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# THE IMPACT OF MARKETING INTELLIGENCE ON IMPROVING THE QUALITY OF BANKING SERVICES-A SURVEY OF THE OPINIONS OF A SAMPLE OF CUSTOMERS OF AL-TAIF AL-AHLI BANK IN MISAN

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## Abstract

The study aimed to analyze the impact of marketing intelligence on improving the quality of banking Services at Al-Taif Al-Ahli Bank in Maysan Governorate. The research focused on the dimensions of marketing intelligence, which include customer understanding, market understanding, and product intelligence, in count to service quality dimensions such as intangibility, security, and reliability. The central problem of the research is the extent to which marketing intelligence influences the improvement of banking service quality and its possible to enhance customer gratification and the efficiency of banking operations. Marketing intelligence is a key factor affecting the performance of banking institutions, particularly regarding the quality of Services provided to customers. The study was based on a taster of customers of Al-Taif National Bank, where 60 surveys were distributed and 54 were returned. The statistical analysis software SPSS was used to calculate means and standard unorthodoxies and to analyze the relationship between marketing intelligence and service quality. The research results revealed a statistically significant positive relationship between marketing intelligence and the quality of banking Services, confirming that marketing intelligence plays a important role in enhancing the quality of Services provided. Based on the results, the study



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recommended the need to strengthen the bank's planned vision and utilize it more effectively in executive to ensure the continuous improvement of banking service quality and increase customer satisfaction.

**Keywords:** Marketing intelligence, banking service quality, Al-Taif National Bank.

### **Introduction**

The banking sector is currently undergoing radical transformations as a result of rapid technological advancements, increased competition, and shifting customer prospects. In light of these circumstances, Banking institutions face a significant challenge: the need to adopt effective strategies to deliver high-quality Services and reinforce their market position. Among these strategies, marketing intelligence stands out as a key tool that helps banks adapt to environmental changes, analyze data, and make strategic decisions based on clear future visions. Marketing intelligence is a system that enables institutions to understand their business environment and compete effectively by collecting and examining relevant market information To present to decision-makers. This system not only enhances the ability to make accurate choices but also contributes to improving the quality of banking Services. Through it, banking institutions can gain a deeper sympathetic of customer needs and respond to them more effectively, which leads to increased customer satisfaction and loyalty. This research aims to examine the impact of marketing intelligence on the quality of banking Services and is divided into four main episodes, with each chapter importance a specific aspect of the study as follows: Chapter One: General Research Framework This chapter provides an impression of the research, including the identification of the research problem, its objectives, and its significance. It also reviews the study's research questions or hypotheses and outlines the methodology, which includes data group tools, analysis methods, and the study sample. Additionally, it discusses potential limitations and challenges during the research implementation. Chapter Two: Theoretical and Conceptual Framework This chapter Addresses to theoretical aspects related to the concept of marketing



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intelligence, explaining its dimensions and importance in the banking sector. It also discusses the concept of banking service quality and its Relationship

### **Research Methodology**

#### **First. Research Problem:**

In bright of the rapid changes taking place in the banking subdivision, monetary institutions are now required to adopt effective strategies that enable them to keep pace with technological advancements, meet growing customer needs, and enhance their competitive capabilities. Marketing intelligence is one of the key issues that enables bank to analyze their internal and external environments and make forward-looking decisions. However, the impact of adopting marketing intelligence practices on the quality of banking Services remains unclear, alongside the challenges banking governments face in effectively utilizing it to improve presentation and deliver Services that meet Customer expectations. Consequently, the main research question emerges: To what extent does marketing intelligence influence the quality of banking Services.

#### **Second: The Significance of the Research**

The significance of this research lies in its focus on the relationship between marketing intelligence and the Quality of banking Services, a topic that is gaining increasing importance amid the rapid developments in the bankig sector. the significance of this research can be summarized in two main aspects:

Theoretical significance:

this study contributes to the scientific literature on the concept of marketing intelligence by examining and analyzing its various scopes and its role in improving the quality of banking Services.

the research clarifies the theoretical relationship between marketing intelligence and banking operational efficiency, providing an academic framework that researchers and specialists in the fields of management and banking can utilize in their studies and research.

the research speches a knowledge gap by clarifying in what way banking organizations use marketing intelligence to enhance the quality of their Services,



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through the presentation of an analytical perspective based on a review of the works and previous global experiences.

**Practical significance:**

The study includes real-world recommendations that enable banking organizations to adopt and implement marketing intelligence plans to improve the quality of Services provided to customers.

it contributes to the development of new mechanisms that enhance the efficiency of banking operations, thereby boosting customer satisfaction and fostering greater loyalty.

make available a scientific basis to support decision-makers In the banking sector in developing more effective policies and strategies to address market challenges and enhance competitiveness.

It emphasizes on the challenges that banking organizations may face when applying marketing intelligence practices and proposes solutions to help overcome those challenges.

**Third: Research Objectives:**

This study seeks to attain a set of key objectives aimed at enhancing the understanding of the impact of marketing intelligence on the quality of banking Services. These objects are as follows:

Analysis of the Impact of Marketing Intelligence on the Quality of Banking Services: Examining the role of marketing intelligence in improving the quality of Services provided by banking organizations and enhancing their performance.

Studying The relationship between marketing intelligence and banking performance efficiency: Assessing how marketing intelligence can contribute to raising banks' operational efficiency and enhancing their competitiveness in service delivery.

concrete recommendations for banking institutions: Based on the research findings, proposing practical strategies that contribute to enhancing the request of marketing intelligence within banks, thereby improving the quality of their Services and increasing customer satisfaction.



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#### **Fourth: Research Framework:**

The research design includes two main variables:

Independent variable: Marketing intelligence, which encompasses a set of dimensions such as (customer understanding, market understanding, and product intelligence)

Dependent variable: Quality of banking Services, which includes a set of dimensions such as (intangibility, security, and reliability)

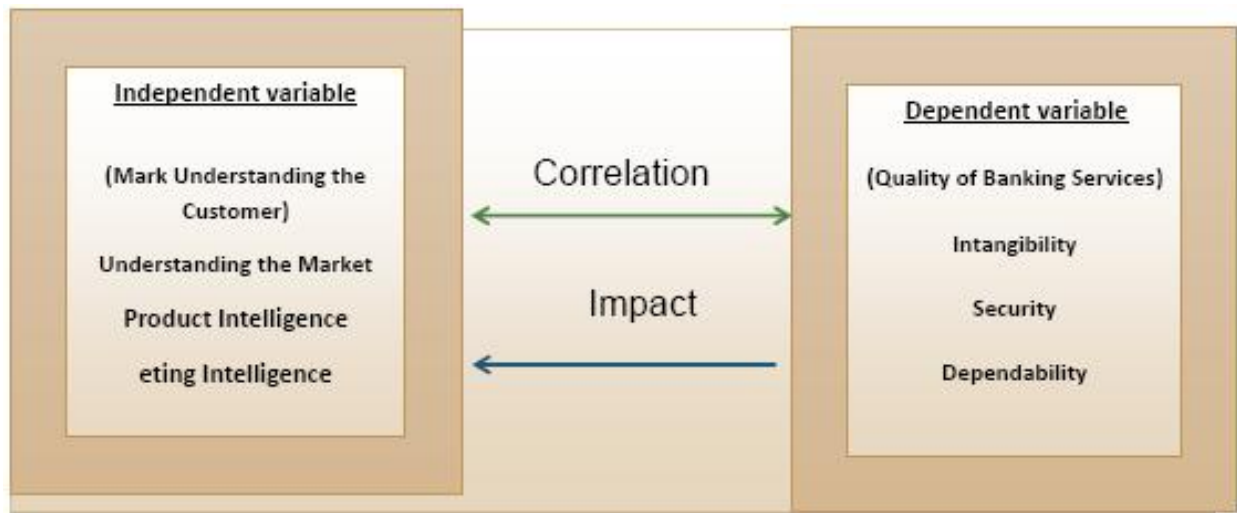


Figure (1): Research Framework

Source: Compiled by the researcher based on the preceding literary sources

#### **Fifth: Research Hypotheses:**

Hypothesis 1 (Correlation): There is a positive correlation between marketing intelligence and the quality of banking Services.

Hypothesis 2 (Effect): Marketing intelligence has a direct impact on improving the quality of banking Services.

#### **Sixth: Scope of the Study:**

Geographical Scope: This study is limited to one banking institution, namely Al-Taif Al-Ahli Bank in Maysan.

Population Scope: This includes the study sample consisting of customers of Al-Taif Al-Ahli Bank.



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Temporal Scope: From February 1, 2026, to May 30, 2026

Thematic Scope: The study focuses on examining the impact of marketing intelligence on the quality of banking Services, while identifying the strategic dimensions that directly influence the improvement of banking service quality.

Seventh: Data Collection Methods:

Theoretical Aspect: Data was obtained through a review of the literature and previous studies related to marketing intelligence and the quality of banking Services, as well as an analysis of relevant banking documents and annual reports.

Practical Aspect: A structured questionnaire was managed to the bank's customers to measure the impact of marketing intelligence the quality of banking Services. The survey Comprised questions designed to measure the extent to which marketing intelligence is applied in banks and its impact on customer satisfaction and the efficiency of the Services provided. The data remained analyzed using the SPSS statistical software, noting that the example used was a simple random sample.

## **Theoretical Aspect**

### **Section 1: Marketing Intelligence**

#### **Marketing Intelligence:**

Marketing investigators place significant importance on this concept due to its great importance in marketing. Today's environment is marked by constant disturbances and challenges, such as the globalization of the developing economy and increased rivalry

alongside .the widespread adoption of information technology and the internet, which makes it increasingly difficult to control the market. Therefore, modern organizations resort to all available means to adapt to these challenges. relying heavily on information and knowledge to explore new products and Services. Organizations also invest in various methods to ensure faster and more effective access to customers and to stay ahead of the competition, thereby securing a competitive position and increasing market share. It is clear that knowledge plays a fundamental role in product design and the development of the technology used, as well as in formulating strategic plans and making effective



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decisions, in addition to evaluating results and achievements and understanding customer behavior and requirements. This necessitates making every effort to identify customer needs and desires and updating knowledge in line with changes in customer preferences and needs.

There are numerous definitions of marketing intelligence, which vary according to the views of authors and researchers. (Hedin et al., 2014) noted that marketing intelligence is a system that helps organizations understand and succeed in their competitive environment by gathering market-related information and presenting it to decision-makers to support strategic decision-making. For his part, Rotich (2016) explained that marketing intelligence is the process of gathering real-time market information to support managers in making better decisions to achieve organizational goals. Dalal and Nouri (2017), on the other hand, defined marketing intelligence as the process aimed at obtaining information that has a clear and conclusive impact on decision-making and the management of organizations' marketing strategies. In the same context, Nassour et al. (2018) noted that marketing intelligence is a systematic and continuous process of gathering accurate information from various internal and external sources about current and potential customers, competitors, stakeholders, and the conditions surrounding the marketing environment, and then presenting that information to decision-makers to guide marketing decision-making processes. Heang (2017) also explained that marketing intelligence is the process of integrating and analyzing market trends with an understanding of customers' needs, perceptions, and behaviors, in addition to studying competitors' thinking, their strengths and weaknesses, and other factors influencing business relationships. Rendering to Ade et al. (2017), it consists of a collection of daily information regarding developments in the marketing environment, which helps managers prepare and adjust marketing plans. Finally, Vishnoi and Bagga (2020) defined marketing intelligence as the process of gathering information from all available sources—such as market research, market trends, and internal and external environments—verifying the credibility of these sources, documenting them, and using them to effectively support the executive process.



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### The Importance of Marketing Intelligence

Marketing intelligence plays a vital role in modern organizations, providing them with accurate and relevant information about customers and competitors, as well as changes in the surrounding environment (Lekhanya, 2014:1006). This aims to provide decision-makers with the necessary information at the right time, enabling them to develop effective strategic plans and make successful decisions aligned with current market dynamics. This helps organizations cope with intense competition by capitalizing on available marketing opportunities or mitigating risks arising from competitors' market moves. Consequently, this has a positive impact on the organization's performance and the achievement of its objectives (Nasoor et al., 2018:468).

Both Anjashiri (48:2017–50) and Latifa (154:2018–155) have pointed out that the importance of marketing intelligence for an organization lies in the subsequent:

Marketing intelligence serves as the cornerstone of an organization's early warning system, helping to detect early warning signals and relay them to decision-makers so they can take appropriate action at the right time.

marketing intelligence is a proactive system that enables organizations to understand changes in their surrounding environment more deeply and comprehensively. This helps reduce the time needed to respond to competitors and mitigate business risks by continuously monitoring their moves, strategic intentions, and reactions to the organization's initiatives.

marketing intelligence plays a vital role in formulating offensive strategies that enable organizations to expand into new markets and capitalize on potential marketing opportunities. This is achieved through meticulous research that includes studying competitors' customers and potential customers, and analyzing any changes in their desires and needs.

Marketing intelligence is considered one of the key drivers of creativity and innovation within organizations, thereby contributing to enhancing their competitiveness and sustainability in the market.

Marketing intelligence serves as an effective tool for monitoring performance related to products, people, and sales. It also helps identify potential deviations,



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ensuring the optimal use of available resources and improving operational efficiency.

### **Characteristics of Marketing Intelligence**

Both Qashi and Khalafawi (2012: 773) and Ben Sheikh and Shamakh (2019: 31) have explained that marketing intelligence is a system characterized by a set of features that distinguish it from other systems. This system helps organizations effectively collect and analyze marketing information; these characteristics include the following elements:

Operating a marketing intelligence system requires a variety of resources, including hardware, software, and personnel. The human factor is the cornerstone of this system due to its pivotal role in gathering and analyzing information with a high degree of skill.

Marketing intelligence is based on legitimate ethical and legal foundations, contrary to misconceptions that link the system to illegal methods such as industrial espionage or the theft of sensitive data from other organizations.

A marketing intelligence system cannot operate in isolation from its surrounding environment; it requires constant interaction with the marketplace and close monitoring of events and developments to detect any signs of potential changes that may affect the business environment.

### **Types of Marketing Intelligence**

Marketing intelligence can be categorized into several types, as described in previous studies, as follows:

**Centralized Marketing Intelligence:** This refers to the being of a central unit within the organization that is responsible for all marketing intelligence activities. This type of structure is characterized by its ability to reduce duplication of tasks and functions related to marketing intelligence activities. However, this approach faces a challenge in that the marketing intelligence department occasionally struggles to keep up with all the daily developments occurring in the marketing environment, leading a lack of the information essential for marketing decision-makers (Ali et al., 2016:434).



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**Decentralized marketing intelligence:** This term refers to the distribution of multiple units within and outside the organization through which marketing intelligence activities are carried out. This approach is primarily branded by increased efficiency among intelligence officers due to a higher level of specialization. However, it requires significant resources in terms of both materials and human resources (Lekhanya, 2014:1006)

**Formal Marketing Intelligence:** This concept refers to a structured system within an organization that is implemented according to a clear organizational structure, including a dedicated marketing intelligence department. This system relies on written rules, procedures, and specific policies, and is typically overseen by the marketing department. This department collects, examines, and presents data to decision-makers using the hardware, software, and human resources available to them (Bin Al-Sheikh & Shammakh, 2019, p. 41).

**Informal marketing intelligence:** This refers to an organization's reliance on unwritten methods and informal rules to carry out its marketing activities. This is achieved through the use of various communication channels and by monitoring what is published about the organization's marketing activities. However, this approach faces several drawbacks, most notably delays in receiving information due to the absence of clear channels for its transmission, as well as the possibility of information being distorted as it is passed informally among individuals. turn, principals to biased information and averts it from reaching decision-makers accurately.

### **Dimensions of Marketing Intelligence**

Many researchers and authors have addressed the topic of the extents of marketing intelligence, and a review of some previous studies that have inspected this concept reveals a diversity of viewpoints on these dimensions. In his study, the researcher relied on specific dimensions, including customer sympathetic, market understanding, and product intelligence.

### **Understanding the Customer**

Customers are at the center of modern marketing activities, as organizations recognize that understanding clientele plays a fundamental role in achieving



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higher returns and sustainable success. Customers are considered the keystone and primary driver of all marketing labors. From this perspective, an organization's ability to achieve a competitive advantage in the market depends on its capacity to meet customer needs and expectations (Abdullah et al., 2017: 414). In this context, it has become imperative for organizations to study customer segments and classifications to understand the nature of different groups and their purchasing behaviors. This enables more effective interaction with them and a better response to their diverse needs. Customer segments are divided in to numerous types, such as friendly customers, aggressive customers, hesitant customers, talkative customers, arrogant customers, and others. Consequently, familiarity with customer types and levels is a crucial factor when dealing with them straight, as this understanding can help improve customer relationships and increase satisfaction (Latifa, 2018: 156). Furthermore, customers place great importance on the reputation of companies that consistently Strive to meet their needs. Studies have shown that customers typically tend to choose companies with a good reputation, especially when the market offers products alike to those provided by these companies (Kotler & Lee, 2020: 547). From another perspective, Kidd & Mclatchie (2020: 1–3) emphasize the importance organizations distinguishing between the dissimilar types of customers they deal with. Identifying customer needs facilitates the formulation of effective policies and determines whether it is necessary to differentiate between internal and external customers. This difference is a key factor in framing more responsive and precise business strategies.

**Internal Customer:** A person who is directly associated with the organization and is part of it, whether as an employee or as a partner in the provision of goods or Services, as well as stakeholders and shareholders.

**External Customer:** Refers to an individual who pays for the goods or Services provided by the agency.

### **Understanding the Market**

Understanding the market is one of the key factors an organization must take into account when formulating its marketing strategy, given the dynamic nature of markets and the variables that influence them. These variables include market



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share, market growth rate, market size, and the nature of potential customers. It is essential for organization to carefully study and analyze these factors in order to adapt to market requirements and improve its performance to achieve a competitive advantage (Qashi & Khalafawi, 2012: 776). Furthermore, thorough understanding of the market and its variables contributes to informed decision-making regarding new markets, counting determining which ones to enter and identifying the optimal entry strategy for these markets (Nasour et al., 2018: 471). A deep understanding of the market helps the organization develop effective mechanisms to address modest challenges by reducing uncertainty and risk, as well as improving the ability to design business approaches suited to the nature of the markets in which the company operates. When entering any new market, the organization faces numerous influencing factors that must be carefully analyzed, including determining the appropriate product mix, the targeted market share, the nature of customers, and how to reach them (Bin Sheikh and Shamakh, 2019: 36). Marketing information plays a vital role in continuously monitoring the market and providing management with accurate and up-to-date data. In adding, the internet, particularly social media, is one of the most important sources of information that provides organizations with straight insights into customers' needs, desires, opinions, and even complaints, enabling the organization to refine its strategies founded on this data (Armstrong et al., 2017: 131).

### **Product Intelligence**

The product plays a important and influential role in guiding an organization's strategic decisions and operations, as it determines the industry to which the group belongs and the preferences of its customers; it also serves as an essential tool through which the organization encounters market needs (Al-Ta'i and Al-Hamami, 2019: 276). The product serves as the link between the organization and the market, as the organization's existence is heavily dependent on the continuous flow of its products into the market (Al-Bakri, 2011: 217). Therefore, it is vital for the organization to have a comprehensive understanding of the various products available in the market, as well as technological changes and government regulations that may affect the product life cycle, including



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wrapping methods, pricing, and distribution processes. Understanding the product requires familiarity with all factors and variables related with it, which is referred to as “product intelligence” (Crowley, 2004: 4). The concept of product intelligence refers to the collection and examination of data related to a product’s recital, price, design, Manufacturing methods, and then presenting this data to production managers to support the creation of new products and make them more competitive compared to other products available in the market (Alsaqqa, 2017: 21). Product intelligence plays a pivotal role in decision-making regarding the product portfolio by providing accurate and effective information that helps the organization address obsolescence, keep pace with the latest developments and innovations in current products, and adapt to changes in the product mix (Zalan, 2017: 181). It is worth noting that customers typically prefer products that offer higher levels of quality or performance, or those with innovative features that better meet their needs (Kotler & Lee, 2020: 65).

## **Section2 Quality of Banking Services**

### **The Concept of Banking Service Quality:**

The concept of customer evaluation of the service provided to them is a central pillar of the concept of banking service quality, as it reflects the perceptions customers form based on their overall experience with the service. Numerous previous studies have indicated that customers are best positioned to measure the quality of Services provided within an organization, as service-oriented employees (internal customers) may not always be able to predict the outcomes of their service delivery to external customers (Hamad & Hammad, 2018: 150). The quality of banking Services is considered a decisive factor in the operations of banks, given its significant impact on their reputation and the enhancement of their competitive advantage in banking markets (Hassan and Khalil, 2021: 22). The process is defined as identifying the needs of the bank’s customers and understanding their preferences from various sources, working to meet those needs within available resources, and monitoring progress to attract customers (Shankar, 2019). The management process, on the other hand, refers to the use of information and the leveraging of employee capabilities to achieve continuous improvement for the bank (Abdul-Razaq, 2022). According to Al-



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Rabie and Al-Sultan (2020), this issue is central to service management, as it focuses on the development of Services and the organization's resources. However, quality in business often focuses on the product or manufacturing and is assessed prior to delivery, such as quality inspection during production. Service quality, for the provider, means its conformity with specified standards, and for the beneficiary, it refers to the extent to which it meets their needs and expectations (Saadi and Nasir, 2021).

From a researchers' perspective, banking service quality can be defined as a set of characteristics and attributes that distinguish the service, thereby contributing to its ability to meet the desired needs and requirements.

### **The Importance of Quality Banking Services**

There are five approaches that highlight the importance of quality, which can be summarized as follows, according to Al-Rabie and Al-Sultan (2020:266).

**The Excellence Approach:** This approach reflects the concept of quality as the ability to naturally outperform competitors, such that it can only be recognized through direct observation. However, this approach lacks a scientific framework or practical guide for quality managers to achieve excellence, which limits its impact and effectiveness.

**The product-based approach:** In this method, quality is understood as a set of measurable attributes and characteristics that are essential for ensuring customer satisfaction. The focus here is on palpable aspects related to the product itself.

**The user-centered approach:** This approach is based on the idea that quality reflects how well a product meets users' needs and how efficiently it does so, emphasizing the importance of aligning the product with the needs of its users.

**The manufacturing-based approach:** This approach focuses on product quality in terms of its conformity to predefined requirements. The product is evaluated based on its compliance with design stipulations and its ability to meet customer needs; this approach is considered a cornerstone for achieving the required quality standards.

**The Strategic Value Approach:** This approach is based on a deep understanding of the customer's perspective, while striving to achieve an optimal balance between the value the customer receives and the costs they incur. This balance



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helps improve the customer experience, strengthens brand loyalty, and eventually supports sustainability and commercial success.

Banking Service Quality Requirements :

To ensure high-quality Services, a set of basic requirements must be met (Fakhri and Faraj, 2022: 207)

Enhancing human skills and competences.

A continuous commitment to excellence and the effort to deliver high-quality work.

Expanding the network of relationships and building new partnerships between institutions and their counterparts from various sectors by the aim of exchanging experiences and contravention down isolation and alienation.

Dimensions of banking service quality:

The researcher based his identification of the dimensions of banking service quality on three main dimensions: security, tangibility, and reliability. According to Hamid's study (2021: 17):

**Security:** Security is a fundamental and influential factor in attracting customers to use banking Services, as it reflects the absence of uncertainty and risk in banking transactions, making it a pivotal element for the customer. Therefore, security is one of the basic needs that customers are keen to fulfill, as it significantly contributes to enhancing their experience and increasing their loyalty to the bank (Hamid, 2023: 413).

**Tangibility:** Banking Services in all their forms are specifically designed to meet the needs and expectations of customers, and it is natural for these Services to be intangible, meaning that their quality can only be assessed through the customer's direct experience. It is worth noting that these Services are provided and consumed simultaneously, making it difficult to judge their characteristics based on fixed criteria. The final evaluation depends heavily on the customer's expectations and what they anticipate receiving from the service, as each customer is the focus of special attention. In addition, the intangible nature of banking products poses greater marketing challenges compared to the marketing of physical products, making "intangibility" one of the most prominent characteristics that distinguish banking Services (Shalan, 2020: 25).



Reliability: In the banking sector, reliability—or what is known as dependability—reflects service providers’ ability to handle customer issues effectively and accurately, as well as their commitment to fulfilling promises within the specified timeframe. This dependability is a critical factor enhancing the quality of service perceived by customers, as it is one of the key characteristics that shape their prospects regarding the Services provided. Furthermore, reliability is the primary driver of service quality improvement, as it is directly linked to the extent to which banking institutions can deliver their Services as promised, in a way characterized by accuracy and dependability (Abdul, 2021: 138).

#### Practical Aspect / Section 1: Research Population and Sample

the study focuses on reviewing the demographic characteristics of the participants and analyzing their views regarding the study variables. Sixty questionnaires were distributed part of the research procedures, and 54 completed surveys were returned. The research sample consisted of customers of Al-Taif Al-Ahli Bank in Maysan Governorate, reflecting a representation of the study population centered on customers who bank with this institution.

Table (1) Questionnaires Distributed to the Sample

Sequence	Number of forms distributed	Data retrieved from the forms	Excluded from the forms	Unreturned questionnaires	Valid forms	Recovery rate
1	60	54	2	4	54	90%

Prepared by the researcher



Table (2) Demographic Information on the Study Sample

The variable	Category	Repetition	percentage
Sex	Male	39	72%
	Female	15	28%
	Total	54	100%
Age	20 – 29 year	14	28%
	30 – 37 year	17	31%
	38 – 43 year	12	22%
	44 – 49 year	8	15%
	50 year or more	3	4%
	Total	54	100%
Academic Achievement	Middle School	2	%3
	Diploma	7	14%
	Bachelor's degree	18	33%
	Master's degree	20	37%
	Ph.D.	7	13%
	Total	54	100%

Compiled by the researcher based on the distributed questionnaires

#### Section 2: Descriptive Statistics of the Research Variables

Statistical analysis of the data was performed using SPSS software, which was used to calculate the arithmetic means and standard deviations for the various questionnaire items, with the aim of determining the level of agreement among the research sample.

The independent variable (marketing intelligence) refers to a system designed to help organizations understand their business environment and compete effectively by collecting and analyzing relevant market information, and then presenting it to decision-makers to support strategic decision-making.



Table (3) Statistical Analysis of the Independent Variable (Marketing Intelligence)

Sequence	Paragraph	Standard deviation	Arithmetic mean
<b>Understanding the Customer</b>			
1	The bank's management relies on information provided by customers to make marketing decisions.	0.45056	4.7963
2	The bank's management is committed to gathering information from customers to identify their needs and preferences.	0.47325	4.7593
3	The bank's management strives to provide Services that meet the needs and expectations of its customers.	0.43758	4.8148
<b>Understanding Marketing</b>			
4	The bank's management strives to gain a comprehensive understanding of the market and customer needs.	0.43758	4.8146
5	The bank's management is interested in knowing the current market size and comparing it with its available resources to invest in opportunities.	0.39210	4.8150
6	The bank's management responds to changes in the market that relate to its Services.	0.47325	4.7593
<b>Product intelligence</b>			
7	The bank's management supports all initiatives aimed at improving the image of Services provided to customers.	0.52071	4.7407
8	The bank's management is committed to ensuring the high quality of the products and Services provided to customers, and this is one of its top priorities	0.64428	4.6667
9	The bank's management is committed to enhancing its current Services to meet customer expectations and increase its profits.	0.31722	4.8889
<b>Result of the independent variable (marketing intelligence)</b>		<b>0.08950</b>	<b>4.7833</b>

Prepared by the researcher using IBM SPSS software



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## Descriptive Statistical Analysis of the Marketing Intelligence Variable

### Arithmetic Means

- Range: The arithmetic means range from 4.6667 to 4.8889. This indicates that customer responses were generally high, reflecting a high level of agreement or positivity toward the bank's marketing intelligence elements.

Interpretation: The high averages indicate that customers of Al-Taif Al-Ahli Bank believe the bank effectively implements elements of marketing intelligence.

- In particular, paragraph 9 ("The bank's management is committed to developing current Services in line with customer expectations to increase its profits") received the highest average score (4.8889), indicating the importance of strategic vision in the bank's decision-making. Overall, it can be said that the bank demonstrates a high level of marketing acumen, according to its customers.

### Normative Deviations

- Range: Standard deviations range from 0.31722 to 0.64428.

Interpretation: The generally low standard deviations indicate that customers' responses were close and consistent, suggesting agreement concerning the bank's level of marketing intelligence.

- Item 9 ("The bank's management is committed to developing current Services in line with customer expectations to increase its profits") received the lowest standard deviation (0.31722), confirming the customers' consensus on the importance of strategic vision. Overall, the standard deviation values are considered good, as they are close to 0.5, indicating that customers' views on the survey items are consistent.

Dependent variable (quality of banking Services):

defined as identifying the needs of the bank's customers and sympathetic their preferences through multiple sources. It also involves working to meet those needs within the bank's available resources and following up on those preferences to ensure that customers are attracted to the bank.



Table (4) Statistical Analysis of the Dependent Variable (Quality of Banking Services)

Sequence	Paragraph	Standard deviation	Arithmetic mean
<b>Immateriality</b>			
1	The building's design and the design of its interior spaces play a key role in ensuring that customers can access banking Services with ease and flexibility.	0.47325	4.7593
2	Al-Taif Bank is committed to providing exceptional banking Services that aim to meet customer expectations and strengthen their loyalty to the bank .	0.40653	4.7963
3	Al-Taif Bank offers contemporary facilities and comfortable lobbies, and utilizes advanced computer systems to enhance the efficiency of its banking operations.	0.40653	4.7973
<b>Safety</b>			
4	Al-Taif Bank employees are committed to providing banking Services with integrity and slide	0.63251	4.4259
5	Al-Taif Bank is committed to providing a secure banking environment that gives customers a sense of confidence when interacting with bank staff.	0.43758	4.8148
6	Al-Taif Bank employees possess the skills and knowledge necessary to answer customer inquiries and provide them with the requested information accurately and professionally.	0.52903	4.7222
<b>Dependability</b>			
7	Al-Taif Bank relies on a distinguished team of experienced and competent professionals, ensuring the delivery of high-quality banking Services.	0.53560	4.5741
8	Al-Taif Bank strives to provide exceptional service, focusing on accuracy and efficiency from the outset, thereby ensuring that there is no need to correct any errors later on.	0.52472	4.3704
9	Al-Taif Bank is committed to delivering the Services agreed upon with its customers, thereby enhancing their satisfaction and strengthening their trust in the bank.	0.53950	4.4630
<b>Dependent variable result (quality of banking Services(</b>		<b>0.07407</b>	<b>4.6358</b>

Prepared by the researcher using IBM SPSS software

Descriptive Statistical Analysis of the Banking Service Quality Variable

Arithmetic means: The arithmetic means range from 4.3704 to 4.8148, generally reflecting an increase in customer responses. This indicates a high level of satisfaction or positivity regarding the quality of banking Services provided by the bank.

\* Interpretation: The high scores indicate that customers of Al-Taif National Bank consider the bank to provide high-quality banking Services.



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The fifth item, which states that Al-Taif Bank provides a secure banking environment that enhances customers’ sense of trust when interacting with its staff, received the highest average rating of 4.8148. This rating reflects the great importance customers place on security when receiving banking Services. Looking at the results as a whole, it can be concluded that the bank achieves a high level of banking service quality according to its customers’ opinions.

. Normative deviations:

Range: The standard deviation values range from 0.40653 to 0.63251.

Interpretation: In general, low standard deviation values reflect consistency and uniformity in customers’ responses, suggesting that they agree on the quality of the banking Services provided by the bank. In general, these values are considered positive, as they are close to 0.5, indicating that customers’ views on the survey items are similar. The bank may also seek to improve the areas that received the lowest average ratings, such as enhancing the accuracy and efficiency of service delivery on the first attempt, as mentioned in paragraph 8.

**Statistical Analysis of the Correlation and Influence of the Study Variables**

This section aims to guide the researcher in analyzing the strength of the relationship between marketing intelligence and the quality of banking Services, as well as examining the effect of the independent variable on the dependent variable, based on the study’s hypotheses.

**First: An Analysis of the Relationship Between Marketing Intelligence and the Quality of Banking Services**

Hypothesis 1 (Correlation): There is a positive correlation between marketing intelligence and the quality of banking Services.

Table (5) Analysis of the correlation between the research variables

Correlations			
Quality of Banking Services	Marketing Intelligence		
.361**	1	Pearson Correlation	Marketing Intelligence
.007		Sig. (2-tailed)	
54	54	N	
1	.361**	Pearson Correlation	Quality of Banking Services
	.007	Sig. (2-tailed)	
54	54	N	
**. Correlation is significant at the 0.01 level (2-tailed).			

Prepared by the researcher using IBM SPSS software



### **Pearson Correlation**

Value: The correlation coefficient between marketing intelligence and the quality of banking Services is 0.361.

This interpretation indicates a positive and direct correlation between marketing intelligence and the quality of banking Services.

In other words, as the level of marketing intelligence at Al-Taif Al-Ahli Bank increases, the quality of the banking Services provided improves.

The correlation coefficient is 0.361, reflecting a moderately strong relationship between the two variables.

### **Statistical significance (Sig. (2-tailed))**

**Value: The p-value is 0.007.**

Interpretation: This value is less than 0.01, which means that the relationship between marketing acumen and banking service quality is statistically significant at the 0.01 significance level.

This means that the relationship between the two variables is not due to chance, and that there is a high probability of a genuine relationship between them.

Second: An Analysis of the Relationship Between Marketing Intelligence and the Quality of Banking Services

Hypothesis 2 (Effect): Marketing intelligence has a direct impact on improving the quality of banking Services

Table (6) Initial Analysis of the Relationship Between Marketing Intelligence

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.361 <sup>a</sup>	.370	.114	.15925
a. Predictors: (Constant), Marketing Intelligence				

Prepared by the researcher using IBM SPSS software



R: Correlation coefficient (0.361): This indicates a moderate correlation between marketing intelligence and the quality of banking Services. This value matches the correlation coefficient analyzed earlier, confirming the validity of the results.

- R-squared: Coefficient of determination (0.370): This indicates that marketing intelligence explains 37% of the variation in banking service quality.

- Adjusted R-squared: (0.114): This value adjusts the R-squared coefficient for the sample size and the number of independent variables.

- Standard Error of the Estimate (0.15925): Measures the average error in predicting the quality of banking Services using marketing intelligence.

Table (7) Second Analysis of the Relationship Between Marketing Intelligence and the Quality of Banking Services

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.198	1	.198	7.793	.007 <sup>b</sup>
	Residual	1.319	52	.025		
	Total	1.516	53			
a. Dependent Variable: Quality of banking Services						
b. Predictors: (Constant), Marketing Intelligence						

Prepared by the researcher using IBM SPSS software

Sum of Squares: (0.198): Measures the variance explained in the quality of banking Services by marketing intelligence.

df: Degrees of freedom (1): The number of independent variables in the model.

Mean Square: Mean of the regression squares (0.198): Measures the average explained variance.

F: F-statistic (7.793): Used to test the statistical significance of the model.



Sig.: Statistical Significance (0.007): This value is less than 0.01, meaning that the model is statistically significant at the 0.01 significance level. This indicates that marketing intelligence has a statistically significant effect on the quality of banking Services.

Table (8) Third Analysis of the Relationship Between Marketing Intelligence and the Quality of Banking Services

Coefficients <sup>a</sup>						
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	
	B	Std. Error	Beta			
1	(Constant)	3.397	.444		7.648	.001
	Marketing Intelligence	.259	.093	.361	2.792	.007

a. Dependent Variable: Quality of Banking Services

Prepared by the researcher using IBM SPSS software<sup>1</sup>

Constant: 3.397. This value represents the level of banking service quality when marketing intelligence is zero.

Coefficient of Determination (B) for Marketing Intelligence: 0.259. This value indicates that a one-unit increase in marketing intelligence leads to a 0.259-unit increase in banking service quality.

Standardized Coefficients (Beta): \* Beta coefficient for marketing intelligence: 0.361. This value represents the strength of marketing intelligence's impact on the quality of banking Services after controlling for other variables. It matches the correlation coefficient analyzed earlier, confirming the validity of the results.

t-statistic (2.792): Used to test the statistical significance of the regression coefficient.



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**Conclusions:**

This demonstrates a positive relationship between marketing intelligence and the quality of banking Services at Al-Taif National Bank, highlighting the extent to which marketing intelligence contributes to enhancing the quality of Services provided.

The replies of the bank's customers show a high degree of consistency, reflecting a notable consensus regarding the application of marketing intelligence and its role in refining service quality.

The bank's management is guided by a comprehensive strategic vision aimed at achieving sustainable development, positively impacts the quality of banking Services provided to customers.

Marketing intelligence capabilities play a significant role in improving banking performance, as they contribute greatly to enhancing the efficiency of the Services provided.

Security and a reliable environment are also key factors in enhancing the customer experience and ensuring service quality.

Statistical evidence confirms that the relationship between marketing acumen and the quality of banking Services is a well-established and logical one, rather than merely a random or coincidental one.

Marketing intelligence practices improve the work environment within the bank, which positively impacts operational efficiency and helps enhance the bank's excellence.

There is a need to improve certain aspects of service quality, such as ensuring accuracy and efficiency in service delivery on the first attempt, with the aim of increasing customer satisfaction and enhancing their experience.

**Recommendations:**

The bank must strengthen its strategic vision and integrate it more effectively into the decision-making process, with the aim of achieving sustainable improvements in the quality of the Services it provides.

The bank should work to adopt policies and training programs designed to raise employee awareness of the importance of marketing intelligence and its direct impact on improving service quality.



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It is important to develop innovative strategies to enhance digital security, thereby helping to build customer trust, particularly in the context of online banking.

The bank should further increase its investment in marketing intelligence in order to improve operational efficiency and reduce the time required to deliver Services.

It is recommended to focus on improving service quality from the very first attempt by training employees to achieve a higher level of accuracy in their work.

Mechanisms for measuring customer satisfaction should be developed, and efforts should be made to identify areas for improvement based on their opinions and feedback.

must endure to develop long-term sustainability strategies that help align marketing intelligence with environmental and social goals.

also advisable to leverage artificial intelligence and big data analytics to enhance marketing intelligence and improve the quality of banking Services in the long term.

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