of the correlation coefficient always ranges between (1+ - 1-), while the strength of the relationship in its direct and inverse directions is heading to (0 < - >0.30), a weak relationship, from (0.30 - <0.50) a moderately strong relationship, and from (0.50. - >1) Strong relationship.

After testing the primary hypothesis, which states that there is not a statistically significant relationship between competitive advantage and the marketing intelligence system, the following supporting hypotheses are revealed:

1. There is no statistically significant relationship between competitive advantage and the dimension of customer comprehension.
2. The dimension of market analysis and competitive advantage do not statistically significantly correlate.
3. The dimensions of product intelligence and competitive advantage do not statistically significantly correlate.
4. The dimensions of competitive advantage and competitor monitoring do not statistically significantly correlate.

Table 1.
Correlation matrix of the marketing intelligence system and its dimensions with competitive advantage and its dimensions.

		Cost dimension	Quality dimension	Flexibility dimension	Delivery dimension	Competitive advantage
Customer understanding	R	**0.839	**0.658	**0.655	**0.644	**0.740
	Sig	0.000	0.000	0.000	0.000	0.000
	N	29	29	29	29	29
	Correlation type	Directly	Directly	Directly	Directly	Directly
	Correlation strength	Strong	Medium	Medium	Medium	Medium
Market	R	**0.752	**0.709	**0.615	**0.663	**0.729

		Cost dimension	**Quality dimension**	**Flexibility dimension**	**Delivery dimension**	**Competitive advantage**
analysis	Sig	0.000	0.000	0.000	0.000	0.000
	N	29	29	29	29	29
	Correlation type	Directly	Directly	Directly	Directly	Directly
	Correlation strength	Medium	Medium	Medium	Medium	Medium
Market intelligence	R	**0.880	**0.722	**0.733	**0.688	**0.800
	Sig	0.000	0.000	0.000	0.000	0.000
	N	29	29	29	29	29
	Correlation type	Directly	Directly	Directly	Directly	Directly
	Correlation strength	Strong	Medium	Medium	Medium	Strong
Monitoring competitors	R	**0.802	**0.837	**0.625	**0.708	**0.792
	Sig	0.000	0.000	0.000	0.000	0.000
	N	29	29	29	29	29
	Correlation type	Directly	Directly	Directly	Directly	Directly
	Correlation strength	Strong	Strong	Medium	Medium	Strong
Marketing intelligence	R	**0.877	**0.792	**0.7020	**0.728	**0.823
	Sig	0.000	0.000	0.000	0.000	0.000
	N	29	29	29	29	29
	Correlation type	Directly	Directly	Directly	Directly	Directly
	Correlation strength	Strong	Strong	Medium	Medium	Strong

Note: ** Significant correlation at a significance level of 0.01.
*Significant correlation at a significance level of 0.05.
Source: Prepared by the researcher based on the outputs of SPSS Version 26.

Verifying the first main hypothesis: We note from Table (1) that the independent variable, the marketing intelligence , achieved a positive correlation (.823) with the dependent variable, competitive advantage, at the significance level (.000), which is less than the significance level of 0.01 and 0.05. This means that every increase in the independent variable will lead to additional interest in the dependent variable to the extent of the value of this coefficient. As a result, the alternative hypothesis is accepted, and the first major hypothesis, which claims that there is no statistically significant association between the marketing intelligence system and competitive advantage, is rejected.

Verify the first sub-hypothesis by reviewing Table (1). We note that the dimension (Customer Understanding) has achieved a correlation (.740) with the dimensions of competitive advantage at the level of significance (.000), which is less than the level of significance of 0.01 and 0.05. This means that every increase that occurs in the dimension of understanding the customer will lead to additional interest in a competitive advantage to the extent of the value of this coefficient. As a result, the first sub-

hypothesis, which claims that there is no statistically significant association between the competitive advantage's dimensions and consumer knowledge, is rejected. The other theory is acknowledged.

Verifying the second sub-hypothesis: By looking at Table (1), we notice that the dimension (market analysis) achieved a correlation (.729) with the dimensions of competitive advantage at a significant level of significance (.000). It is less than the significance level of 0.01 and 0.05. This means that every increase in the market analysis dimension will lead to additional interest in a competitive advantage to the extent of the value of this factor. Accordingly, the second sub-hypothesis is rejected, which states (there is no statistically significant correlation between market analysis and the dimensions of competitive advantage). The alternative hypothesis is accepted.

Verifying the third sub-hypothesis: By looking at Table (1), we notice that the dimension (product intelligence) achieved a correlation (.800) with the dimensions of competitive advantage at a significant level of significance (.000), which is less than the significance level of 0.01 and 0.05. This means that every increase in the product intelligence dimension will lead to additional interest in competitive advantage to the extent of the value of this factor. Therefore, it may be concluded that there is no statistically significant link between the dimensions of competitive advantage and product intelligence, which is the final sub-hypothesis to be rejected. The other theory is acknowledged.

Verifying the fourth sub-hypothesis: By looking at Table (1), we notice that the dimension (monitoring competitors) achieved a correlation (.792) with the dimensions of competitive advantage at a significant level of significance (.000). It is less than the significance level of 0.01 and 0.05. This means that every increase in the dimension of monitoring competitors will lead to additional interest in a competitive advantage to the extent of the value of this factor. As a result, the fourth sub-hypothesis, which claims that there is no statistically significant association between competitive advantage dimensions and competitor monitoring, is rejected. The other theory is acknowledged.

2- Testing the impact of the marketing intelligence system on competitive advantage:

The second main hypothesis of the research was determined: ((There is no statistically significant effect of the marketing intelligence system on competitive advantage)). The following sub-hypotheses emerge from it:

1- There is no statistically significant effect of the customer understanding dimension on competitive advantage.

2- There is no statistically significant effect of the market analysis dimension on competitive advantage.

3- There is no statistically significant effect of the product intelligence dimension on competitive advantage.

4- There is no statistically significant effect of the dimension of monitoring competitors on competitive advantage.

Table 2.
Shows the impact of the marketing intelligence system on competitive advantage.

Independent variable	Dependent variable (Competitive advantage)						
	α	B	R^2	adj. R^2	T	F	Sig.
Marketing intelligence system	0.831	0.793	0.677	0.665	7.527	56.654	0.000

Source: Prepared by the researcher based on the outputs of SPSS Version 26.

It is clear from the above Table (2) that the adjusted interpretation coefficient (R^2) is (.665) at the significance level (0.000). It is clear that the independent variable (the marketing intelligence system) explained (66.5%) of the changes occurring in the dependent variable, competitive advantage. The remaining percentage (33.5%) is due to other variables that were not included in the research model. The interpretation model is fairly good. The calculated (F) value was (56.654) at the significance level (0.000) of the model. This means that there is a direct positive effect of marketing intelligence estimated at (0.793). The value of the regression constant was (0.831) at the significance level (0.000). The calculated T value was (7.527), which is clear that it exceeds its tabulated value of (1.16) at the

significance level (0.05) and with a degree of freedom (28). Accordingly, the second main hypothesis is rejected, which states (there is no statistically significant effect of the marketing intelligence system variable on the competitive advantage variable). And acceptance of the alternative hypothesis.

Table 3.
Shows the impact of the customer understanding dimension on competitive advantage.

Independent variable	Dependent variable (Competitive advantage)						
	α	B	R²	adj. R²	T	F	Sig.
Customer understanding	1.317	0.672	0.547	0.531	5.7	32.648	0.00

Source: Prepared by the researcher based on the outputs of SPSS Version 26.

It is clear from the above Table (3) that the adjusted interpretation coefficient (R^2) is (.531) at the significance level (0.000). It is clear that the dimension (understanding the customer) explained (53.1%) of the changes that occurred in the dependent variable of competitive advantage. The remaining percentage (46.9%) is due to other variables that were not included in the research model. The calculated (F) value is (32.648) at the significance level (0.000) of the model. This means that there is a positive effect on the customer understanding dimension of (0.672). The value of the regression constant is (1.317) at the significance level (0.000). The calculated (T) value is (5.7), which turns out to be more than its tabulated value of (1.16) at the significance level (0.05) and with a degree of freedom (28). Accordingly, the first sub-hypothesis, which states (there is no statistically significant effect of the customer understanding dimension on the competitive advantage variable), is rejected, and the alternative hypothesis is accepted.

Table 4.
Shows the impact of the market analysis dimension on competitive advantage.

Independent variable	Dependent variable (Competitive advantage)						
	α	B	R²	adj. R²	T	F	Sig.
Market analysis	1.575	0.618	0.531	0.514	5.53	30.595	0.00

Source: Prepared by the researcher based on the outputs of SPSS Version 26.

It is clear from the above Table (4) that the adjusted interpretation coefficient (R^2) is (.514) at the significance level (0.000). It is clear that the (market analysis) dimension explained (51.4%) of the changes occurring in the dependent variable competitive advantage. The remaining percentage (48.6%) is due to other variables that were not included in the research model. The calculated (F) value was (30.595) at the significance level (0.000) of the model. This means that there is a direct positive effect of the market analysis dimension of (.618), while the value of the regression constant is (1.575) at the significance level (0.000). The calculated (T) value is (5.53), which turns out to be more than its tabulated value of (1.16) at The level of significance (0.05). The degree of freedom is (28). Accordingly, the third sub-hypothesis is rejected, which states (there is no statistically significant effect of the market analysis dimension on the competitive advantage variable). And acceptance of the alternative hypothesis.

Table 5.
Shows the impact of the product intelligence dimension on competitive advantage.

Independent variable	Dependent variable (Competitive advantage)						
	α	B	R²	Adj. R²	T	F	Sig.
Product intelligence	0.460	0.865	0.640	0.627	6.931	48.039	0.00

Source: Prepared by the researcher based on the outputs of SPSS Version 26.

It is clear from the above Table 5 that the adjusted interpretation coefficient (R^2) is (.627) at the significance level (0.000). It is clear that the (product intelligence) dimension explained (62.7%) of the changes occurring in the dependent variable, competitive advantage. The remaining percentage (37.3) is

due to other variables that were not included in the research model. The interpretation model is fairly good. The calculated (F) value was (48.039) at the significance level (0.000) of the model. This means that there is a positive direct effect of the product intelligence dimension of (.865). The value of the regression constant is (.460) at the significance level (0.000). The calculated T value is (6.931), which turns out to be more than its value of (1.16) at the significance level (0.05) and with a degree of freedom (28). Accordingly, the third sub-hypothesis is rejected, which states (there is no statistically significant effect of the product intelligence dimension on the competitive advantage variable). And acceptance of the alternative hypothesis.

Table 6.
Shows the impact of monitoring competitors' dimensions on competitive advantage.

Independent variable	Dependent variable (Competitive advantage)						
	α	B	R²	adj. R²	T	F	Sig.
Monitoring competitors	1.055	0.751	0.215	0.186	2.723	7.416	0.00

Source: Prepared by the researcher based on the outputs of SPSS Version 26.

It is clear from the above Table 6 that the adjusted interpretation coefficient (R²) is (.186) at the significance level (0.000). It is clear that the dimension (monitoring competitors) explained (18.6%) of the changes occurring in the dependent variable competitive advantage. The remaining percentage (81.4%) is due to other variables that were not included in the research model. The calculated (F) value was (7.416) at the significance level (0.000) of the model. This means that there is a positive, positive effect of the competitor monitoring dimension of (.751). The value of the regression constant is (1.055) at the significance level (0.000). The calculated (T) value is (2.723), which turns out to be more than its tabulated value of (1.16) at the significance level (0.05) and with a degree of freedom (28). Accordingly, the fourth sub-hypothesis is rejected, which states (there is no statistically significant effect of the competitor monitoring dimension on the competitive advantage variable). And acceptance of the alternative hypothesis.

5. Conclusions and Recommendations

5.1 Conclusions

1. The marketing intelligence system is one of the most important systems that contribute to helping senior and middle management leaders in banks to make appropriate decisions for the purpose of achieving competitive advantage and choosing the appropriate strategy for them. The marketing intelligence system plays an important role in analyzing the changes that occur in the market, tracking competitors' movements, revealing their plans and strategies, and providing the necessary information about customer trends and desires. Therefore, it contributes to developing appropriate solutions to develop innovative services of high value to the customer and exploiting them to achieve the bank's goals.

2. The results of the statistical analysis showed the existence of homogeneity in the sample's answers by achieving a good arithmetic mean for the research variables of marketing intelligence and competitive advantage. This indicates that the investigated banks understand the importance of these variables.

3. There is a significant correlation between the marketing intelligence variable and competitive advantage, amounting to (0.823). The more the investigated banks pay attention to marketing intelligence, the more this will help them achieve competitive advantage. The product intelligence dimension obtained a correlation rate of (0.800) with a competitive advantage. Followed by the dimension of monitoring competitors, which achieved a correlation rate of (0.792). Then, the customer understanding dimension reached (0.740), and the lowest percentage was for the market analysis dimension, which reached (0.729).

4. There is a significant effect of all dimensions of marketing intelligence in achieving the competitive advantage of the Union Bank of Iraq, with a percentage of (0.677).

5.2. Recommendations

1. The investigated banks must give equal importance to all dimensions of marketing intelligence. Because it is an integrated activity, it is not possible to ignore any of them and focus on one of them. The basis of success is paying attention to all dimensions in an integrated manner.
2. The need to pay attention to understanding the customer, knowing their desires and tastes, and enhancing data and information in this field. As well as making the necessary amendments to the services provided by the customer based on complaints and observations submitted to the relevant departments. It also strengthens relations with the customer, as it represents the most important element for the bank in achieving its desired goals.
3. Continuous attention to the market analysis dimension is necessary, as it helps them attract accurate information from the marketing environment. This is done by continuously monitoring the market and having a positive impact on the bank's readiness to develop appropriate mechanisms and plans to confront the challenges of competition.
4. The management of the investigated banks should realize the importance of product intelligence. This is done by reconsidering the services it provides, their quality, pricing methods, developing its services, and providing new services that suit the needs of customers and what the marketing environment imposes in light of the intense competition in the banking sector.
5. The researcher recommends to the management of the banks under study the need to track competitors and collect the greatest amount of information about their current activities in the local market, their plans, and the strategy they are following, and benefiting from this information in knowing the nature of competition and exploiting it to achieve the bank's competitive advantage by providing services that exceed those provided by competitors advantage by providing services that exceed those provided by competitors.

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