

**Arab American University
Faculty of Graduate Studies
Department of Administrative and
Financial Sciences
Ph.D. Program in Strategic Management**



**Strategic Intelligence Effect on Company Competitive Advantage of
Banks Sector in Palestine: Organizational Culture as a Moderator**

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**This Dissertation Was Submitted in Partial Fulfillment of the
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Dissertation Approval

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Declaration

I declare that, except where explicit reference is made to the contribution of others, this dissertation is substantially my own work and has not been submitted for any other degree at the Arab American University or any other institution.

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Dedication

To my father, may God have mercy on him, who always loved knowledge and those who seek it.

To my dear mother, source of tenderness, who was a guiding light that illuminated for me the path to success.

To my husband and life companion, who has been my support and help in reaching this success.

To my beloved son, Tareq.

To my supervisors at work in the Jerusalem Directorate of Education, and to my colleagues, both male and female, at my workplace, which I have always loved, and where the atmosphere was marked by affection, harmony, and strong team spirit.

To my dear friends, acquaintances, and relatives.

To my university professors, and to everyone who has taught me a single letter throughout my life's journey, I dedicate this thesis.

Lubna Diab Hamad Felweh

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Abstract

Objective: This study examines the impact of Strategic Intelligence (SI) on Competitive Advantage (CA) in the Palestinian banking sector and investigates the moderating role of Organizational Culture (OC) based on the Competing Values Framework (Clan, Adhocracy, Market, and Hierarchy).

Method: A quantitative, cross-sectional survey design was adopted. Data collected from 248 respondents in Palestinian banks were analyzed using PLS-SEM, including assessment of measurement model reliability and validity, direct effects, and moderation analysis.

Results: The findings indicate that Strategic Intelligence has a strong positive effect on Competitive Advantage. All SI dimensions contribute positively, with partnering emerging as a particularly influential component. The moderation analysis shows that Clan and Adhocracy cultures significantly strengthen the SI–CA relationship, whereas Hierarchy and Market cultures do not demonstrate significant moderating effects.

Implications: The study emphasizes the importance of institutionalizing Strategic Intelligence as an integrated organizational capability while fostering collaborative and adaptive cultural practices to maximize competitive outcomes in the banking sector.

Keywords: Strategic intelligence; Competitive advantage; Organizational culture; Moderation; Palestinian banking sector.

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List of Definitions of Abbreviations

No.	Abbreviations	Title
1.	PMA	Palestine Monetary Authority
2.	SI	Strategic Intelligence
3.	CA	Competitive Advantage
4.	OC	Organizational Culture
5.	RBV	Resource-Based View
6.	AI	artificial intelligence
7.	IoT	Internet of Things
8.	CSR	Corporate Social Responsibility
9.	VRIN	Valuable, Rare, Inimitable, and Non-Substitutable
10.	CVF	Competing Values Framework
11.	CEO	Chief Executive Officer
12.	CFO	Chief Finance Officer
13.	COO	Chief Operating Officer
14.	CHRO	Chief Human Resources Officer
15.	CIO/CTO	Chief Information/Technology Officer
16.	SEM	Structural Equation Modeling
17.	Q	Question
18.	&	And
19.	VB-SEM / PLS-SEM	Variance-Based Structural Equation Modeling
20.	CB-SEM	Covariance-Based Structural Equation Modeling
21.	CR	Composite Reliability
22.	AVE	Average Variance Extracted
23.	A	Cronbach's Alpha
24.	HTMT	Heterotrait–Monotrait Ratio
25.	VIF	Variance Inflation Factor
26.	Q ²	Predictive Relevance
27.	R ²	Coefficient of determination
28.	f ²	Effect Sizes
29.	N	Number
30.	SD	Standard Deviation

31.	M	Mean
32.	CMB	Common Method Bias
33.	SIF	Foresight
34.	SIST	Systemic Thinking
35.	SIP	Partnership
36.	SIME	Motivation & Empowerment
37.	OCH	Hierarchy Culture
38.	OCM	Market Culture
39.	OCA	Adhocracy Culture
40.	OCC	Clan Culture
41.	CACQ	Quality
42.	CACI	Innovation
43.	CACF	Flexibility

Chapter One: Introduction

1.1 Chapter Introduction

Chapter one lays the groundwork for this research by exploring the strategic intelligence framework and its role in achieving competitive advantage within the Palestinian banking sector. The chapter begins with a research background, detailing the complex socio-political, economic, and regulatory environment in which Palestinian banks operate, and the essential role of strategic intelligence and organizational culture in fostering resilience and innovation.

1.2 Background and Context:

The Palestinian banking sector has faced significant challenges due to historical, political, and economic disruptions. Key milestones include the 1994 establishment of the Palestine Monetary Authority (PMA), which revitalized the sector by regulating banking operations and fostering resilience. Since then, the sector has expanded to include a mix of local, Islamic, and foreign banks, supporting economic growth and financial inclusion.

Operating in complex environment marked by political instability and economic constraints, Palestinian banks rely on strategic intelligence, foresight, systems thinking, and decision-making, to remain competitive, sector's hierarchical structure highlights critical role of senior and middle managers in driving strategic success, organizational culture further moderates effectiveness of strategic intelligence, shaped by local norms and collective values, with its pivotal role in economic development and strong interactions with businesses and consumers, banking sector is strategic focus for exploring how strategic intelligence enhances competitive advantage, Insights from this study have implications for improving bank performance and shaping broader economic landscape of Palestine.

The Palestinian banking sector operates in one of most complex and challenging environments globally, characterized by political instability, economic volatility, and regulatory constraints, in such volatile context, achieving and sustaining competitive advantage is critical yet difficult objective for banks, Strategic intelligence, defined by dimensions such as foresight, systems thinking, strategic vision, motivation, and partnerships, emerges as vital tool for banks to navigate these uncertainties

effectively(Alhamadi, 2020). It enables institutions to gather, analyze, and act in data to anticipate future changes, identify opportunities, and address risks proactively (Reichert et al, 2020; Aref Al-Majali & AlZu, 2022) ability to adapt strategically through intelligence-driven decision-making is particularly essential for Palestinian banks, where resilience and agility are prerequisites for survival and growth in constrained financial environment (Habaibi, 2019).

Competitive advantage in banking sector refers to distinguishing factors that allow financial institution to outperform its competitors, these factors include delivering superior financial services, leveraging technology effectively, fostering innovation, and managing risks proficiently (Leick et al., 2024; Tawfig & Kamarudin, 2022), For banks in Palestine, achieving competitive advantage is not just about operational efficiency but also about proactively addressing unique challenges posed by region's socio-political and economic landscape, Strategic intelligence plays pivotal role in helping banks navigate these challenges by enabling them to identify emerging trends, understand evolving customer preferences, and develop tailored services that foster differentiation, this capacity for innovation and distinction is indispensable in financial ecosystem where competitive pressures are heightened by external constraints (Roustaei & Taghavi, 2023; Potjanajaruwit, 2018).

In addition to driving innovation and differentiation, strategic intelligence serves as cornerstone for effective risk management and regulatory compliance, Banks in Palestine face significant external risks, including regulatory uncertainties, political upheavals, and economic instability, Strategic intelligence allows banks to conduct in-depth risk assessments, forecast regulatory changes, and implement mitigation strategies that ensure operational continuity and resilience, By leveraging intelligence to transform risks into opportunities, banks can build sustainable strategies that not only mitigate threats but also enhance their competitive positioning (Shamran, 2023; Hamour et al., 2023), This dual role of strategic intelligence, in risk management and opportunity creation, underscores its importance in context of Palestinian banking sector.

A critical yet often overlooked factor in effectiveness of strategic intelligence is organizational culture, Organizational culture defines values, beliefs, and practices that shape how an institution operates and makes decisions, Cultures that prioritize collaboration, innovation, and adaptability can significantly enhance application of strategic intelligence by creating an environment where insights are effectively utilized to drive strategy and execution (Luis et al., 2021; Tawfig & Kamarudin, 2022), For

instance, adhocracy cultures that encourage creativity and experimentation can amplify benefits of strategic intelligence by fostering innovative problem-solving and rapid adaptation to market changes (Raziq et al., 2024). Conversely, hierarchical cultures that emphasize rigidity and control may hinder agility needed to fully leverage intelligence-driven strategies. Understanding how organizational culture interacts with strategic intelligence is critical for developing actionable recommendations that can enhance competitive advantage of banks in Palestine.

Moreover, strategic integration of intelligence and culture extends beyond individual institutions and has implications for broader financial ecosystem in Palestine. Banks play pivotal role in economy, acting as enablers of economic stability, drivers of investment, and facilitators of development. By enhancing their competitive edge through strategic application of intelligence and fostering supportive organizational cultures, banks can contribute to more resilient financial sector. This, in turn, supports national economic development by providing businesses and individuals with access to financial resources, driving growth, and stabilizing overall economic environment (Alsawalhah et al., 2019; Waithaka, 2022), strategic success of banks is thus closely tied to economic well-being of broader Palestinian society.

The study of strategic intelligence and its impact in competitive advantage in Palestinian banking sector is particularly significant because it addresses pressing gap in both academic research and practical application. Palestinian banking sector presents unique case where traditional frameworks may need to be adapted to fit context of heightened external pressures and constraints. Additionally, while moderating role of organizational culture in strategic processes has been theorized, its specific interaction with strategic intelligence in shaping competitive advantage in banking sector is insufficiently understood (Luis et al., 2021; Tawfig & Kamarudin, 2022). Addressing these gaps not only advances academic understanding but also provides practical insights for policymakers and bank managers aiming to strengthen resilience and competitiveness of financial institutions in Palestine.

In conclusion, importance of this study lies in its potential to contribute to theoretical and practical understanding of strategic intelligence and organizational culture in context of Palestinian banking sector. By investigating how strategic intelligence influences competitive advantage and how organizational culture moderates this relationship (Tang et al., 2022), research aims to provide actionable strategies that banks can adopt to navigate their complex environment. These findings have significant

implications, not only for individual banks but also for broader financial and economic landscape in Palestine, As such, this study seeks to address critical challenges while paving way for more robust, resilient, and competitive banking sector in region (Barghouthi, 2024).

1.3 Study Problem:

The underlying problem this study addresses is struggle of banks in Palestine to develop and sustain competitive advantages in one of most challenging financial environments globally, Despite critical importance of strategic intelligence in navigating uncertain markets, there is significant ambiguity surrounding its effective application in Palestinian banking sector, Strategic intelligence, which involves leveraging data, insights, and foresight to inform decision-making, plays crucial role in helping banks identify opportunities, mitigate risks, and align strategies with market demands (Luis et al., 2021; Mogbolu, 2022; Waithaka, 2023), However, mechanisms through which strategic intelligence directly contributes to competitive advantage in Palestine remain poorly understood.

This gap is exacerbated by unique socio-political, economic, and regulatory challenges faced by Palestinian banks, These include political instability, limited access to global financial systems, and constrained economic growth, all factors that complicate effective implementation of strategic intelligence (Shamran, 2023), While strategic intelligence has been extensively studied in stable and developed markets, its application in contexts like Palestine, where external pressures are heightened, is underexplored, Consequently, Palestinian banks lack tailored frameworks to guide them in utilizing strategic intelligence to gain and maintain competitive edge.

Adding to complexity is moderating role of organizational culture in this dynamic, Organizational culture, defined by values, beliefs, and practices, shapes how insights from strategic intelligence are integrated into decision-making and strategy execution, Yet, specific interaction between organizational culture and strategic intelligence in Palestinian banks has not been adequately addressed in literature according to researcher knowledge, Without understanding how these factors interact, banks may struggle to foster agility and innovation necessary for thriving in such volatile environment, This knowledge gap leaves banks ill-equipped to establish competitive advantage essential for long-term success in Palestine's constrained financial landscape.

This study thus seeks to address these gaps by posing the following central research questions: “How does the application of strategic intelligence in banks operating in Palestine influence their ability to achieve competitive advantage? Furthermore, how does organizational culture function as a moderating factor in this relationship?” Through addressing these questions, study aims to provide more comprehensive framework for understanding how strategic intelligence can be utilized effectively within Palestinian banking context, By shedding light in influence of organizational culture, study also intends to offer insights into how banks can cultivate supportive environment that enhances their strategic intelligence efforts, thereby achieving sustained competitive advantage in challenging market (Cekuls, 2022; Mogbolu, 2022; Papadas et al., 2019).

1.4 Study Questions:

Based in study's problem statement, the study aims to provide answers to subsequent questions:

How does strategic intelligence, considering the moderating influence of organizational culture, affect the competitive advantage of banks operating in Palestine?

1.5 Study Objectives:

- 1.5.1 Determine the effect of strategic intelligence components (foresight, visioning with systems thinking, partnering, and motivating and empowering) on the competitive advantage (quality, innovation, and flexibility) of Palestinian banks, considering the moderating role of organizational culture (hierarchy culture, market culture, adhocracy culture, and clan culture).
- 1.5.2 Analyze the influence of different organizational culture dimensions, hierarchy culture, market culture, adhocracy culture, and clan culture, and their sub-dimensions on the relationship between strategic intelligence and competitive advantage in Palestinian banks, incorporating sub-dimensions of both independent and dependent variables.
- 1.5.3 Investigate how hierarchy culture moderates the impact of strategic intelligence (foresight, visioning with systems thinking, partnering, motivating, and empowering) on competitive advantage (quality, innovation, and flexibility).

- 1.5.4 Explore the effect of market culture on the relationship between strategic intelligence (foresight, visioning with systems thinking, partnering, motivating, and empowering) and competitive advantage (quality, innovation, and flexibility).
- 1.5.5 Assess how adhocracy culture enhances the connection between strategic intelligence (foresight, visioning with systems thinking, partnering, and motivating and empowering) and competitive advantage (quality, innovation, and flexibility).
- 1.5.6 Examine the influence of clan culture on the relationship between strategic intelligence (foresight, visioning with systems thinking, partnering, motivating, and empowering) and competitive advantage (quality, innovation, and flexibility).

1.6 Research Gaps and Contributions

While strategic intelligence has been extensively studied in stable and developed markets, its application in politically and economically unstable environments remains underexplored (Mogbolu, 2022; Waithaka, 2022). This gap is particularly significant in Palestinian banking sector, where unique challenges such as regulatory constraints, restricted market access, and heightened operational uncertainties demand tailored approaches that go beyond existing frameworks. Strategic intelligence, critical tool for navigating complexities, enables organizations to anticipate changes, mitigate risks, and identify opportunities for gaining competitive edge (Aref Al-Majali & AlZu, 2022b; Reichert et al., 2020). However, its adaptation to volatile contexts, including Palestine, remains insufficiently studied.

Adding to this complexity is role of organizational culture, which significantly influences how strategic intelligence is perceived, shared, and acted upon within institutions. Organizational culture shapes way information is processed and utilized, directly impacting effectiveness of strategic intelligence in decision-making and strategy formulation (Agustian et al., 2023). In Palestinian banking sector, this cultural dimension may play critical role in determining whether strategic intelligence translates into sustainable competitive advantage. Adaptability and responsiveness are essential for banks operating under external challenges, yet moderating effect of organizational culture in relationship between strategic intelligence and competitive advantage remains largely unexplored (Potjanajaruwit, 2018; Quairel-Lanoizelée, 2011).

Without a nuanced understanding of how organizational culture influences the strategic intelligence–competitive advantage link, Palestinian banks risk underutilizing their strategic intelligence capabilities. A deeper exploration of this relationship is necessary to provide actionable insights into how these banks can foster a more resilient and competitive foundation by effectively integrating strategic intelligence and cultivating an enabling organizational culture.

Existing research predominantly focuses on stable or developed economies, where strategic intelligence frameworks are well-documented. However, unique socio-economic and political challenges faced by Palestine, including regulatory constraints, restricted market access, and heightened operational uncertainties, demand tailored approaches that are yet to be explored in literature. This gap underscores need to examine how strategic intelligence can be adapted to contexts of instability to drive sustainable competitive advantage.

Relying solely on evidence from Western contexts may be problematic due to differing environmental factors. For instance, Hamour et al. (2023) highlight that strategies effective in stable economies may not translate well to regions with political instability and economic constraints. Similarly, Madureira (2023) emphasizes importance of context-specific competitive intelligence in conflict zones, noting that multinational enterprises must adapt their strategies to local conditions to maintain competitiveness. Therefore, it is crucial to develop strategic intelligence frameworks that consider distinct challenges of regions like Palestine to ensure their effectiveness in enhancing competitive advantage.

While there is extensive literature linking strategic intelligence to competitive advantage, much of this research is concentrated in sectors such as manufacturing, telecommunications, and retail (Mogbolu, 2022; Waithaka, 2022). These industries operate with different competitive dynamics compared to banking sector, which faces distinct challenges such as stringent regulatory oversight, customer trust issues, and integration of rapidly evolving financial technologies (Adhaen et al., 2024).

The Palestinian banking sector, in particular, operates under additional constraints, including limited access to international financial systems and exposure to geopolitical risks. Despite these unique challenges, there is lack of empirical studies investigating how strategic intelligence can be applied effectively in this context to enhance competitive advantage. Without addressing this sector-specific gap, it remains unclear how banks in Palestine can utilize strategic intelligence to achieve differentiation,

cost efficiency, and quality improvement while maintaining resilience in face of external pressures.

Another critical area that remains underexplored is the moderating role of organizational culture in the relationship between strategic intelligence and competitive advantage (Waithaka, 2023; Ghanany & Mamlouk, 2015; Mohammad et al., 2024). Organizational culture shapes how strategic intelligence is perceived, shared, and acted upon within an organization, influencing its overall effectiveness (Luis et al., 2021).

While theoretical discussions highlight that cultures promoting flexibility, innovation, and collaboration, such as adhocracy and clan cultures, can amplify the benefits of strategic intelligence, there is limited empirical research validating these claims, particularly in the context of banking (Raziq et al., 2024; Tawfig & Kamarudin, 2022).

Conversely, hierarchical and rigid cultures may hinder the adaptability required for leveraging strategic intelligence effectively, but this dynamic remains poorly understood in volatile environments like Palestine. The lack of empirical data on how organizational culture moderates these relationships leaves a significant gap in understanding how banks can align cultural practices with strategic objectives to maximize competitive advantage.

Furthermore, specific dimensions of competitive advantage in banking, including creativity, flexibility, cost efficiency, differentiation, and quality, have not been adequately linked to application of strategic intelligence in volatile contexts (Tawfiq et al., 2023a; Reklitis et al., 2021). For instance, while differentiation and quality are widely acknowledged as sources of competitive advantage, their dependence in robust strategic intelligence practices, such as forecasting market trends, building strategic partnerships, and fostering organizational adaptability, requires further investigation. In Palestine, where banks must balance resource limitations with customer demands and technological advancements, understanding how strategic intelligence can enhance these dimensions is vital but remains unexamined.

Additionally, studies from other regions, such as Jordan, Kenya, and Nigeria, have demonstrated positive impact of strategic intelligence in organizational performance, highlighting its role in fostering innovation, improving decision-making, and enhancing market responsiveness (Cekuls, 2022; Mogbolu, 2022). However, these findings cannot be directly applied to Palestine due to unique socio-political and economic landscape, Palestine's banking sector faces external pressures, such as restricted financial

sovereignty, fragmented markets, and geopolitical conflicts, which create distinct environment requiring localized research, This lack of context-specific studies leaves unanswered questions about how strategic intelligence frameworks must be adapted to address these challenges effectively.

Finally, while existing literature provides insights into strategic intelligence and its individual components, such as foresight, system thinking, and strategic vision (Syngellakis, 2021; Hamour et al., 2023), there is minimal research in how these dimensions interact dynamically with organizational culture to shape competitive advantage, This intersection remains critical for understanding how banks can leverage cultural strengths to amplify benefits of strategic intelligence while mitigating its limitations, For example, how do specific cultural practices, such as promoting collaboration or innovation, influence successful application of strategic intelligence in decision-making? Without addressing these nuanced interactions, the existing body of research fails to provide actionable guidance for banks operating under conditions of uncertainty.

In conclusion, research gap lies in insufficient exploration of how strategic intelligence influences competitive advantage in Palestinian banking sector, particularly under constraints of political instability and economic volatility, moderating role of organizational culture in this relationship also remains underexplored, leaving unanswered questions about how cultural dimensions can enhance or inhibit effectiveness of strategic intelligence, This study aims to address these gaps by providing empirical evidence and practical insights tailored to Palestinian banking sector, contributing to both theoretical advancement and actionable strategies for improving competitive advantage in volatile environments.

1.7 Practical Significance:

The practical significance of this study lies in its potential to provide actionable insights for banks operating in Palestine, addressing critical challenges in achieving competitive advantage in highly dynamic and constrained environment, by exploring relationship between strategic intelligence, organizational culture, and competitive advantage, study offers pathway for banks to enhance their strategic decision-making, optimize resources, and adapt to market dynamics more effectively.

This study identifies key elements of strategic intelligence, such as foresight, creativity, and partnership, and examines their impact on competitive positioning. Understanding these dimensions can help banks prioritize investments in innovation, technology, and strategic alliances, enabling them to remain competitive in an ever-changing landscape. Furthermore, study highlights moderating role of organizational culture, emphasizing importance of fostering an adaptive and supportive work environment that complements strategic intelligence practices.

From an operational standpoint, banks in Palestine can use findings to identify strengths and weaknesses in their strategic and cultural frameworks. For instance, actionable insights into how organizational culture influences the effectiveness of strategic intelligence can guide banks in cultivating a culture that supports innovation and agility, ultimately improving service offerings and financial performance.

Given the critical role of the banking sector in Palestine's economic development, this study also has broader implications. By identifying factors that enhance competitive advantage, research can contribute to initiatives aimed at strengthening the sector, fostering economic resilience, and supporting national development goals.

1.8 Justifications for Study

This study addresses a significant gap in existing literature by examining the interplay between strategic intelligence, organizational culture, and competitive advantage, specifically within the Palestinian banking sector. While research on these variables exists in stable or developed markets, limited attention has been given to their application in politically and economically unstable contexts like Palestine.

The study's findings hold practical relevance for the banking industry, offering banks a framework to enhance their strategic intelligence capabilities and integrate them effectively within their organizational culture. By understanding how these factors interact, banks can make more informed decisions, align strategies with market demands, and foster innovation.

Moreover, a thriving banking sector is essential for Palestine's economic stability and growth. By equipping banks with tools to achieve a sustainable competitive edge, this research contributes not only to the banking industry but also to broader economic development efforts in the region.

Finally, while the study is centered on the Palestinian banking sector, its insights have global relevance; findings can serve as a reference for banking institutions worldwide, particularly those operating in similarly volatile and resource-constrained environments, providing lessons for strategic management and organizational behavior in the banking industry.

1.9 Chapter Summary

The introduction chapter of this study provides comprehensive foundation for understanding significance of strategic intelligence and its impact in achieving competitive advantage in Palestinian banking sector, Operating within context of political instability, economic challenges, and regulatory constraints, Palestinian banking sector represents unique and complex environment where achieving competitive edge requires innovative and adaptive strategies, Strategic intelligence, encompassing foresight, systems thinking, and strategic vision, emerges as critical tool for banks in this region to navigate uncertainties and sustain growth, This study emphasizes importance of utilizing strategic intelligence to identify opportunities, address risks, and foster resilience in an unpredictable market landscape.

The competitive advantage of banks is explored as unique factors that enable institutions to outperform their rivals, These factors include delivering exceptional financial services, leveraging technological advancements, and managing risks effectively, study highlights how distinct challenges of Palestinian socio-political and economic environment amplify need for strategic intelligence, It examines how banks can proactively address these challenges by tailoring their services to meet evolving customer needs and staying ahead of market trends, Strategic intelligence is also positioned as cornerstone for innovation and differentiation, which are essential for maintaining relevance and competitiveness in fast-evolving financial ecosystem.

Research underscores dual role of strategic intelligence in fostering innovation and enabling effective risk management, By analyzing market trends and forecasting regulatory changes, banks can implement strategies that mitigate threats and transform risks into growth opportunities, This capability is especially important in Palestinian context, where external challenges demand informed decision-making and proactive leadership, study also highlights moderating role of organizational culture, which significantly influences how strategic intelligence is applied, Cultures that foster

collaboration, innovation, and adaptability enhance utility of strategic intelligence by creating environments conducive to informed and strategic decision-making.

The study further situates Palestinian banking sector within its historical and economic context, Tracing its evolution, research highlights pivotal moments, such as establishment of Palestine Monetary Authority in 1994, which marked turning point for sector, This regulatory body has played critical role in stabilizing and developing banking system, contributing to sector's resilience amidst external pressures, analysis of historical and contemporary developments provides deeper understanding of sector's structure and its significance to broader Palestinian economy.

The problem statement addresses limited understanding of how strategic intelligence contributes to competitive advantage in unique context of Palestine, Despite increasing recognition of strategic intelligence as critical tool in other sectors globally, its application in politically and economically volatile environments remains underexplored, This gap is compounded by lack of empirical research in interaction between strategic intelligence and organizational culture in influencing competitive advantage, study seeks to fill these gaps by exploring how banks can leverage strategic intelligence and foster enabling organizational cultures to enhance their performance and competitiveness.

The objectives of this research aim to provide structured approach to addressing these gaps, by assessing current levels of strategic intelligence and evaluating competitive advantage of banks in Palestine, study offers insights into factors that contribute to organizational success in this sector, research also seeks to understand moderating effect of organizational culture and its dimensions, such as hierarchy, market, adhocracy, and clan cultures, on relationship between strategic intelligence and competitive advantage, these objectives are intended to generate actionable recommendations for banks to optimize their strategies and adapt to dynamic and challenging banking environment in Palestine.

This study is significant not only for its theoretical contributions but also for its practical implications, findings are expected to advance understanding of how strategic intelligence can be adapted to volatile environments to drive sustainable competitive advantage, Furthermore, research underscores importance of aligning organizational culture with strategic objectives to maximize benefits of intelligence-driven strategies, study's implications extend beyond individual banks, offering valuable insights for policymakers, researchers, and industry practitioners who aim to enhance resilience and competitiveness of Palestinian financial sector.

Chapter Two: Literature Review

2.1 Introduction

In this chapter, the researcher will present a conceptual framework guiding analysis of the relationship between strategic intelligence (SI) and competitive advantage (CA) in banks, with organizational culture (OC) as a moderating variable. The framework aligns with the structured approach outlined on literature review.

The researcher will begin by critically reviewing existing definitions of SI, comparing perspectives from literature to evaluate their relevance to banking sector, This review will highlight key dimensions of SI, such as environmental scanning, knowledge management, and strategic decision-making, culminating on selection of most appropriate working definition for study, Similarly, CA will be analyzed by critically comparing definitions that emphasize its dimensions, such as cost leadership, differentiation, and innovation, ensuring that adopted definition aligns with study's focus on strengthening competitive position of banks.

The relationship between SI and CA will be examined through a dual lens: theoretical and empirical. The theoretical framework will involve a critical discussion of relevant theories, such as the Resource-Based View (RBV), to establish a link between SI and CA. The empirical review will analyze existing studies that explore this relationship, focusing on findings from diverse contexts and identifying insights applicable to the banking sector.

The role of OC will be explored on two stages, First, critical review of OC conceptualizations will compare existing definitions, with focus on dimensions such as flexibility, innovation, and adaptability, to select working definition suitable for banks, Second, moderating role of OC will be analyzed through existing studies that link SI with OC, regardless of context, to determine how cultural factors influence effectiveness of SI on enhancing CA, This conceptual framework will integrate definitions, dimensions, theories, and empirical insights, providing comprehensive foundation for examining interplay of SI, CA, and OC on banking sector.

2.2 Conceptual Framework

This section develops the study's conceptual framework by defining key constructs and outlining their proposed relationships.

2.3 Strategic Intelligence:

This section defines strategic intelligence by critically reviewing major conceptualizations, clarifying its importance, and presenting dimensions adopted in this study.

2.3.1 Conceptualization of Strategic Intelligence

In strategic management, concept of strategic intelligence has been widely discussed and defined from various perspectives, emphasizing its critical role on achieving sustainable competitive advantage for organizations, This section provides comprehensive critical review of existing definitions, compares and contrasts their nuances, and culminates on selecting definition tailored to context of this study, By critically examining these definitions, this study aims to establish robust understanding of strategic intelligence as multidimensional framework.

Ahmed et al., (2021) describe strategic intelligence as working tool that helps organizations achieve sustainable competitive advantage by enabling them to obtain and utilize greatest amount of relevant information, This view positions strategic intelligence as practical, goal-oriented mechanism vital for survival, growth, and development, Similarly, Al-Daouri and Atrach (2021) emphasize that strategic intelligence is an intangible resource that involves collecting information and making strategic decisions, thereby enhancing organization's competitive position and strategic strength, Their definition highlights role of strategic decision-making as central outcome of intelligence efforts.

Reichert et al., (2020) provide complementary perspective, defining strategic intelligence as process of monitoring external environment of organizations to identify potential opportunities and risks, This definition emphasizes transformation of external environmental data into actionable strategies, underscoring its proactive nature on addressing challenges, Syngellakis (2021) expands on this by describing strategic intelligence as ability to monitor vast amounts of information, both directly and indirectly related to organization's routine operations, to enable proactive decisions that ensure sustainability, This view underscores importance of data diversity and volume on effective intelligence processes.

Abu Zaid (2017) offers slightly broader definition, viewing strategic intelligence as process or tool that assists decision-makers on collecting, analyzing, forecasting, and adapting information from organizational environment, This definition integrates several elements, such as analysis, forecasting, and adaptation, while emphasizing goal of preserving organizational continuity and resilience, Similarly, Hamour et al., (2023) argue that strategic intelligence has fundamental impact on an organization's decision-making and future management by predicting challenges and supporting operational goals, They identify foresight, vision, systems thinking, motivation, and partnership as key components of strategic intelligence, linking these elements to organizational competitiveness on dynamic environments.

Fernández-Villacañas Marín (2020) takes more detailed approach by framing strategic intelligence as collection of concepts, including goals, objectives, plans, policies, and processes, that collectively ensure optimal decision-making and organizational sustainability, This view emphasizes structural and operational aspects of strategic intelligence, highlighting its role on integrating multiple organizational processes, Alsawalhah et al., (2019) and Aref Al-Majali and AlZu (2022) further highlight foresight as central dimension, defining it as ability to anticipate future trends and uncertainties to develop proactive strategies, Maccoby and Scudder (2011) and Roustaei and Taghavi (2023) emphasize systems thinking as another critical dimension, allowing organizations to understand complex interrelationships within and outside their environments to foster holistic decision-making.

The reviewed definitions share common themes while also exhibiting distinct emphases. A consistent theme across all definitions is the proactive nature of strategic intelligence. Definitions by Ahmed et al. (2021), Al-Daouri and Atrach (2021), and Abu Zaid (2017) focus on the strategic decision-making aspect, emphasizing intelligence as a tool for collecting and utilizing information. This emphasis is critical but may overlook broader organizational processes, such as collaboration and adaptability, which are highlighted by Hamour et al. (2023) and Fernández-Villacañas Marín (2020).

Definitions such as those by Reichert et al. (2020) and Syngellakis (2021) place greater importance on environmental scanning and the transformation of external information into strategies. While these elements are undoubtedly significant, they may not fully account for internal organizational dynamics, such as cultural factors and internal collaboration, which play a moderating role on the success of strategic intelligence processes.

Another notable divergence lies on dimensional scope of strategic intelligence, Abu Zaid (2017) and Hamour et al. (2023) incorporate forecasting, adaptation, and systems thinking as integral elements, on contrast, earlier definitions, such as those by Ahmed et al. (2021) and Al-Daouri and Atrach (2021), provide more outcome-focused view, emphasizing competitive advantage without detailing processes that lead to it, More recent contributions, such as those by Alsawalhah et al. (2019), Roustaei and Taghavi (2023), and Tawfiq et al. (2023), stress collaboration, adaptability, and innovation, offering more holistic perspective on how organizations can achieve resilience and long-term success on dynamic environments.

Based on this critical review, this study adopts following definition of strategic intelligence: Strategic intelligence is multidimensional framework that enables organizations to anticipate, adapt to, and influence their internal and external environments to achieve long-term goals and sustain competitive advantage, It integrates key elements such as foresight, systems thinking, effective decision-making, environmental scanning, adaptability, innovation, and collaboration, facilitating proactive and informed strategies.

This definition synthesizes insights from various authors, including proactive elements emphasized by Reichert et al. (2020) and Syngellakis (2021), a multidimensional focus highlighted by Hamour et al. (2023) and Fernández-Villacañas Marín (2020), and adaptability and collaboration dimensions discussed by Alsawalhah et al. (2019) and Roustaei and Taghavi (2023). It also acknowledges the role of strategic intelligence in integrating knowledge and processes to navigate complexity and ensure resilience in uncertain environments.

By adopting this comprehensive definition, the study provides a robust conceptual foundation for examining the relationship between strategic intelligence and competitive advantage, as well as the moderating influence of organizational culture.

2.3.2 Importance of Strategic Intelligence:

Strategic intelligence is critically important for organizations as it equips them with tools and frameworks necessary to navigate complex and dynamic environments while achieving competitive advantage and long-term success, According to Alsawalhah et al. (2019), strategic intelligence plays vital role on enhancing organizational competitiveness by integrating foresight and system thinking to anticipate future

challenges and opportunities, By leveraging these capabilities, organizations can align their resources and strategies more effectively, ensuring sustained growth and resilience on face of market uncertainties.

One of primary advantages of strategic intelligence is its ability to foster innovation and adaptability, as highlighted by Reichert et al. (2020), Their study demonstrates how proactive intelligence practices, such as environmental scanning and foresight, enable organizations to innovate continuously, allowing them to respond effectively to technological and market changes, Similarly, Roustaei and Taghavi (2023) emphasize that strategic intelligence supports entrepreneurial activities by enhancing decision-making and resource utilization, thus driving competitive advantage on increasingly volatile markets.

Strategic intelligence is also pivotal for effective decision-making, which is essential for achieving organizational goals, Hamour et al. (2023) underline its importance on improving logistics performance, showing that strategic intelligence enhances quality and timeliness of decisions by providing actionable insights, This is further supported by Maccoby and Scudder (2011), who argue that strategic intelligence helps leaders navigate complex organizational changes, enabling them to motivate teams and drive transformational initiatives.

Collaboration and partnership are additional dimensions of strategic intelligence that underscore its importance, Studies by Aref Al-Majali and AlZu (2022) and Tawfiq et al. (2023) reveal that fostering strategic partnerships through intelligence practices enhances institutional performance and ensures alignment of shared visions and goals, These collaborative approaches are particularly crucial on higher education and shipping industries, where aligning resources and expertise is key to overcoming sector-specific challenges.

Moreover, strategic intelligence is essential for ensuring sustainable competitive advantages. Tawfiq et al. (2023) demonstrate its role in fostering innovation, foresight, and strategic partnerships on shipping sector, which contribute to the long-term viability of organizations. Similarly, Fernández-Villacañas Marín (2020) highlights its importance in digital transformation contexts, where strategic intelligence supports adaptability and efficient decision-making in fast-evolving technological landscapes.

The importance of strategic intelligence lies in its multifaceted contributions to organizational success by fostering innovation, enabling effective decision-making, promoting collaboration, and sustaining competitive advantages. Strategic intelligence

equips organizations with capabilities needed to thrive in complex and uncertain environments (Alsawalhah et al., 2019; Reichert et al., 2020; Tawfiq et al., 2023).

2.3.3 Strategic Intelligence Dimensions:

Strategic intelligence is recognized as multidimensional concept that integrates theoretical foundations and practical applications, Different taxonomies highlight varying dimensions depending on their contexts and objectives, For instance, Boikanyo (2024) and Nna-Emmanuel & Nwogu (2023) focus on technology-driven dimensions, emphasizing real-time predictive analytics and advanced technologies like artificial intelligence (AI) and Internet of Things (IoT), on contrast, Aref Al-Majali & AlZu (2022a, 2022b) and Tawfiq et al. (2023a) propose more holistic and human-centered approach, which includes foresight, system thinking, strategic future vision, motivation, partnership, and creativity.

This study adopts the framework by Aref Al-Majali & AlZu, as it provides a comprehensive understanding of strategic intelligence that balances human-centered strategies with practical adaptability, making it applicable across diverse organizational contexts. The following sections delve into these dimensions.

The dimensions proposed by Aref Al-Majali & AlZu (2022a, 2022b) and Tawfiq et al. (2023a) provide a comprehensive, human-centered approach to strategic intelligence, integrating theoretical insights and practical applications. This framework balances the need for innovation, adaptability, and collaboration, making it suitable for diverse organizational contexts.

By addressing foresight, system thinking, strategic future vision, motivation, partnership, and creativity, this taxonomy ensures that organizations are equipped to navigate complexity and achieve sustainable success in dynamic environments.

2.3.3.1 Foresight

Foresight refers to ability to predict future trends, identify emerging opportunities, and anticipate potential challenges, it is foundational to strategic intelligence, enabling organizations to analyze market dynamics, technological advancements, and societal shifts to create informed strategies (Aref Al-Majali & AlZu, 2022a, 2022b), This dimension aligns with Scenario Planning Theory and Futures Studies Theory, which emphasize proactive preparation for uncertainties.

Organizations with strong foresight adopt tools like trend analysis, predictive modeling, and scenario planning to evaluate possible futures. For example, multinational corporations like Tesla use foresight to anticipate shifts in energy markets, allowing them to remain at the forefront of renewable energy innovation. Similarly, foresight plays a critical role in public health, where agencies anticipate pandemics through epidemiological modeling.

The practical application of foresight extends to risk mitigation, and proactively identifying vulnerabilities allows organizations to prepare contingency plans, reducing the impact of potential disruptions. However, a significant challenge lies in distinguishing genuine trends from short-lived phenomena, requiring robust analytical capabilities and collaborative decision-making (Tawfiq et al., 2023a).

Foresight provides a strategic advantage by enabling organizations to anticipate changes and remain agile in dynamic environments, making it an indispensable dimension of strategic intelligence.

2.3.3.2 System Thinking

Systems thinking involves understanding the complexities of interconnected systems by recognizing relationships and interdependencies between their components. This dimension emphasizes a holistic perspective, enabling organizations to address systemic issues effectively by analyzing both internal and external ecosystems (Aref Al-Majali & AlZu, 2022a). It is rooted in Systems Theory, which highlights how system components interact to produce outcomes.

In practice, systems thinking is applied in areas such as supply chain management and organizational design. For example, companies like Amazon optimize their supply chains by analyzing interdependencies between suppliers, warehouses, and distribution networks. This approach allows them to identify bottlenecks and improve efficiency.

Moreover, systems thinking fosters alignment across organizational units. Leaders who adopt this perspective can ensure that departments work collaboratively towards shared objectives, reducing inefficiencies caused by siloed operations (Maccoby & Scudder, 2011). This systemic perspective is particularly relevant to addressing global challenges, such as climate change, where interconnected solutions are essential.

Despite its benefits, implementing system thinking requires overcoming challenges such as resistance to change and limited interdisciplinary collaboration.

Nevertheless, by focusing on interconnections within systems, organizations can develop integrated strategies that optimize processes and drive sustainable outcomes.

2.3.3.3 Strategic Future Vision

Strategic future vision entails articulating a long-term roadmap for an organization's direction and objectives. It involves defining shared purpose and aligning stakeholders around common goals, fostering a sense of direction and commitment (Aref Al-Majali & AlZu, 2022a). This dimension aligns with Visionary Leadership Theory, which emphasizes the role of inspiring and guiding stakeholders.

An effective strategic vision serves as a guiding framework for decision-making and resource allocation. For example, Apple's vision of creating cutting-edge technology has shaped its innovation strategies and market leadership. Similarly, non-profit organizations leverage strategic visions to align resources and efforts towards addressing societal challenges.

Strategic vision also ensures organizational resilience during periods of uncertainty, for instance, during the COVID-19 pandemic, businesses with strong visions for digital transformation adapted more effectively to remote work and e-commerce models (Al-Asmara, 2022). However, developing and maintaining a strategic vision requires continuous refinement, stakeholder engagement, and adaptability to changing circumstances.

2.3.3.4 Motivation

Motivation is degree of drive, enthusiasm, and commitment exhibited by individuals or teams toward achieving organizational goals, it encompasses intrinsic factors, such as personal fulfillment, and extrinsic rewards, like financial incentives and career growth opportunities (Aref Al-Majali & AlZu, 2022b), Theories such as Self-Determination Theory and Maslow's Hierarchy of Needs provide insights into psychological aspects of motivation.

Organizations can foster motivation by creating a supportive work environment, recognizing contributions, and aligning employee goals with organizational objectives. For example, Google's policy of offering employees time to work on personal projects fosters innovation and intrinsic motivation.

Motivated employees are resilient, proactive, and willing to invest extra effort in achieving strategic goals. However, sustaining motivation can be challenging, particularly in high-stress environments. Leaders must balance the demands of performance with the need for employee well-being to maintain long-term engagement.

2.3.3.5 Partnership

Partnership involves building collaborative relationships with external stakeholders, including customers, suppliers, and industry peers. It emphasizes trust, mutual benefit, and resource sharing to achieve common goals (Aref Al-Majali & AlZu, 2022b). This dimension aligns with Social Capital Theory and Resource Dependence Theory, which stress the importance of collaboration on enhancing organizational capabilities.

Effective partnerships drive innovation and risk-sharing. For instance, strategic alliances between technology firms and manufacturers often result in co-developed products and streamlined operations. Partnerships also enhance market access, as seen in cross-industry collaborations addressing climate change.

However, establishing successful partnerships requires overcoming challenges such as cultural differences and conflicting priorities; by fostering trust and reciprocity, organizations can build long-lasting relationships that contribute to strategic success (Tawfiq et al., 2023a).

Partnership is a vital dimension of strategic intelligence, enabling organizations to navigate complex ecosystems and adapt to changing market conditions.

2.4 Competitive Advantage:

This section conceptualizes competitive advantage through a critical synthesis of literature, clarifies its core sources, types, and dimensions, and specifies the operational definition adopted for this study.

2.4.1 Conceptualization of Competitive Advantage:

In strategic management, competitive advantage is a central concept that is broadly defined as the ability of an organization to achieve superior performance relative to its competitors through unique strategies, resources, and capabilities. Across studies,

this concept has been explored through various lenses, emphasizing diverse dimensions and contexts.

Abdulameer et al. (2023) define competitive advantage as outcome of strategic auditing processes, with focus on aligning organizational practices with sustainable performance goals, on contrast, Aldaihani et al. (2023) highlight its role on context of marketing knowledge, particularly on understanding customer needs and market trends, which enhances organizational success on food industry, Alsawalhah et al. (2019) link competitive advantage to strategic intelligence, emphasizing its role on identifying opportunities and threats, particularly on pharmaceutical sector, Similarly, Mogbolu (2022) emphasizes role of competitive intelligence on manufacturing firms, focusing on leveraging market insights and competitor analysis to gain proactive edge.

Other perspectives expand definition by incorporating unique organizational practices, Cahyono and Hakim (2020) integrate green intellectual capital into their definition, suggesting that environmentally responsible practices, moderated by ethical considerations, contribute to long-term market leadership, Desfitrina et al. (2019) emphasize role of service strategies on achieving customer loyalty and differentiation, framing competitive advantage as ability to deliver superior value to customers.

Definitions based on the Resource-Based View (RBV) offer another dimension. Hossain et al. (2022) define competitive advantage as utilization of unique internal resources, such as dynamic capabilities, to outperform competitors on hotel industry, Latuconsina et al. (2023) link competitive advantage to supply chain responsiveness and operational agility, highlighting its role on ensuring customer satisfaction, Reklitis et al. (2021) underscore importance of operational efficiency and customer satisfaction within supply chain practices on agri-food sector, These perspectives emphasize internal and operational dimensions of competitive advantage.

Additional definitions focus on innovation and sustainability, Simpson et al. (2004) associate competitive advantage on SMEs with environmental responsibility and sustainability practices, which enhance market positioning, Qiu et al. (2020) frame competitive advantage within scope of green product innovation and dynamic capabilities, emphasizing sustainability and responsiveness to market needs, Quairel-Lanoizelée (2011) explore compatibility of corporate social responsibility with competitive advantage, suggesting that ethical practices can drive differentiation and stakeholder trust.

Finally, some definitions explore strategic and cultural dimensions, Tawfig and Kamarudin (2022) associate competitive advantage with organizational culture and employee commitment, particularly on banking sector, Sultan and Mason (2010) emphasize innovation, customer focus, and adaptability as key drivers of competitive advantage on SMEs, Tawfiq et al. (2023) highlight role of strategic intelligence on achieving sustainable competitive advantage by linking foresight, motivation, and partnerships to organizational success.

The reviewed definitions collectively reveal that competitive advantage is a multifaceted concept; some definitions emphasize process-oriented approaches, such as strategic auditing (Abdulameer et al., 2023) or competitive intelligence (Mogbolu, 2022), while others focus on outcome-oriented dimensions, such as customer satisfaction (Reklitis et al., 2021) or profitability (Huff et al., 2009).

Differences also emerge on contextual application of competitive advantage. For instance, Aldaihani et al. (2023) and Desfitrina et al. (2019) emphasize industry-specific elements, such as marketing knowledge on the food industry or service strategies for customer loyalty. In contrast, broader frameworks like those of Hossain et al. (2022) and Cahyono and Hakim (2020) integrate universal elements, such as dynamic capabilities or green intellectual capital, applicable across industries.

Innovation and sustainability appear as recurring themes, Definitions by Simpson et al. (2004) and Qiu et al. (2020) highlight role of environmental responsibility and green practices, aligning competitive advantage with ethical and sustainable business practices, these perspectives contrast with traditional views, such as those by Raduan et al. (2009), which frame competitive advantage as alignment of strategic management theories with organizational goals.

Cultural and strategic factors also emerge prominently. Tawfig and Kamarudin (2022) and Sultan and Mason (2010) highlight organizational culture and adaptability as critical enablers of competitive advantage, particularly in dynamic industries such as banking and SMEs. These perspectives align with Waithaka's (2022,2023) findings, which link strategic intelligence and organizational culture to competitive advantage in Kenyan banks.

Based on critical review, this study defines competitive advantage as: "The ability of an organization to achieve superior performance and sustain long-term market leadership by leveraging unique resources, dynamic capabilities, and innovative strategies, it integrates dimensions such as differentiation, cost leadership, operational

efficiency, customer satisfaction, sustainability, and adaptability, enabling organizations to navigate competitive and dynamic environments effectively".

This definition synthesizes insights from Abdulameer et al. (2023), Aldaihani et al. (2023), Hossain et al. (2022), Reklitis et al. (2021), and Tawfiq et al. (2023), while incorporating sustainability and innovation dimensions emphasized by Qiu et al. (2020) and Simpson et al. (2004). By integrating both resource-based and process-oriented perspectives, this definition provides a comprehensive foundation for analyzing competitive advantage within the scope of strategic management.

In adopting this definition, the study acknowledges the multifaceted nature of competitive advantage and its reliance on internal and external organizational factors. This comprehensive understanding will guide subsequent discussions on how competitive advantage can be achieved and sustained in dynamic and competitive sectors.

2.4.2 Sources of Competitive Advantage:

Three sources of competitive advantage can be distinguished: strategic thinking, national framework, and resource input.

2.4.2.1 Strategic Thinking:

Companies rely on a specific strategy to compete to achieve a competitive advantage over their competitors by obtaining competitive advantage or advantages. Strategy is defined as the structural decisions that a company takes to achieve precise goals, the degree of which determines the success or failure of the company. Competitive strategies are classified into three categories (P Waithaka, 2022):

1. Cost leadership strategy: This strategy aims to achieve lower costs compared to competitors, and among motives that encourage company to apply it are: availability of economies of scale - effects of learning and experience curve - presence of opportunities encouraging cost reduction and improving efficiency, as well as market composed of aware buyers, exactly at price (Tawfiq et al., 2023b).
2. Differentiation and differentiation strategy: company can distinguish its products from competing companies by offering different product configurations, product-specific features, providing excellent service, providing distinguished quality, technological leadership, wide range of services provided, and good reputation,

and degrees of success of this strategy increase, By increasing companies' acquisition of skills and competencies that are difficult for competitors to imitate(Roustaei & Taghavi, 2023; Tawfiq et al., 2023a).

3. Focus or specialization strategy: This strategy aims to build competitive advantage and reach better positions in the market by satisfying special needs of a specific group of customers, or by focusing on a limited geographical market or focusing on specific uses of the product (a specific segment of customers) (Qiu et al., 2020).

2.4.2.2 National framework:

A good national framework allows companies to have ability to gain competitive advantage or advantages, Therefore, some can find companies on some countries superior and pioneering on their sector of activity over some companies on other countries, So that state possesses necessary production factors for industry, represented by human, physical, cognitive, financial and infrastructure resources, Possession of these factors plays an important role on obtaining strong competitive advantage, These elements form self-contained system, and among its results is national framework that stimulates and supports emergence of competitive advantages, For national industries, national framework thus becomes source of competitive advantages that can be internationalized (Alsawalhah et al., 2019).

2.4.2.3 Resource portal:

Implementing a strategy requires the necessary resources and competencies, so that possessing the latter with the required quality and making good use of them greatly guarantees the success of the strategy. The following resources can be distinguished:

1. Tangible resources: They are classified into three types (Madadipouya, 2015; P, W, Waithaka, 2023):
2. Raw materials: They have a significant impact on the quality of products, so the company must improve the selection of its suppliers and negotiate their prices and quality.
3. Production equipment: It is considered one of the company's most important assets that achieves added value resulting from converting raw materials into products. Therefore, the company must ensure its safety, operation, and

maintenance to achieve its effectiveness for the longest possible time (Latuconsina et al., 2023).

4. Financial resources: They allow the creation of new products and putting them on the market or expanding them on a larger scale, such as opening new channels of distribution. Therefore, the company must constantly achieve and maintain its financial health to strengthen and develop its competitive position in the long term (Alsawalhah et al., 2019).

2.4.2.4 Intangible resources:

Quality: Companies seek to achieve high market shares by relying on quality, which refers to the ability of a product or service to meet or exceed consumer expectations. The company relies on the concept of comprehensive quality as a strategic weapon to obtain competitive advantages and enter the international market, as well as to gain the trust of customers (Tawfiq et al., 2023a).

Technology: technological factor is one of the most important internal resources capable of creating competitive advantage, as it derives its importance from the extent of its impact on competitive advantage, and the company must choose appropriate technology for it that puts it on position of precedence over its competitors.

Information: on competitive environment, the company must be constantly listening and vigilant to this environment, so that information plays an important role because it constitutes a source for discovering competitors' plans and movements, as well as market variables, which allows the company to make the right decisions at the right time (Abdulameer et al., 2023).

Knowledge: It includes technical and scientific information and new knowledge related to the company's activity, which latter derives from research centers, for example, and can be produced by solving its organizational and production problems. Knowledge contributes to continuously enriching creative capabilities, which allows for the creation of decisive competitive advantages (Latuconsina et al., 2023).

Knowledge of how to work: that is, high degree of mastery compared to competitors on fields of production, organization and marketing, thus gaining unique competitive advantage or advantages, this knowledge is derived from acquired experience and focused efforts directed to company's main professions, Accordingly, company must

preserve it and prevent leaking or marketing of information about it to competing companies (Tawfig & Kamarudin, 2022).

2.4.3 Types of Competitive Advantage:

There are two types of competitive advantage:

A company can obtain lower cost advantage if its accumulated costs on value-producing activities are lower than those of competitors, (Cahyono & Hakim, 2020; Waithaka, 2022) To obtain it, it is based on monitoring cost development factors, as good control of these factors compared to competitors gives company lower cost advantage, and among these factors are Monitoring learning: Since learning is result of continuous efforts made by managers and users alike, focus must not only be on labor costs, but rather it must extend to waste costs and other value-producing activities, Managers are required to improve learning and define its goals, and to achieve This is based on comparing degree of learning between facilities and regions and then comparing it with standards applicable on sector.

A company is distinguished from its competitors when it can possess unique characteristics that make customer relate to it, and on order to obtain this advantage, it is based on factors called uniqueness factors, from which can distinguish learning and effects of its transmission: so that uniqueness characteristic may result from specific activity, when learning is practiced well, Constant quality on production process can be learned, and thus learning that is possessed comprehensively can lead to continuous excellence (Tawfiq et al., 2023b, 2023a).

2.4.4 Dimensions of Competitive Advantage: Comprehensive Framework

Competitive advantage is a central concept in strategic management, representing the ability of organizations to achieve superior performance and sustain market leadership. Across the literature, numerous taxonomies have been proposed to conceptualize and operationalize competitive advantage dimensions.

2.4.4.1 Resource-Based View (RBV)

The Resource-Based View (RBV) conceptualizes competitive advantage as an outcome of firm-specific resources and capabilities that are valuable and strategically deployed to generate superior performance, Within this lens, organizations outperform

rivals when they possess unique internal assets, tangible and intangible, whose value is realized through effective configuration, protection, and exploitation, RBV is particularly relevant for explaining why firms operating in similar external conditions achieve different results, because performance differentials are attributed to heterogeneity of internal resource bundles and organization's capacity to leverage them in ways that competitors cannot easily replicate, In operational terms, RBV directs attention to resources such as knowledge, routines, human expertise, and organizational processes as strategic inputs that sustain market positioning, especially when they are developed over time and embedded in organization's structures and decision systems (Hossain et al., 2022; Raduan et al., 2009).

2.4.4.2 Dynamic Capabilities Theory

Dynamic Capabilities Theory extends resource-based logic by arguing that resources alone are insufficient under conditions of turbulence; instead, sustained competitive advantage depends on an organization's ability to renew, reconfigure, and recombine its resource base in response to environmental change, This perspective frames competitive advantage as moving target, where firms must continuously adapt their strategies, innovate, and realign internal processes to keep pace with technological disruption, shifting customer preferences, and competitive intensity, Accordingly, dynamic capabilities emphasize responsiveness and strategic agility, highlighting how firms learn, sense opportunities and threats, and transform operational configurations to maintain relevance and performance over time, In this sense, adaptability and innovation are not merely outcomes, but core strategic capabilities that enable firms to convert market volatility into strategic advantage, particularly when change is rapid and uncertainty is high (Qiu et al., , 2020; Hossain et al., 2022).

2.4.4.3 Porter's Generic Strategies

Porter's Generic Strategies provide market-positioning explanation of competitive advantage by focusing on how firms choose to compete through cost leadership, differentiation, or focus, From this perspective, advantage arises when an organization deliberately aligns its activities, resources, and value chain decisions around coherent strategic choice that produces either lower costs than rivals, distinctive value that customers are willing to pay for, or superior service of specific market segment,

framework is useful for clarifying strategic trade-offs organizations face and for linking competitive advantage to logic of how value is created and captured in marketplace, It also emphasizes that competitive advantage is strengthened when strategy is internally consistent, operations, marketing, technology, and human resources reinforce chosen position, thereby improving efficiency, uniqueness, or segment specialization, In practical terms, framework guides analysis of how organizations translate strategic intent into concrete competitive positioning within an industry (Potjanajaruwit, 2018).

2.4.4.4 Green Intellectual Capital and CSR Theories

Green Intellectual Capital and Corporate Social Responsibility (CSR) perspectives reconceptualize competitive advantage as increasingly rooted in sustainability, environmental responsibility, and ethical legitimacy, reflecting contemporary pressures from regulators, markets, and stakeholders, Rather than treating sustainability as compliance burden, these approaches argue that firms can build advantage through environmentally oriented knowledge, capabilities, and innovation routines, such as eco-design, green process improvements, and sustainability-oriented human capital, while CSR strengthens stakeholder trust, reputation, and relational value, In this view, competitive advantage is supported by organization's ability to embed responsible practices into strategy and operations in ways that improve efficiency, reduce risk exposure, enhance brand differentiation, and create durable legitimacy in eyes of customers and partners, These theories are particularly relevant in contexts where reputational capital, stakeholder scrutiny, and sustainability performance influence market access and long-term viability (Cahyono & Hakim, 2020; Quairel-Lanoizelée, 2011).

This study adopts a holistic framework integrating creativity, flexibility, cost efficiency, quality, and differentiation, as derived from studies of Desfitrina et al. (2019), Bhat & Parvez (2024), and others. This framework provides a balanced approach, addressing both traditional and contemporary drivers of competitive advantage, and aligns with diverse challenges organizations face in dynamic markets.

The dimensions of creativity, flexibility, cost efficiency, quality, and differentiation were selected for their ability to address both traditional and modern drivers of competitive advantage. These dimensions integrate insights from various theoretical frameworks, including RBV, Dynamic Capabilities Theory, and CSR

Theories, ensuring a comprehensive understanding of how organizations can achieve and sustain market leadership.

This framework emphasizes adaptability, innovation, and customer-centricity, aligning with the needs of dynamic markets. By leveraging these dimensions, organizations can develop holistic strategies that ensure resilience, foster growth, and secure a competitive position in global marketplaces.

2.4.4.5 Creativity

Creativity within an organization refers to its capacity to generate innovative ideas and solutions to address challenges or capitalize on opportunities. This dimension is essential for organizations seeking to differentiate themselves in competitive markets. By fostering a culture that values experimentation, risk-taking, and open-mindedness, businesses can develop unique value propositions and maintain a competitive edge (Desftrina et al., 2019).

Organizations such as Apple have demonstrated the power of creativity by consistently introducing groundbreaking products that redefine industries. Creativity involves more than product innovation; it extends to process improvements, marketing strategies, and customer engagement methods. For example, Tesla's creative approach to electric vehicle design and infrastructure has established it as a leader in the automotive industry.

Challenges to fostering creativity include overcoming resistance to change and managing risks associated with untested ideas. However, organizations that prioritize creativity can unlock new growth opportunities, improve resilience, and achieve long-term success (Bhat & Parvez, 2024).

2.4.4.6 Flexibility

Flexibility is the ability of an organization to adapt swiftly to changes in the external environment. This dimension encompasses agility in reallocating resources, restructuring operations, and reconfiguring strategies to respond to evolving market conditions, technological advancements, and customer preferences (Bhat & Parvez, 2024).

Flexible organizations can navigate uncertainties effectively, ensuring resilience during disruptions, for example, during the COVID-19 pandemic, companies that quickly transitioned to remote work and digital sales channels demonstrated the value of

flexibility. In the retail industry, brands like Zara have used flexible supply chain management to respond rapidly to changing fashion trends, maintaining their competitive position.

However, achieving flexibility requires a dynamic organizational culture, effective leadership, and investment in adaptive technologies. By embedding flexibility into their strategic frameworks, organizations can sustain performance and seize new market opportunities (Desfitrina et al., 2019).

2.4.4.7 Cost Efficiency

Cost efficiency refers to an organization's ability to minimize expenses while maximizing value creation. This dimension focuses on optimizing processes, eliminating waste, and leveraging economies of scale to enhance profitability and offer competitive pricing (Aldaihani et al., 2023).

Cost efficiency is particularly important in industries with high price sensitivity, such as retail and manufacturing. Companies like Walmart excel in cost efficiency by streamlining supply chains and leveraging technology to reduce operational costs. This enables them to maintain low prices without compromising profitability.

While cost efficiency provides a competitive edge, it must be balanced with other dimensions, such as quality and differentiation, to avoid a race to the bottom on pricing. Organizations that master cost efficiency can enhance their financial health and allocate resources strategically for growth initiatives (Alsawalhah et al., 2019).

2.4.4.8 Differentiation

Differentiation involves creating unique products, services, or brand attributes that set an organization apart from its competitors. This dimension emphasizes superior quality, innovative features, and unparalleled customer experiences (Aldaihani et al., 2023).

Differentiation strategies enable organizations to command premium pricing, build customer loyalty, and capture significant market share. For example, luxury brands like Rolex differentiate themselves through craftsmanship, exclusivity, and brand heritage, on contrast, tech companies like Microsoft differentiate themselves through continuous innovation and integration of advanced features.

Challenges to differentiation include sustaining innovation, protecting intellectual property, and effectively communicating value to customers. However, organizations that successfully differentiate themselves can achieve a strong competitive position and long-term customer retention (Bhat & Parvez, 2024).

2.4.4.9 Quality

Quality is the standard of excellence maintained by an organization on its products, services, or processes. This dimension involves attributes like reliability, durability, precision, and consistency, which exceed customer expectations and foster trust and loyalty (Aldaihani et al., 2023).

Organizations like Toyota prioritize quality through rigorous quality control measures and continuous improvement programs. High-quality offerings not only enhance brand reputation but also drive repeat business and referrals. In industries like healthcare and automotive, quality is often a critical determinant of customer choice and organizational success.

However, maintaining high quality requires significant investment in employee training, process optimization, and customer feedback mechanisms. Organizations committed to quality can establish themselves as market leaders and sustain profitability over time.

2.5 Relationship Between Strategic Intelligence and Competitive Advantage:

The relationship between strategic intelligence and competitive advantage represents critical area of study on organizational and strategic management, Strategic intelligence, with its dimensions of foresight, systems thinking, motivation, vision, and partnerships, equips organizations with ability to anticipate trends, adapt to changes, and make informed decisions that align with long-term goals, These capabilities directly contribute to competitive advantage by enhancing an organization's ability to innovate, optimize resources, and respond effectively to market demands, theoretical framework underpinning this relationship explores how strategic intelligence aligns with theories such as Resource-Based View (RBV) and Dynamic Capabilities Theory, which emphasize role of unique capabilities and adaptive strategies on achieving market superiority, On empirical front, numerous studies have examined this relationship across various industries, highlighting positive impact of strategic intelligence on competitive

advantage indicators like profitability, market share, and customer loyalty, These findings underscore significance of integrating strategic intelligence practices into organizational culture to sustain competitiveness on dynamic and uncertain environments.

2.5.1 Theoretical Framework of the Relationship Between Strategic Intelligence and Competitive Advantage:

The relationship between Strategic Intelligence (SI) and Competitive Advantage (CA) has been analyzed through various theoretical frameworks, each offering distinct insights into how organizations achieve and sustain success. A critical evaluation of these theories highlights their strengths and limitations, ultimately justifying the selection of the most suitable framework for this study.

The relationship between Strategic Intelligence (SI) and Competitive Advantage (CA) has been explored through various theoretical frameworks, each offering unique insights, Resource-Based View (RBV) emphasizes leveraging valuable, rare, inimitable, and non-substitutable resources like SI to foster innovation and differentiation (Nna-Emmanuel & Nwogu, 2023; Boikanyo, 2024), Dynamic Capabilities Theory builds on RBV by highlighting importance of agility and resource reconfiguration on rapidly changing environments, where SI plays critical role on enabling adaptability (Hossain et al., 2022; Qiu et al., 2020), Porter's Generic Strategies focus on achieving CA through cost leadership, differentiation, or focus strategies, with SI enhancing strategic positioning through competitive intelligence and market analysis (Potjanajaruwit, 2018; Mogbolu, 2022),

Strategic Intelligence Framework integrates foresight, vision, systems thinking, motivation, and partnerships to provide holistic approach to sustaining CA (Alsawalhah et al., 2019; Roustaei & Taghavi, 2023), Knowledge-Based View (KBV) and Competitive Intelligence Theory emphasize role of information and knowledge as strategic assets, enabling organizations to anticipate trends and make informed decisions (Madadipouya, 2015; Waithaka, 2022), Additionally, Innovation Theory and Corporate Social Responsibility (CSR) Theory highlight contributions of innovation and ethical practices on building stakeholder trust and market value (Qiu et al., 2020; Quairel-Lanoizelée, 2011), Green Intellectual Capital Framework and Stakeholder Theory further emphasize sustainability and stakeholder engagement as critical dimensions of CA (Cahyono &

Hakim, 2020; Reklitis et al., 2021), Together, these theories provide comprehensive foundation for understanding multidimensional relationship between SI and CA.

2.5.2 Resource-Based View (RBV)

The Resource-Based View (RBV) positions strategic intelligence as valuable, rare, inimitable, and non-substitutable (VRIN) resource essential for achieving competitive advantage (Nna-Emmanuel & Nwogu, 2023), SI, when aligned with RBV, leverages internal assets like knowledge management, environmental scanning, and decision-making to foster innovation, optimize processes, and address customer needs, Advanced technologies such as AI and IoT amplify this capability, enabling organizations to generate rare and actionable insights that are difficult to replicate (Boikanyo, 2024), Additionally, inimitable and non-substitutable nature of SI is reinforced by tools like blockchain-based systems, which enhance transparency and trust on decision-making (Nna-Emmanuel & Nwogu, 2023), However, while RBV effectively underscores significance of internal resources, it often lacks emphasis on dynamic interactions between internal capabilities and external environmental factors, gap critical on volatile markets.

2.5.3 Dynamic Capabilities Theory

Building on RBV, Dynamic Capabilities Theory emphasizes importance of agility and adaptability on maintaining competitive advantage, particularly on rapidly changing environments (Hossain et al., 2022; Qiu et al., 2020), SI aligns with this theory by enabling organizations to reconfigure resources and processes on response to market shifts, regulatory changes, and customer demands, For example, dynamic capabilities on hospitality industry have been shown to enhance service offerings through real-time adaptation (Hossain et al., 2022), Similarly, green dynamic capabilities help manufacturers align with sustainability goals while sustaining profitability (Qiu et al., 2020), While this theory highlights importance of foresight and adaptability, key dimensions of SI, it tends to overlook role of collaboration, motivation, and partnerships, which are equally critical for long-term competitive success.

The Strategic Intelligence Framework offers multidimensional perspective by integrating foresight, vision, systems thinking, motivation, and partnerships, This framework captures holistic nature of SI and its direct contribution to CA, Alsawalhah et

al. (2019) highlight how pharmaceutical companies use SI to enhance decision-making and achieve competitive differentiation, Similarly, Roustaei and Taghavi (2023) emphasize role of entrepreneurial partnerships on fostering innovation and market leadership, framework's strength lies on its ability to address both internal and external dynamics, bridging gap left by RBV and Dynamic Capabilities Theory, By encompassing relational and motivational aspects, it aligns with comprehensive needs of organizations striving for sustained CA.

The Knowledge-Based View (KBV) emphasizes strategic importance of knowledge as resource, positioning SI as tool for gathering, processing, and applying information to achieve CA (Madadipouya, 2015), KBV is particularly relevant on data-driven industries where knowledge management systems enhance decision-making and innovation, However, KBV focuses primarily on informational aspect of SI, overlooking other critical dimensions like vision, collaboration, and adaptability, While it underscores importance of intellectual capital, it falls short on explaining how SI integrates with dynamic and relational elements to sustain CA.

Competitive Intelligence Theory highlights role of external data gathering and analysis on shaping strategic decisions, aligning closely with SI's environmental scanning dimension (Waithaka, 2022; Waithaka, 2023), For example, Kenyan banks have used competitive intelligence to adapt service offerings to market shifts and enhance customer satisfaction (Waithaka, 2022), However, this theory's focus on external factors limits its ability to address internal processes and motivational drivers that underpin SI, While it enhances market responsiveness, it does not fully capture comprehensive nature of SI's impact on CA.

Innovation Theory and Corporate Social Responsibility (CSR) Theory provide important contextual insights into specific dimensions of SI, Innovation Theory emphasizes critical role of continuous innovation on sustaining CA, with examples such as green product development on manufacturing (Qiu et al., 2020; Potjanajaruwit, 2018), CSR Theory highlights strategic value of ethical practices on building stakeholder trust and brand loyalty (Quairel-Lanoizelée, 2011; Simpson et al., 2004), While these theories align with specific aspects of SI, they lack breadth needed to fully explain its multidimensional relationship with CA.

The Green Intellectual Capital Framework underscores importance of sustainability on achieving CA, aligning with SI's role on environmental scanning and foresight (Cahyono & Hakim, 2020; Qiu et al., 2020), Similarly, Stakeholder Theory

highlights need for organizations to balance stakeholder interests to achieve long-term success (Reklitis et al., 2021; Quairel-Lanoizelée, 2011). While these theories address external and relational dimensions, they do not sufficiently integrate internal and motivational aspects of SI.

After critically reviewing theories, Strategic Intelligence Framework emerges as most suitable for this study. Unlike RBV or Dynamic Capabilities Theory, which focus predominantly on internal resources and adaptability, Strategic Intelligence Framework provides holistic lens by integrating foresight, vision, systems thinking, motivation, and partnerships. This comprehensive approach captures multidimensional nature of SI, addressing its informational, relational, and motivational components. Studies by Alsawalhah et al., (2019) and Roustaei and Taghavi (2023) illustrate how SI drives CA by fostering innovation, enhancing decision-making, and building strategic alliances.

The Strategic Intelligence Framework's relevance to dynamic environments, such as banking sector, further supports its selection. Its emphasis on foresight and adaptability aligns with sector's need for proactive responses to technological advancements and market shifts. Moreover, its inclusion of partnerships and motivation highlights human and collaborative elements essential for sustained CA. By addressing both internal capabilities and external market dynamics, framework offers balanced and robust foundation for understanding relationship between SI and CA.

In conclusion, while other theories provide valuable insights, the Strategic Intelligence Framework best captures the complexity and multidimensionality of the relationship between SI and CA. Its integration of internal and external factors, coupled with its focus on sustainability and innovation, makes it uniquely suited to this study.

2.5.4 Empirical Review of the Relationship Between Strategic Intelligence and Competitive Advantage:

The link between strategic intelligence and competitive advantage is recurring theme across analyzed studies, reflecting its multifaceted impact on organizational performance. Alsawalhah et al. (2019) emphasize how strategic intelligence dimensions such as foresight and systemic thinking enable pharmaceutical firms to anticipate trends and capitalize on market opportunities, directly contributing to competitive advantage. Roustaei and Taghavi (2023) support this by showing that strategic intelligence fosters

entrepreneurial activities, enhancing resource alignment and strategic agility, thereby boosting market positioning.

In the logistics and supply chain domain, Hamour et al. (2023) demonstrate that strategic intelligence, effective decision-making, and strategic flexibility enhance logistics performance, ensuring sustainable competitive advantages. Similarly, Tawfiq et al. (2023a, 2023b) reveal how strategic intelligence enables organizations to align their operations with dynamic market needs, fostering efficiency and resilience in competitive environments.

Studies on manufacturing sector, such as Mogbolu (2022), show how competitive intelligence, a component of strategic intelligence, enables firms to analyze market data and competitor behavior, which informs strategies to maintain competitive edge, Hossain et al, (2022) expand on this by linking strategic intelligence to efficient use of resources on hospitality industry, ensuring sustained competitive advantages through operational excellence.

In financial and service sectors, Waithaka (2022,2023) highlights how strategic intelligence inputs, particularly competitive intelligence and strategic culture, support banks in enhancing their strategic positioning amidst intense market competition. Meanwhile, Madadipouya (2015) explores how IT applications rooted in strategic intelligence frameworks empower organizations to innovate and adapt to technological advancements, driving competitive success.

Aref Al-Majali and AlZu (2022a, 2022b) underline the significance of strategic intelligence on higher education institutions, linking it to improved organizational performance through foresight, vision, and partnerships. Abdulameer et al. (2023) connect strategic auditing practices with strategic intelligence, showing how these tools jointly enhance sustainable performance and product competitiveness in Iraq's stock-listed firms.

Latuconsina et al. (2023) and Reklitis et al. (2021) focus on supply chain strategies, demonstrating that strategic intelligence informs decision-making processes that optimize supply chain operations, translating into competitive advantage. Similarly, Cekuls (2022) expands on how competitive intelligence within strategic frameworks broadens organizational capabilities for sustainable growth.

Other studies, such as Cahyono and Hakim (2020) and Quairel-Lanoizelée (2011), integrate ethical and sustainability perspectives, illustrating how strategic intelligence informs socially responsible strategies that enhance long-term competitive advantage.

Desfitrina et al. (2019) and Potjanajaruwit (2018) highlight the role of strategic service strategies, informed by intelligence frameworks, on achieving competitive differentiation in service industries.

Finally, Ergün and Talgat (2013) and Hanif et al, (2022) demonstrate that strategic intelligence supports cultural and leadership dynamics that promote innovation and strategic performance, reinforcing competitive advantage across sectors, Collectively, these studies underscore that strategic intelligence, through dimensions like foresight, adaptability, and innovation, acts as cornerstone for achieving and sustaining competitive advantage on diverse industries and contexts.

Strategic intelligence is foundational for achieving and sustaining competitive advantage, It involves systematically managing information to enable organizations to adapt to environmental changes, capitalize on opportunities, and enhance their market presence, This process not only facilitates long-term strategic decision-making but also aligns organizational goals to create competitive edge (Alsawalhah et al, , 2019), By employing strategic intelligence, companies can optimize their offerings, delivering products or services of greater value at reduced costs without compromising quality, This approach enhances customer satisfaction and differentiates organizations on competitive markets (Waithaka, 2023), Research across diverse industries demonstrates profound impact of strategic intelligence, For instance, study on Jordanian telecom firms highlighted its role on driving competitive advantage, particularly when cybersecurity is integrated as moderating factor (Mogbolu, 2022), Similarly, manufacturing industry on Nigeria underscores significant relationship between strategic intelligence and competitive advantage, showcasing how insights drive operational efficiency and market positioning (Cekuls, 2022), Findings from Kenya's banking sector further illustrate importance of strategic intelligence inputs, such as identifying market opportunities, assessing competitor threats, managing risks, and addressing vulnerabilities, which collectively enhance competitive positioning (P, Waithaka, 2022), These insights underscore need for organizations to invest on robust competitive intelligence frameworks to sustain and extend their market leadership.

The relationship between strategic intelligence and competitive advantage is dynamic and iterative process characterized by continuous exchange of insights and strategic actions, Strategic intelligence functions as analytical framework that organizations use to understand and respond to complexities of an ever-evolving business environment (Tawfiq et al., 2023b), By analyzing market trends, gathering data on

competitor behavior, and monitoring industry shifts, businesses gain actionable insights that inform decision-making. This intelligence equips organizations to anticipate market demands, recognize emerging opportunities, and counteract potential threats, ensuring they maintain competitive edge (Qiu et al., 2020; Roustaei & Taghavi, 2023).

Simultaneously, pursuit of competitive advantage drives organizations to enhance their strategic intelligence capabilities. To maintain differentiation and carve out distinct market position, businesses are compelled to refine their understanding of market dynamics, customer behavior, and competitive forces (Alsawalhah et al., 2019). This quest for differentiation fuels investments on advanced analytics, real-time monitoring systems, and innovative intelligence-gathering techniques. These tools not only provide organizations with deeper understanding of their external environment but also enable them to uncover opportunities for innovation, improve resource allocation, and respond swiftly to changes on competitive landscape (Quairel-Lanoizelée, 2011).

Moreover, dynamic interplay between strategic intelligence and competitive advantage necessitates agility and adaptability. In today's volatile and fast-paced business environment, the ability to rapidly pivot in response to technological advances, regulatory shifts, or market disruptions is paramount (Reklitis et al., 2021). Organizations that prioritize continuous learning, foster culture of innovation, and remain flexible on their strategic approaches are better equipped to leverage strategic intelligence as tool for long-term sustainability (Waithaka, 2023). Such organizations view strategic intelligence not as static process but as an evolving system that adapts to new challenges and opportunities. This adaptability ensures that companies can not only react to changes but also proactively shape their competitive landscape.

The relationship is further reinforced by iterative nature of strategic intelligence. As companies leverage intelligence to achieve competitive advantage, they simultaneously generate new data and insights that feed back into their intelligence systems, creating virtuous cycle of continuous improvement (Tawfiq et al., 2023b). This cyclical process allows organizations to remain ahead of industry trends, anticipate customer needs, and develop innovative solutions that strengthen their market position. For instance, studies have shown that strategic intelligence enables firms to optimize supply chains, improve operational efficiencies, and innovate product offerings, all of which contribute to stronger competitive stance (Mogbolu, 2022; Roustaei & Taghavi, 2023).

Ultimately, integration of strategic intelligence and competitive advantage offers organizations pathway to navigate complex and uncertain markets, By aligning intelligence practices with strategic goals, businesses can build resilient and adaptable systems that are capable of withstanding disruptions and capitalizing on emerging trends, This dynamic and iterative relationship underscores transformative potential of strategic intelligence as catalyst for sustainable growth and market leadership, Organizations that recognize and embrace this synergy are well-positioned to thrive on competitive landscapes of today and future.

The relationship between strategic intelligence (SI) and competitive advantage (CA) has been extensively analyzed across empirical studies, which consistently highlight multifaceted mechanisms through which SI contributes to enhancing CA. The interplay between SI and CA is rooted in the ability of organizations to integrate intelligence-driven insights into decision-making, innovation, and strategic planning processes to outperform competitors and adapt to changing environments.

Strategic intelligence is commonly characterized as an essential capability that enables organizations to anticipate trends, make informed decisions, and align their strategic objectives with dynamic market demands, Alsawalhah et al, (2019) empirically demonstrated that SI fosters CA through critical dimensions like foresight, system thinking, and partnerships, which collectively drive organizational performance, These findings are reinforced by Tawfiq et al. (2023), who emphasized that SI enhances sustainable CA by improving innovation, fostering partnerships, and enabling strategic foresight, mediating role of SI on strategic flexibility, as noted by Hamour et al. (2023), highlights its contribution to organizational agility and resilience, essential components of CA.

Several studies have identified foresight as pivotal dimension linking SI to CA, By enabling organizations to anticipate market trends, technological advancements, and potential risks, foresight facilitates proactive decision-making and resource allocation, which are critical for maintaining competitive positioning, Reichert et al. (2020) demonstrated that foresight-driven practices, such as environmental scanning and scenario planning, enhance innovation capabilities, thereby contributing to CA, Similarly, Olawale et al. (2024) identified strategic foresight as key factor that explains variance on performance outcomes, demonstrating its role on fostering organizational adaptability and responsiveness.

System thinking, another core component of SI, plays significant role on linking intelligence to CA, Studies like those by Olawale et al, (2024) and Reichert et al, (2020) emphasize that system thinking enables organizations to adopt holistic perspective on internal and external dynamics, facilitating efficient resource utilization and identification of leverage points for strategic intervention, This integrated approach not only improves operational efficiency but also ensures alignment with strategic goals, amplifying CA.

Motivation has also been highlighted as critical driver of SI-CA relationship, Aref Al-Majali and AlZu (2022) demonstrated that motivated employees, guided by strategic objectives, contribute to enhanced organizational performance by fostering creativity, innovation, and commitment, Motivation ensures that strategic insights generated through SI are effectively translated into actionable initiatives that support CA, Similarly, Roustaei and Taghavi (2023) noted that SI-driven motivation enhances entrepreneurial efforts, enabling organizations to adapt to market changes and secure competitive positions.

Partnerships, as an essential dimension of SI, contribute significantly to CA by fostering collaboration, resource sharing, and mutual innovation, Studies by Tawfiq et al, (2023) and Reichert et al, (2020) highlighted that strategic partnerships, driven by SI, enable organizations to leverage external resources and expertise, enhancing their ability to compete on dynamic markets, By fostering trust and reciprocity, SI-driven partnerships amplify organizational capacity for innovation and responsiveness, thereby strengthening CA.

Innovation emerges as recurring theme on empirical examination of SI-CA relationship, SI facilitates generation of novel ideas and development of innovative solutions, ensuring that organizations remain competitive, Reichert et al. (2020) demonstrated that SI-driven innovation enhances firms' ability to adapt to market changes and develop unique offerings, which are critical for maintaining competitive edge, Similarly, Kazemi and Samiie (2024) emphasized that SI fosters innovation capabilities by aligning organizational resources with technological advancements and market demands, ensuring long-term competitiveness.

Another significant finding across empirical studies is the mediating role of decision-making on the SI-CA relationship. Hamour et al. (2023) identified decision-making as a critical process through which SI translates into CA, emphasizing that intelligence-driven decisions enhance operational efficiency, strategic flexibility, and market responsiveness. Similarly, Olawale et al. (2024) demonstrated that decision-

making mediates the relationship between SI and organizational performance, highlighting its importance in leveraging intelligence insights for competitive outcomes.

Finally, integration of advanced technologies, such as artificial intelligence (AI), big data analytics, and blockchain, has been shown to enhance effectiveness of SI on achieving CA, Boikanyo (2024) emphasized that these technologies amplify SI's impact by enabling real-time insights, predictive analytics, and adaptive strategies, which collectively strengthen CA, synergistic potential of technology-driven SI aligns with findings of Nna-Emmanuel and Nwogu (2023), who demonstrated that technological intelligence fosters innovation, customer retention, and operational efficiency, all critical components of CA.

In conclusion, empirical evidence consistently demonstrates that SI is critical enabler of CA, with dimensions such as foresight, system thinking, motivation, partnerships, and innovation driving this relationship, By facilitating informed decision-making, fostering adaptability, and enabling organizations to leverage external resources and technological advancements, SI ensures that firms remain competitive on dynamic environments, This comprehensive understanding of SI-CA relationship highlights its strategic importance for organizations seeking to achieve and sustain competitive advantage.

2.6 Organizational Culture:

This section examines organizational culture and explains how it moderates the impact of strategic intelligence on competitive advantage in banks.

2.6.1 Conceptualization of Organizational Culture:

In organizational studies, organizational culture is a fundamental concept that encompasses collective values, beliefs, and practices shaping the social and operational dynamics of an organization. This section critically reviews existing definitions of organizational culture, compares their nuances, and presents the adopted definition for this study, tailored to its specific context.

Adindu Donatus Ogbu et al. (2024) define organizational culture as collective values, beliefs, and practices that influence employee behavior, leadership approaches, and an organization's ability to adapt to changing work environments, Their study highlights role of organizational culture on addressing challenges posed by shifts to

remote work, particularly on traditionally onsite-dependent industries like oil and gas, authors emphasize cultural adaptation and proactive management as mechanisms for maintaining cohesion, fostering innovation, and ensuring alignment between remote and onsite teams, Organizational culture is portrayed as critical factor on enhancing resilience, operational efficiency, and employee engagement on face of evolving work practices.

Luis et al. (2021) define organizational culture on banking sector as values, beliefs, and orientations that govern employee behavior and performance within banking institutions, This definition underscores influence of shared values and interactions between employees and managers, represented by traits and habits that distinguish organizations and shape employee attitudes, focus here is on how organizational culture facilitates effective governance and alignment of behavior within structured environment of banking sector.

Hofstede (1984), one of the earliest contributors to the field, defines organizational culture as collective programming of the mind that distinguishes members of one organization from another. This perspective emphasizes implicit, shared mental frameworks that drive behavior and decision-making within organizations, offering a foundation for understanding how culture creates internal cohesion and external differentiation.

Schein (2010) elaborates on organizational culture as pattern of shared basic assumptions learned by group as it solves problems of external adaptation and internal integration, Schein's definition is particularly valuable for its emphasis on developmental nature of culture, how it evolves through shared experiences and becomes embedded on organizational practices, this perspective highlights deep-seated nature of cultural norms and their role on shaping organizational responses to challenges.

Cameron and Quinn (2006) focus on the Competing Values Framework, which identifies four dominant types of organizational culture: clan, adhocracy, market, and hierarchy. Their definition aligns culture with organizational performance by linking specific cultural archetypes to different operational and strategic outcomes, emphasizing flexibility, control, and external versus internal focus.

The reviewed definitions share common understanding of organizational culture as set of shared values and practices that influence behavior and performance, However, they differ on scope and emphasis, Adindu Donatus Ogbu et al, (2024) and Luis et al, (2021) provide industry-specific perspectives, focusing on oil and gas and banking, respectively, These definitions highlight adaptability of culture on addressing sector-

specific challenges, such as remote work dynamics on oil and gas and governance on banking.

Hofstede's (1984) definition takes a more generalized approach, emphasizing culture as collective mental programming. While broad and foundational, this definition may lack the practical nuance needed to address specific organizational challenges. Schein's (2010) developmental approach complements Hofstede's perspective by highlighting learning processes through which culture evolves, offering a more dynamic understanding of cultural adaptation and integration.

Cameron and Quinn (2006) introduce a performance-oriented perspective, categorizing cultures into archetypes that align with organizational outcomes. While their framework is valuable for linking culture to performance, it may oversimplify the complex interplay of cultural dynamics in diverse organizational contexts.

Based on a critical review, this study defines organizational culture as:

"The collective values, beliefs, practices, and assumptions that shape employee behavior, leadership approaches, and organizational responses to internal and external challenges evolve through shared experiences and influence operational dynamics, adaptability, and performance, serving as a critical enabler of resilience, innovation, and cohesion within organizations".

This definition integrates adaptability and proactive management dimensions highlighted by Adindu Donatus Ogbu et al (2024), sector-specific insights from Luis et al. (2021), and the developmental perspective of Schein (2010). It also acknowledges Hofstede's (1984) foundational understanding of shared mental programming and incorporates performance alignment suggested by Cameron and Quinn (2006).

By adopting this comprehensive definition, the study provides a robust framework for analyzing organizational culture's role in shaping behavior and performance, particularly in dynamic and sector-specific contexts. This foundation will guide subsequent discussions on how organizational culture interacts with other organizational dimensions to achieve strategic goals.

2.6.2 Dimensions of Organizational Culture:

Organizational culture is critical factor influencing organizational behavior, performance, and strategic decision-making. Over time, various taxonomies have been developed to conceptualize and measure organizational culture, each providing unique

insights and frameworks, Among foundational models, Schein's Culture Model, Hofstede's Cultural Framework, Project GLOBE, Schwartz's Value Framework, Trompenaars' Dimensions of Culture, and Competing Values Framework (CVF) have been widely studied and applied, These models differ on their focus, ranging from deep-seated assumptions to cross-cultural comparisons and structured categorizations of cultural dynamics.

Schein's Culture Model provides layered understanding of organizational culture by categorizing it into artifacts, beliefs and values, and underlying assumptions, Artifacts are visible and tangible elements, such as organizational symbols, rituals, and language, Beliefs and values represent norms and shared principles that guide organizational behavior, while underlying assumptions are deeply embedded beliefs that unconsciously influence decision-making and actions (Schein & Schein, 2017), While this model provides profound insights into development and transmission of culture, its lack of systematic measurement framework has been critiqued as limiting its practical application (Schein, 2010).

Hofstede's Cultural Framework, on other hand, introduces six dimensions for cross-cultural comparisons, including Power Distance, Individualism vs, Collectivism, and Uncertainty Avoidance (Hofstede, 2011), This model facilitates analysis of societal and organizational behaviors by emphasizing cultural differences and their implications for leadership and teamwork, However, its focus on national rather than organizational culture and its tendency to oversimplify cultural complexities have drawn criticism.

Building on Hofstede's work, Project GLOBE adds depth by introducing nine dimensions, such as Performance Orientation and Humane Orientation, linking cultural dynamics to leadership and organizational processes (House et al, 2001), Its emphasis on empirical data offers robust framework for studying interplay between societal and organizational cultures, However, its complexity and challenges of applying it across diverse contexts present limitations for practitioners.

Schwartz's Value Framework examines societal values through dimensions like Autonomy vs Conservatism and Hierarchy vs Egalitarianism, highlighting how cultural values address societal challenges and influence organizational behavior (Schwartz, 1999). Although insightful, this model is less frequently applied to organizational contexts compared to Schein or Hofstede, limiting its utility in corporate environments.

Trompenaars' Dimensions of Culture focuses on interpersonal dynamics, exploring aspects such as Universalism vs Particularism and Achievement vs Ascription

(Trompenaars & Hampden-Turner, 1998). This model is particularly useful for understanding cross-cultural interactions and resolving conflicts in multicultural organizations. However, it remains less prominent in organizational studies due to its narrower application scope.

The Competing Values Framework (CVF), developed by Cameron and Quinn, categorizes organizational culture into four types: hierarchy, market, adhocracy, and clan. Hierarchy culture emphasizes stability, control, and formalized processes, making it effective on environments requiring precision and consistency, such as banking and healthcare (Raziq et al., 2024). Market culture prioritizes competitiveness and results-oriented practices, aligning well with dynamic industries that focus on performance and customer satisfaction (Gao, 2017). Adhocracy culture fosters innovation and flexibility, encouraging risk-taking and creativity, and is particularly suited to technology startups and research-oriented organizations (Alas & Übüs, 2024; Raziq et al., 2024). Clan culture, on contrast, emphasizes collaboration, teamwork, and sense of community, creating supportive environment that prioritizes employee well-being and cohesion (Ergün & Tasgit, 2013; Gao, 2017).

Among these models, CVF stands out for its structured approach and practical applicability. It offers clear framework for categorizing and assessing organizational culture, helping organizations identify their current cultural dynamics and areas for improvement. CVF's emphasis on balancing flexibility versus stability and internal versus external focus provides nuanced understanding of organizational priorities, making it particularly useful for addressing complexities of modern business environments (Luis et al., 2021; Tawfig & Kamarudin, 2022). This study adopts CVF as primary framework for examining organizational culture, given its versatility and alignment with strategic needs of organizations operating on dynamic and competitive sectors like banking.

Using CVF, dimensions of hierarchy, market, adhocracy, and clan cultures are defined and explored on detail. Hierarchy culture relies on structure and formalization to ensure efficiency and consistency on operations, making it ideal for industries with high regulatory requirements. Market culture drives performance and competitiveness, fostering innovation and customer-centric practices. Adhocracy culture emphasizes creativity and adaptability, empowering organizations to navigate rapidly changing environments. Clan culture focuses on fostering relationships, inclusivity, and employee development, creating cohesive and loyal workforce.

The CVF's comprehensive categorization of cultural types allows organizations to balance competing priorities and adapt to evolving market conditions. By integrating elements of hierarchy, market, adhocracy, and clan cultures, organizations can build a resilient and effective cultural framework, ensuring sustained success on dynamic global environment.

The Competing Values Framework (CVF), developed by Cameron and Quinn, provides structured and versatile approach to understanding and assessing organizational culture. By categorizing cultures into four distinct types, hierarchy, market, adhocracy, and clan, the CVF offers comprehensive model that aligns with diverse organizational goals and challenges. Its emphasis on balancing flexibility versus stability and internal versus external focus makes it particularly relevant for complex sectors like banking, where precision, adaptability, and competitive advantage are crucial (Giritli et al., 2013).

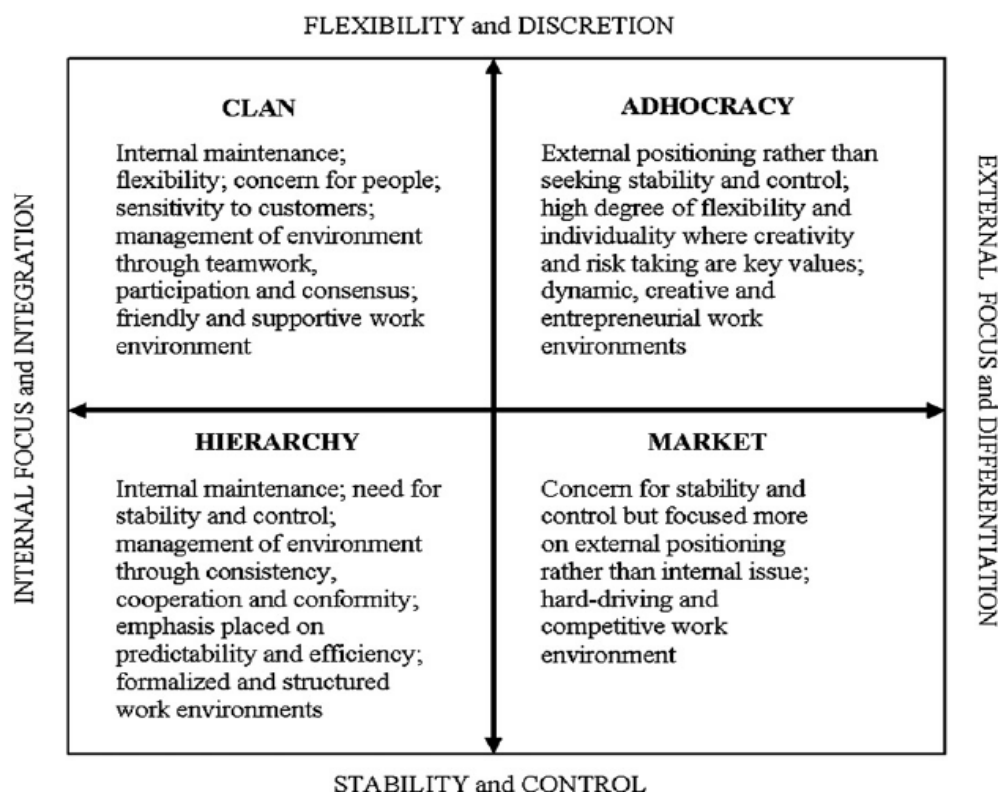


Figure 2.1: The Competing Values Framework of Organizational Culture (Clan, Adhocracy, Market, and Hierarchy) Source: (Giritli et al., 2013)

The CVF's applicability across industries and its ability to identify cultural strengths and areas for improvement have made it widely used tool on research and consulting (Luis et al., 2021). It is especially valuable for organizations operating on

dynamic environments, as it supports cultural transformation and alignment with strategic objectives, on context of this study, CVF is chosen because of its holistic nature, which encompasses both traditional and innovative cultural dimensions, and its relevance to understanding and managing organizational culture on banking sector.

2.6.2.1 Hierarchy Culture

Hierarchy culture is characterized by structured and formalized organizational environment, where authority and decision-making are centralized, This culture is rooted on stability, control, and adherence to established rules and procedures, creating an environment that prioritizes predictability and consistency (Raziq et al., 2024), banking sector, with its need for regulatory compliance, risk management, and operational precision, often thrives under hierarchy culture, Employees on such organizations are expected to follow strict protocols and maintain well-defined reporting lines, ensuring accountability and minimizing ambiguity (Giritli et al, 2013).

The hierarchical structure supports efficient operations by providing clarity on roles and responsibilities in industries like banking and healthcare, where precision and reliability are paramount. A hierarchical culture ensures adherence to industry standards and reduces the likelihood of errors. For example, compliance with financial regulations requires systematic processes and stringent internal controls, both of which are hallmarks of hierarchical culture.

However, rigid nature of hierarchy culture can sometimes hinder innovation and adaptability, especially on rapidly changing environments, Organizations that rely heavily on this culture may face challenges on responding to market disruptions or embracing technological advancements, despite these limitations, emphasis on stability and risk aversion makes hierarchy culture an essential component of industries where predictability and control are critical (Raziq et al, 2024).

In the context of the banking sector, hierarchy culture plays crucial role on maintaining operational efficiency and ensuring compliance with regulatory requirements, it fosters disciplined environment where employees can focus on executing well-defined tasks and upholding organizational standards, while balancing this structure with elements of flexibility and innovation may be necessary to adapt to market changes, foundational stability provided by hierarchy culture remains indispensable.

2.6.2.2 Market Culture

Market culture emphasizes competitiveness, achievement, and results-oriented behavior, creating an environment that prioritizes performance and measurable outcomes. Organizations with market culture focus on outperforming competitors and achieving strategic objectives, such as profitability, market share, and customer satisfaction (Gao, 2017). Employees on such organizations are encouraged to adopt customer-centric approach, innovate proactively, and seize market opportunities, making this culture highly relevant on dynamic and fast-paced industries.

In the banking sector, market culture drives institutions to develop innovative financial products, enhance customer experiences, and expand their market presence. For instance, digital banking platforms and personalized financial services have become critical in meeting customer expectations and staying competitive. The results-oriented nature of market culture aligns employee goals with organizational objectives, fostering individual accountability and high performance.

While market culture can lead to significant achievements, its intense focus on competition and external results can sometimes create a high-pressure environment. If not balanced with supportive practices, this culture may negatively impact employee well-being and collaboration. Nevertheless, its emphasis on measurable success makes market culture a driving force for organizations seeking to excel in competitive markets.

For banks, market culture is essential for maintaining relevance and meeting the evolving needs of customers by fostering a results-driven mindset and encouraging innovation. Market culture enables financial institutions to navigate industry challenges and secure a competitive edge. When combined with other cultural elements, such as the stability of hierarchy culture, market culture can create a balanced approach to achieving organizational goals.

2.6.2.3 Adhocracy Culture

Adhocracy culture is defined by its dynamic, innovative, and flexible approach to problem-solving. This culture thrives on creativity, experimentation, and entrepreneurial thinking, empowering employees to explore new ideas and take calculated risks (Alas & Übüs, 2024). Decision-making on an adhocracy is decentralized, allowing individuals and teams to respond swiftly to changing circumstances. This adaptability makes

adhocracy culture ideal for industries that prioritize innovation, such as technology startups and research-driven organizations (Raziq et al, 2024).

In the banking sector, adhocracy culture supports the development of innovative financial solutions and technologies. For example, the rise of fintech and digital banking has been driven by organizations adopting an adhocracy mindset, where experimentation and rapid iteration are encouraged. This culture fosters an environment where unconventional solutions are valued, enabling banks to adapt to customer demands and technological advancements.

Despite its benefits, adhocracy culture can sometimes lack structure, leading to potential inefficiencies if not managed effectively. Emphasis on creativity and flexibility may result in challenges related to maintaining operational consistency and stability. However, when integrated with other cultural elements, such as control of hierarchy culture, adhocracy culture can enhance an organization's ability to innovate while maintaining a strong operational foundation.

For banks, the ability to balance innovation with stability is crucial. Adhocracy culture provides the creative energy needed to explore new opportunities and drive growth, making it an essential component of forward-thinking organizational strategy.

2.6.2.4 Clan Culture

Clan culture emphasizes collaboration, teamwork, and a sense of community, creating a family-like environment within the organization. Relationships, trust, and mutual support are central to this culture, which prioritizes employee development, mentorship, and shared values (Ergün & Tasgıt, 2013). Open communication and inclusivity foster supportive work environment where individuals feel a sense of belonging and loyalty,

In the banking sector, clan culture plays a vital role in enhancing employee morale, cohesion, and internal satisfaction. By fostering strong interpersonal bonds, banks can create a work environment that encourages engagement and loyalty, reducing turnover and improving overall productivity. Clan culture is particularly effective in customer service-oriented roles, where empathetic communication and relationship-building are critical.

While clan culture enhances collaboration and employee engagement, it may struggle to maintain competitiveness and adaptability in fast-changing markets. Its focus

on consensus and relationships can sometimes delay decision-making, making it less effective in high-pressure environments. However, when combined with elements of market and adhocracy cultures, clan culture can create a balanced approach that supports both employee well-being and organizational success.

For banks, clan culture provides a foundation for building a resilient and motivated workforce. By prioritizing employee development and fostering a sense of community, banks can strengthen their organizational culture and create a more inclusive and productive work environment.

The Competing Values Framework offers comprehensive approach to understanding and managing organizational culture, with its four cultural types, hierarchy, market, adhocracy, and clan, providing balanced perspective on organizational dynamics, Each type contributes unique strengths, from stability and control of hierarchy culture to innovation and adaptability of adhocracy culture, By integrating these cultural elements, organizations on banking sector can create cohesive and dynamic environment that supports both operational excellence and strategic growth.

2.7 Moderating Role of Organizational Culture Between Strategic Intelligence and Competitive Advantage:

The moderating role of organizational culture between strategic intelligence and competitive advantage underscores critical influence of company's values, norms, and beliefs on translation of intelligence into sustainable competitive edge(Luis et al., 2021), Organizational culture shapes how information is perceived, shared, and acted upon within an organization, ultimately influencing its ability to leverage strategic intelligence effectively (Lamsam & Charoensukmongkol, 2022).

Strategic intelligence serves as foundation upon which organizations formulate their competitive strategies, However, extent to which this intelligence translates into competitive advantage is often contingent upon alignment between strategic initiatives and prevailing organizational culture, strong organizational culture characterized by openness, collaboration, and commitment to learning can facilitate integration of strategic intelligence into decision-making processes, Employees are more likely to share insights, challenge assumptions, and embrace innovative ideas, fostering culture of continuous improvement and adaptation.

Moreover, organizational culture plays pivotal role on shaping way strategic intelligence is interpreted and applied throughout organization, on cultures that prioritize agility, experimentation, and risk-taking, strategic intelligence is more likely to be leveraged proactively to identify new market opportunities, anticipate competitive threats, and drive innovation, Conversely, on cultures characterized by resistance to change, fear of failure, or siloed communication, strategic intelligence may be underutilized or misinterpreted, hindering organization's ability to capitalize on its insights effectively (Tawfig & Kamarudin, 2022).

Ultimately, moderating role of organizational culture highlights importance of aligning values, behaviors, and processes to support strategic objectives of organization, By fostering culture that values transparency, collaboration, and growth mindset, companies can create an environment conducive to leveraging strategic intelligence as driver of competitive advantage, Leaders play crucial role on shaping organizational culture by articulating clear vision, modeling desired behaviors, and empowering employees to contribute their insights and expertise, on doing so, organizations can harness full potential of strategic intelligence to achieve sustainable success on an increasingly dynamic and competitive business environment (Le Duyen et al., 2024).

Organizational culture has been found to moderate relationship between strategic intelligence and competitive advantage on banks, Studies have shown that prevailing culture within an organization, on terms of shared values, norms, assumptions, and belief systems, plays significant role on enabling banks to gain competitive advantage through collection, analysis, utilization, and sharing of competitive intelligence(P, W, Waithaka, 2023), Additionally, influence of organizational culture on strategic human resource management practices has been investigated, and it has been found that organizational culture significantly influences sustainable competitive advantages (Tawfig & Kamarudin, 2022), Furthermore, research has identified relationship between organizational culture and competitive strategy style, with hierarchical culture being associated with defensive competitive strategy (Luis et al., 2021), Therefore, it can be concluded that organizational culture acts as moderator between strategic intelligence and competitive advantage on banks.

hat strategic intelligence serves as predictor of competitive advantage specifically within banks operating on Palestine, Additionally, they suggest that influence of strategic intelligence on competitive advantage is partially moderated by organizational culture within these banks, Testing these hypotheses will provide insights into direct and indirect

effects of strategic intelligence on competitive advantage, as well as moderating role of organizational culture, within banking sector on Palestine.

The competitive landscape of banking sector on Palestine is evolving rapidly, necessitating strategic approaches to maintain market positioning and customer satisfaction. One critical aspect on this evolution is role of strategic intelligence (SI) on driving competitive advantage (CA). Strategic intelligence, which involves systematic gathering, analysis, and application of information to guide decision-making, has emerged as pivotal tool for banks aiming to outperform competitors. However, extent to which SI translates into tangible competitive advantage depends significantly on organizational culture (OC), which moderates effectiveness of intelligence strategies. This article explores impact of strategic intelligence on competitive advantage on Palestinian banking sector and emphasizes role of organizational culture as moderating factor.

Strategic intelligence serves as foundation for competitive decision-making by equipping organizations with actionable insights about market trends, customer preferences, and competitor behaviors. On banking sector of Palestine, SI has become particularly critical as banks navigate complex environment characterized by political instability, regulatory constraints, and technological advancements. SI enables banks to anticipate shifts on financial landscape, identify growth opportunities, and mitigate potential risks.

Competitive advantage on this context is defined as ability of bank to deliver superior value to customers or achieve operational efficiencies that differentiate it from competitors. For Palestinian banks, achieving CA often involves enhancing customer satisfaction, adopting innovative technologies, and offering tailored financial products. Studies suggest that SI plays pivotal role on these efforts by aligning organizational strategies with market demands (Luis et al., 2021). However, effectiveness of SI on driving CA is not uniform across banks and is influenced by prevailing organizational culture within each institution.

2.8 Empirical Review of the Moderating Role of Organizational Culture

The moderating role of organizational culture (OC) on relationship between strategic intelligence (SI) and competitive advantage (CA) has been increasingly explored on empirical studies. These studies highlight critical influence of cultural traits, such as

innovation, adaptability, collaboration, and mission orientation, on enhancing effectiveness of SI processes on driving CA, By examining interplay of OC, SI, and CA, these studies demonstrate how culturally aligned organizations optimize SI to achieve and sustain competitive edge.

Waithaka (2023) explicitly investigates how OC moderates relationship between competitive intelligence, a component of SI, and CA within Kenyan banks, study finds that organizational cultures fostering innovation, adaptability, and continuous learning amplify benefits of competitive intelligence, Cultures emphasizing innovation provide fertile ground for proactive strategies, enabling organizations to remain competitive on dynamic environments, Similarly, adaptability ensures that organizations can swiftly respond to market changes, enhancing responsiveness of SI outputs, Continuous learning creates knowledge-driven environment where employees actively engage with intelligence processes, maximizing their impact on CA.

Luis et al. (2021) emphasizes alignment between OC and competitive strategies within banking sector, study reveals that hierarchical cultures often support defensive strategies focused on stability and control, which may limit flexibility required for SI to fully drive CA, Conversely, clan and adhocracy cultures, characterized by collaboration and agility, enhance internal teamwork and innovation, strengthening SI-CA relationship, By fostering open communication and inclusive decision-making, these cultures empower organizations to leverage SI processes more effectively, resulting on sustained CA.

Giritli et al. (2013) highlights interplay between leadership styles and OC on Turkish construction sector, study demonstrates that transformational leadership aligns well with clan and adhocracy cultures, which promote innovation, flexibility, and employee commitment, These cultural traits act as moderating factors that enhance effectiveness of SI by creating an environment conducive to creative problem-solving and strategic agility, On other hand, transactional leadership aligns with hierarchical and market cultures, emphasizing control and performance metrics, While these traits support efficiency, they may limit dynamic potential of SI to drive CA on rapidly changing industries.

Alas and Übüs (2009) explores relationship between different OC types, clan, hierarchy, adhocracy, and market, and their role on fostering corporate social responsibility (CSR), Cultures emphasizing collaboration and adaptability, such as clan and adhocracy, indirectly enhance CA by promoting stakeholder engagement and

strategic alignment, These findings suggest that such cultures act as moderators, enabling SI to deliver broader organizational benefits by aligning intelligence-driven strategies with ethical practices and long-term goals.

Le Duyen et al. (2024) examines how cultural traits such as adaptability, consistency, and mission orientation enhance financial performance within logistics and transportation companies, study finds that OC amplifies impact of SI on CA by fostering innovative and purpose-driven environments, Organizations with cultures emphasizing adaptability are better equipped to integrate SI into their strategic processes, ensuring that insights are effectively translated into actionable strategies that sustain CA.

Hossain et al. (2022) underscores role of OC in maintaining sustainable CA within the hotel industry. The study highlights the importance of human capital and cultural adaptability in leveraging SI for resource optimization and innovation. It finds that adaptive cultures enhance the strategic value of SI by ensuring that intelligence processes align with changing market demands and customer expectations, thus reinforcing CA in competitive markets.

Tawfiq, Mohammed, and Al-Shura (2023), while primarily focused on relationship between SI and CA, acknowledges importance of OC on fostering innovation and partnerships, study suggests that collaborative and innovation-driven cultures act as catalysts for SI processes, enabling organizations to align strategic intelligence outputs with competitive strategies more effectively, this alignment enhances organization's ability to innovate and build sustainable CA.

Ogbu, Ozowe, and Ikevuje (2024) explores impact of remote work on OC within the traditionally on-site oil and gas industry, study highlights how adaptive and inclusive cultures help organizations navigate changes and leverage SI processes to sustain CA, while not directly addressing SI-CA relationship, findings suggest that cultures prioritizing flexibility and employee engagement strengthen capacity of SI to address dynamic environmental challenges.

The reviewed studies collectively emphasize that OC plays pivotal moderating role on relationship between SI and CA, Adaptive, innovative, and collaborative cultures amplify benefits of SI by creating environments that support intelligence processes and strategic agility, Conversely, rigid and hierarchical cultures may constrain dynamic potential of SI, limiting its contribution to CA, By fostering cultural traits that align with SI outputs, organizations can enhance their ability to anticipate market trends, innovate, and sustain competitive edge, These findings underscore necessity of integrating OC

considerations into strategic intelligence frameworks to maximize their impact on competitive advantage.

The body of literature reviewed on domain of strategic intelligence (SI), organizational culture (OC), and competitive advantage (CA) reveals rich foundation of empirical and theoretical insights that support moderating role of organizational culture on SI–CA relationship. Several studies converge on idea that strategic intelligence forms basis for effective decision-making and competitive strategy development, yet its practical impact on competitive advantage is significantly influenced by cultural context of organization (Luis et al., 2021; Lamsam & Charoensukmongkol, 2022).

A key similarity across studies lies on recognition of organizational culture as critical enabler of strategic intelligence implementation. For instance, Luis et al. (2021) and Waithaka (2023) both emphasize that cultures promoting innovation, learning, and collaboration are better suited to harness SI for sustained CA. Similarly, Le Duyen et al. (2024) and Hossain et al. (2022) highlight that cultural traits such as adaptability and consistency strengthen an organization's ability to convert intelligence into market responsiveness and innovation. These studies suggest that OC not only influences perception and dissemination of intelligence but also its interpretation and strategic application across different sectors.

Differences on focus and industry context, however, distinguish these studies. For example, Waithaka (2023) centers on Kenyan banks, while Giritli et al. (2013) explore leadership and culture dynamics within Turkish construction sector. Likewise, Hossain et al. (2022) examine hospitality industry, and Ogbu et al. (2024) reflect on OC on context of remote work within oil and gas. These variations underscore universal relevance of SI–OC–CA nexus, while also revealing contextual differences that affect how cultural traits manifest and influence strategic outcomes. Some studies, such as Alas and Übüs (2009), extend discussion by linking OC to corporate social responsibility, indirectly connecting it to CA via stakeholder alignment.

What makes current study distinct and important is its focus on Palestinian banking sector, context that remains underexplored on existing literature. While prior studies offer valuable insights across diverse global contexts, few have examined how SI operates on environments marked by political instability, regulatory uncertainty, and economic constraints, such as Palestine. This study contributes uniquely by testing moderating role of OC specifically within Palestinian banks, thereby addressing significant research gap.

Moreover, the study seeks to explore the partial moderation effect of OC on the SI–CA relationship, offering a nuanced understanding of both direct and indirect pathways through which strategic intelligence affects competitive advantage, this is particularly important given that on dynamic and high-risk environments like Palestine, ability to adapt, innovate, and collaborate, traits rooted on OC, become crucial for effective strategy execution.

Another unique contribution of current research is its integration of multiple dimensions of strategic intelligence, including information gathering, analysis, and strategic application, and their alignment with organizational culture typologies (e, g., clan, adhocracy, hierarchy, and market cultures as highlighted by Luis et al., 2021 and Alas & Übius, 2009), By contextualizing these elements on Palestinian banks, study not only validates global theories on new setting but also expands their applicability to institutions operating under unique constraints.

In summary, previous studies collectively affirm that organizational culture is powerful moderator on relationship between strategic intelligence and competitive advantage, However, current study stands out by exploring this relationship on Palestinian banking sector, context characterized by unique socio-political and economic challenges, It leverages findings of past research, such as those by Waithaka (2023), Le Duyen et al, (2024), Tawfig & Kamarudin (2022), and others, to inform more context-specific understanding, while providing valuable insights into how banks on Palestine can enhance their strategic capacity through cultural alignment, findings from prior research offer important theoretical scaffolding, but current study enriches this field by delivering localized evidence that could inform practical strategies for improving competitiveness on Palestinian banking industry.

2.9 Chapter Summary

This chapter delves into intricate interplay between strategic intelligence (SI), competitive advantage (CA), and moderating role of organizational culture (OC), framing discussion within context of Resource-Based View (RBV) of firm, Strategic intelligence, encompassing dimensions like foresight, systems thinking, and strategic future vision, is identified as critical resource for firms striving to navigate dynamic environments and anticipate market trends, Through effective utilization of SI, organizations can make informed decisions, innovate, and respond proactively to competitive threats, all of which

are pivotal on achieving and sustaining competitive edge (Hanif et al., 2022; Raduan et al., 2009).

The RBV framework underscores that true potential of SI on driving CA is shaped by prevailing organizational culture, Organizational culture serves as lens through which intelligence is interpreted and applied, influencing decision-making processes, resource allocation, and employee behavior (Malhotra et al., 2024), four primary cultural archetypes, hierarchy, market, adhocracy, and clan cultures, demonstrate diverse impacts on SI utilization, Hierarchy cultures emphasize stability and operational efficiency, but may limit innovation and knowledge flow, Market cultures prioritize results and competitiveness, facilitating rapid strategy implementation, Adhocracy cultures champion flexibility and risk-taking, fostering innovation and adaptability, Meanwhile, clan cultures enhance collaboration, knowledge sharing, and sense of community, creating supportive environment for leveraging SI (Hossain et al., 2022; Gao, 2017).

The chapter further explores direct and indirect relationship between SI and CA, with OC acting as crucial moderator, Strategic intelligence informs dimensions of CA, including cost efficiency, differentiation, creativity, quality, and flexibility, which collectively allow firms to outperform competitors and deliver superior value, However, success of SI-driven strategies is contingent upon cultural alignment, Organizations that cultivate adaptive, transparent, and collaborative cultures are better positioned to translate SI into actionable strategies that generate sustainable CA (Luis et al., 2021; Tawfig & Kamarudin, 2022).

In banking sector on Palestine, this alignment is particularly significant due to challenging and competitive operating environment, studies reviewed highlight how SI is utilized to navigate market uncertainties, innovate financial solutions, and optimize operations, while OC moderates its impact by influencing organizational adaptability and resilience, Hierarchical cultures on Palestinian banks, for example, support consistency but may limit flexibility, whereas market and adhocracy cultures enable competitive and innovative approaches that capitalize on SI insights (P, W, Waithaka, 2023; Le Duyen et al., 2024).

Key leadership behaviors emerge as central to aligning OC with SI to drive CA, Leaders who articulate clear vision, foster culture of learning and collaboration, and empower employees to contribute insights amplify effectiveness of SI, this chapter emphasizes importance of leadership on creating culture that not only values SI but also utilizes it as tool for strategic differentiation and sustainable success (Raduan et al, 2009).

In conclusion, this chapter asserts that intersection of strategic intelligence, competitive advantage, and organizational culture forms critical triad for organizational success, RBV provides theoretical foundation to understand how unique resources like SI, moderated by OC, can enhance CA, For Palestinian banking sector and beyond, aligning these elements through cultural and strategic initiatives offers pathway to achieving resilience, innovation, and superior market performance, Future research should continue to explore nuances of these relationships, offering deeper insights into optimizing SI and leveraging OC to sustain CA on dynamic environments.

Chapter Three :Methodology

3.1 Introduction

This chapter presents methodological framework adopted to examine effect of strategic intelligence on competitive advantage of companies in Palestinian banking sector, with particular emphasis on moderating role of organizational culture, study employs quantitative research design and utilizes structured questionnaire to generate standardized, comparable data, taking Banks Sector in Palestine, methodology is designed to ensure transparency, rigor, and replicability by detailing study's philosophical stance, logical approach, research strategy, data collection procedures, measurement decisions, analytical techniques, ethical safeguards, and pre-testing steps, Through rigorous procedures for validity and reliability, chapter provides systematic pathway for testing proposed relationships among key constructs and for drawing defensible inferences from data.

The chapter proceeds as follows in narrative form. Section 3.2 articulates the research philosophy of positivism, situating inquiry within realist ontology and an empiricist epistemology that privileges objective measurement and hypothesis testing. Section 3.3 explains the deductive approach, outlining movement from established theory to specific, testable hypotheses. Section 3.4 justifies the survey as a core research strategy, arguing for its suitability in capturing cross-sectional evidence on strategic intelligence, competitive advantage, and organizational culture across sectors. Section 3.5 then details methods of data collection: subsection 3.5.1 describes the procedure and instrument (questionnaire) and administration protocol; subsection 3.5.2 defines the target population and sampling design used to secure a valid and representative sample; and subsection 3.5.3 specifies the operationalization and measurement of study variables. Section 3.6 sets out methods of data analysis employed for data screening, reliability and validity assessment, and hypothesis testing in line with study objectives. Section 3.8 outlines the ethical framework underpinning research, including informed consent, confidentiality and anonymity, and data protection procedures consistent with institutional and sectoral standards.

3.2 Research Philosophy (Ontology and epistemology): Positivism

This study is grounded in positivist philosophy that treats organizational phenomena as mind-independent yet latent constructs that can be operationalized through observable indicators and tested with inferential statistics, Positivism's objectivist ontology and empiricist epistemology fit study's aim to estimate magnitudes and directions of effects, how strategic intelligence (SI) relates to competitive advantage (CA) and whether organizational culture (OC) moderates that link, by privileging standardized measurement, hypothesis testing, and replicability across organizational units, Contemporary research-methods texts emphasize that, when objective is explanation and prediction using well-specified constructs, positivist stance provides clear decision rules for evidence evaluation and generalization (Saunders, Lewis, & Thornhill, 2023; Kline, 2023).

Epistemologically, design follows deductive logic: theory is synthesized into conceptual model with directional expectations, and these propositions are tested using quantitatively operationalized variables and inferential statistics, Deduction requires committing to ex-ante hypotheses and evaluating them against transparent criteria (e, g., effect sizes, intervals), which enhances falsifiability and cumulative knowledge building (Kline, 2023; Sarstedt, Ringle, & Hair, 2021), By specifying hypotheses before data collection and analysis, study reduces researcher degrees of freedom and aligns with current calls for greater design transparency in management and social-science research (Saunders et al., 2023; Hair, Hult, Ringle, & Sarstedt, 2022).

The study is grounded in positivist stance with an objectivist ontology and an empiricist epistemology, Strategic intelligence, organizational culture, and competitive advantage are treated as mind-independent organizational tendencies that can be approximated through carefully constructed indicators and assessed against transparent criteria, Knowledge claims are regarded as fallible and evaluated by their explanatory coherence and their predictive usefulness in Palestinian banking context, rather than by rhetorical plausibility, This stance favors theory-led inquiry, standardized observation, and replicable reasoning, aligning with contemporary guidance that philosophy should clarify what counts as evidence and how claims are warranted before any discussion of tools or estimators (Saunders, Lewis, & Thornhill, 2023; Kline, 2023).

Axiologically, inquiry is decision-oriented and ethically restrained: it seeks sector-relevant understanding while safeguarding autonomy, confidentiality, and

proportional respondent burden, Method follows philosophy: deductive logic specifies propositions in advance, treats relationships as associational and predictive, and interprets results with causal modesty, recognizing that cross-sectional organizational data reveal tendencies rather than definitive interventions, This positioning commits chapter to clarity about constructs, disciplined hypothesis testing, and context-attentive interpretation, consistent with post-positivist best practice in management research that links philosophy to design without collapsing philosophy into technique (Hair, Hult, Ringle, & Sarstedt, 2022; Sarstedt, Ringle, & Hair, 2021; Kline, 2023; Saunders et al., 2023).

3.3 Research Approach: Deductive

This study adopts deductive approach, proceeding from established theory to empirically testable propositions about how strategic intelligence influences competitive advantage and how organizational culture conditions that influence, In deductive logic, direction of reasoning is top-down: relevant theories and prior empirical findings are first synthesized into coherent conceptual model; this model is then translated into specific hypotheses with priori expectations about sign and form of relationships, empirical phase designing measures, collecting data, and applying statistical tests, serves to corroborate or falsify those hypotheses under explicit decision rules, thereby contributing incremental evidence to underlying theory.

Applied to Palestinian banking sector, deductive approach begins with theorized mechanisms linking strategic intelligence to competitive advantage, for example, that organizations which systematically scan, interpret, and act upon environmental signals will allocate resources more effectively, innovate more consistently, and respond more swiftly to competitive pressures, Organizational culture enters model as moderator because same intelligence capabilities may yield different performance payoffs depending on cultural attributes such as learning orientation, knowledge sharing norms, and openness to change, resulting hypotheses specify both direct, positive association between strategic intelligence and competitive advantage and conditional effect in which supportive cultural profiles strengthen (and unsupportive profiles attenuate) that association, These propositions are set before observing data, consistent with deductive rigor.

The deductive stance also governs operationalization and analysis, Constructs are defined in advance and measured using structured questionnaire built from well-validated item pools where possible, with clear rules for scaling and score aggregation, sampling plan targets respondents across banking sector, enabling both sector-wide inference and context-aware interpretation, analysis plan is pre-specified to follow sequence: data screening; reliability and validity checks of measurement model; and hypothesis testing using multivariate techniques suited to main and moderating effects (e, g., interaction terms in multiple regression or structural equation modeling with latent interactions), Where data permit, plausible controls such as organizational size, tenure, or market segment are incorporated to isolate focal relationships.

Choosing deduction over inductive or abductive alternatives reflects both maturity of constructs under study and study's objectives, Strategic intelligence, competitive advantage, and organizational culture are sufficiently theorized to justify hypothesis-driven testing, and policy and managerial relevance of topic benefits from parameter estimates that are comparable across units, At same time, study acknowledges constraints of cross-sectional, survey-based inference: causal language is used cautiously; common-method bias is mitigated through procedural and statistical remedies; and findings are interpreted within institutional contours of Palestine's banking sector, In sum, deductive approach provides disciplined pathway from theory to evidence, enabling clear tests of proposed relationships and actionable insights grounded in established scholarship.

3.4 Research Strategy: Survey

The study adopts survey strategy to collect standardized, comparable data on focal constructs, strategic intelligence, competitive advantage, and organizational culture, across Palestinian banking sector, "Survey designs are especially well-suited when goal is to test theoretically specified relationships among latent variables that are operationalized through multi-item indicators, because they enable standardized observation at scale and psychometric evaluation of reflective measures before modeling structural relations, " (Hair, Hult, Ringle, & Sarstedt, 2022; Kline, 2023; Saunders, Lewis, & Thornhill, 2023; DeVellis, 2021; Sarstedt, Ringle, & Hair, 2021), Because these constructs are embedded in managerial practices and shared norms, they are most accurately captured through carefully designed self-report instruments administered to

knowledgeable organizational members, survey thus provides breadth needed for sector-wide inference.

Methodologically, survey is implemented as cross-sectional design that measures all constructs within defined fieldwork window, This design aligns with study's deductive purpose of testing direction and strength of associations and moderating role of organizational culture, To enhance measurement precision and comparability, items are organized into multi-item scales with consistent anchors (e, g., Likert-type responses), and administration procedures are standardized across institutions, Where appropriate, instrument is translated into Arabic and back-translated to secure semantic equivalence, ensuring that respondents interpret items consistently regardless of language preference.

The survey strategy is also chosen for its scalability and its compatibility with probabilistic or rigorously constructed sampling frames, which support external validity, While full details of population definition and sampling appear in Section 3.5.2, strategy enables coverage of diverse banks and organizational units, thereby capturing variance in strategic intelligence capabilities, cultural profiles, and performance perceptions, To strengthen response rates and reduce nonresponse bias, field protocol incorporates organizational endorsements, clear invitations emphasizing confidentiality, and time-efficient completion formats, Anonymity assurances and neutral wording are employed to mitigate evaluation apprehension and social desirability pressures common in organizational surveys.

The study adopts survey strategy to obtain standardized observations from managers across Palestinian banks, enabling sector-wide comparability and hypothesis testing under cross-sectional design (Saunders, Lewis, & Thornhill, 2023; Kline, 2023), strategy specifies who, when, and how data are gathered (sampling frame, timing, administration mode), but it does not prescribe item wording or response formats—those belong to instrument method discussed next.

3.5 Methods of Data Collection:

This section outlines data collection methods used in the study, including instruments, procedures, and sources of information employed to obtain required data.

3.5.1 Procedure and Tool: Questionnaire

Data were collected using structured, self-administered questionnaire designed to elicit standardized responses from bank employees and thereby support reliable scale construction and comparability across organizational units (Saunders, Lewis, & Thornhill, 2023), instrument was developed deductively from study's conceptual model, translating latent constructs, strategic intelligence, organizational culture, and competitive advantage, into multi-item, Likert-type indicators aligned with psychometric best practice for reflective measurement (DeVellis, 2021; Hair, Hult, Ringle, & Sarstedt, 2022), To ensure linguistic and conceptual equivalence in Palestinian banking context, questionnaire was prepared in Arabic using translation/back-translation workflow with documented reviewer reconciliation, an approach recommended in cross-cultural survey methods to preserve construct meaning rather than literal wording (Behr, Braun, & Meitinger, 2020; AAPOR, 2023), then conducted cognitive debriefing interviews with small group of target respondents to probe item comprehension, detect ambiguous or double-barreled wording, optimize question order, and estimate completion time, following contemporary guidance on cognitive interviewing for instrument refinement (Willis, 2024), final instrument opened with brief information sheet and consent statement clarifying study purpose, voluntary participation, and confidentiality, followed by construct scales and concise section on demographics and job characteristics—an ordering that reduces evaluation apprehension and supports response quality (Saunders et al, , 2023), Administration was coordinated with organizational gatekeepers to manage access ethically and logistically, and was delivered either via secure online links or sealed paper forms, with standardized instructions to minimize mode and administrator effects (Saunders et al, , 2023; Hair et al, , 2022).

3.5.2 Population and Sampling

The population of this study consists of all employees working in the Palestinian banking sector, whose total number reached 7,525 employees in 2024, compared to 7,579 employees in 2023. According to the Palestinian Banking Association, this slight decline reflects ongoing operational and administrative developments within the sector.

Employees in Palestinian banking sector are distributed across different organizational levels, top management includes 96 employees (1%), while middle management comprises 1,135 employees (15%), executive staff form vast majority with

5,646 employees (75%), whereas supporting staff account for 648 employees (9%). These figures clearly indicate dominance of executive and operational functions in Palestinian banks, compared to relatively limited representation of strategic-level positions.

For this study, population of interest is managers occupying higher organizational tiers in Palestinian banking sector. From sector workforce of 7,525 employees, these tiers comprise 1,231 individuals, 96 in top management ($\approx 1.3\%$) and 1,135 in middle management ($\approx 15.1\%$), for combined $\approx 16, 4\%$ of total. Top management is defined as CEOs, deputy CEOs, chief officers (e. g., CFO, COO, CHRO, CIO/CTO), and executive directors; middle management includes regional and branch managers, department heads, and unit supervisors. Sampling frame covers all licensed commercial and Islamic banks operating in Palestine, with proportional allocation by bank and managerial tier to preserve representativeness.

Focusing on these 1,231 managers centers analysis on actors with formal decision latitude and resource control, those most directly shaping strategic intelligence practices (environmental scanning, sense-making, and foresight), enacting and transmitting organizational culture (norms, values, routines), and converting both into competitive advantage (quality, innovation, and flexibility). Non-managerial roles (e. g., tellers, back-office clerks, frontline service agents) are excluded because their remit is primarily operational execution rather than strategy formulation, cross-unit coordination, or capability building.

Operational notes: sector totals (7,525) and managerial counts (1,231) are the basis for determining sample size and stratification weights; role definitions guided inclusion/exclusion criteria and will be used for eligibility screening during data collection.

If you want a one-liner to satisfy the reviewer's "be specific," ask inside your current paragraph, use this sentence where it fits best:

"Top management includes CEOs, deputy CEOs, chief officers, and executive directors, while middle management includes regional/branch managers, department heads, and unit supervisors; together they number 1,231 ($\approx 16, 4\%$) out of 7,525 sector employees with proportional allocation by bank".

3.5.3 Sampling Method:

The population for this study comprises 1,231 employees in higher organizational positions within the Palestinian banking sector, including 96 in top management (CEOs, deputy CEOs, C-suite/executive directors) and 1,135 in middle management (regional/branch managers, department heads, unit supervisors). The study employed non-probability convenience sampling.

Sample size was determined priori for multivariate tests of main and moderating effects at 95% confidence level, Power and precision calculations indicated required $n = 293$, therefore issued 293 invitations; 250 fully complete questionnaires were returned, yielding an $\approx 85\%$ response rate, This rate is unusually high relative to meta-analytic benchmarks in organizational research (typical individual-level rates around 40–55%), but it is consistent with conditions known to raise cooperation: survey salience to managers' roles, concise instrument length, institutional sponsorship through HR permissions (reducing gatekeeping friction), assurances of confidentiality and academic use, and disciplined Tailored Design contact sequence (advance notice and two reminders) (Baruch & Holtom, 2008; Dillman et al., 2014; Holtom et al., 2022), Despite high response rate, it can be prespecified diagnostics for residual nonresponse bias, including early–late respondent comparisons as proxy test (Armstrong & Overton, 1977).

To achieve this response rate in practice, it is possible secured HR gatekeeper endorsements at each bank and scheduled short, on-site collection windows during working hours; distributed paper questionnaires in quiet rooms with one-page information sheet emphasizing confidentiality and academic-only use; allowed respondents to seal completed forms in coded envelopes and deposit them in locked box to reinforce anonymity; kept instrument to pilot-verified 10–12 minutes; used disciplined Tailored Design contact sequence (advance notice plus two timed reminders); had trained proctor present only to answer procedural questions and check completeness on spot (without influencing answers, eliminating missing data); coordinated micro-slots so managers did not lose breaks; and avoided incentives to prevent undue influence (Dillman et al., 2014; Baruch & Holtom, 2008; Holtom et al., 2022), As plausibility check for residual bias, the analysis ran nonresponse diagnostics (early–late comparisons, bounce-backs, and returns) (Armstrong & Overton, 1977).

To determine appropriate sample size, researchers applied sample size determination formula with finite population correction (Cochran, 1977; Yamane, 1967),

using 95% confidence level ($z = 1.96$), 5% margin of error ($d = 0, 05$), and population proportion of 0, 5 to maximize variability, Based on these parameters, required sample size was calculated to be approximately 293 participants, ensuring sufficient statistical power to analyze effect of strategic intelligence on competitive advantage and to test moderating role of organizational culture within Palestinian banking sector.

$$n = \frac{\left(\frac{z}{d}\right)^2 \times p(1 - p)}{1 + \frac{1}{N} \left(\left(\frac{z}{d}\right)^2 \times p(1 - p) - 1 \right)}$$

Where:

- **n** = Sample size
- **N** = Population size
- **z** = Z-score corresponding to desired confidence level (e, g, 1.96 for 95% confidence)
- **d** = Margin of error (e, g, 0, 05 for 5% error margin)
- **p** = Proportion of variation within population (commonly set to 0, 5)

Based on this formula, required sample size was calculated to be 293 participants, ensuring sufficient statistical power to analyze effect of strategic intelligence on competitive advantage and to test moderating role of organizational culture at 95% confidence level, Accordingly, 293 questionnaires were distributed, of which 250 were returned fully completed and valid, yielding response rate of 85%, As all items in returned questionnaires were mandatory, no responses were excluded, ensuring completeness and reliability of collected data, demographic and organizational characteristics of study sample, summarized, highlight diversity and representativeness of respondents in terms of gender, years of experience, and educational attainment, further supporting robustness of study's findings.

3.5.4 Measurement

The study aims to explore extent to which strategic intelligence contributes to building competitive advantage within banking sector in Palestine, Additionally, it examines moderating role of organizational culture in this relationship, research adopts

quantitative methodology, employing structured and standardized questionnaire as primary tool for data collection, questionnaire is designed to capture comprehensive insights into employees' perceptions regarding strategic intelligence, organizational culture, and their impact on competitive advantage, large sample size is targeted to enhance statistical power of analysis, ensuring that findings are representative and can be generalized to similar organizations, study utilizes advanced statistical techniques, including Structural Equation Modeling (SEM) through SmartPls 4, to analyze relationships between variables and test hypothesized moderation effects, This rigorous methodological approach ensures validity, reliability, and depth of study, providing clear understanding of how strategic intelligence and organizational culture interact to drive competitive advantage.

The study employed structured questionnaire as primary tool for data collection, instrument was developed based on validated scales and adapted to context of Palestinian banking sector, ensuring both theoretical grounding and contextual relevance, questionnaire measured three central constructs: strategic intelligence, organizational culture, and competitive advantage, All items were rated on five-point Likert scale ranging from "Strongly Disagree" (1) to "Strongly Agree" (5), ensuring statistical consistency and comparability across responses.

The first construct, strategic intelligence, was measured using 16 items across four sub-dimensions, foresight dimension (Q1–Q4) captured bank's ability to predict trends, conduct scenario planning, and engage in long-term forecasting, consistent with definitions highlighting foresight as cornerstone of strategic intelligence (Aref Al-Majali & AlZu, 2022a; Tawfiq et al, , 2023a) , systems thinking dimension (Q5–Q8) assessed how managers recognize interdependencies between services, structures, and external conditions, reflecting systems thinking theory which emphasizes holistic approaches to complex organizational environments (Roustaei & Taghavi, 2023; Maccoby & Scudder, 2011) , partnership dimension (Q9–Q12) measured collaboration with fintech providers and regulators, aligning with evidence that partnerships enhance innovation and strengthen market position (Tawfiq et al, , 2023; Aref Al-Majali & AlZu, 2022b) , Finally, motivation and empowerment dimension (Q13–Q16) focused on employee recognition, rewards, and trust in decision-making, which literature identifies as vital drivers of innovation and competitiveness (Hamour et al, , 2023; Abu Zaid, 2017).

The second construct, organizational culture, was represented by 11 items derived from Competing Values Framework (CVF) (Cameron & Quinn, 2006), model widely

adopted in banking research for linking cultural archetypes to performance, hierarchy culture (Q17–Q18) emphasized structure, control, and rule-based financial processes (Raziq et al., 2024), market culture (Q19–Q20) reflected competitiveness, profitability, and customer orientation (Luis et al., 2021), adhocracy culture (Q21–Q23) captured flexibility, risk-taking, and innovation in financial services (Alas & Übius, 2024; Roustaei & Taghavi, 2023), Finally, clan culture (Q24–Q27) focused on teamwork, employee development, and internal collaboration (Ergün & Tasgit, 2013), Collectively, these cultural orientations were chosen for their moderating role in shaping how strategic intelligence translates into competitive advantage (Tawfig & Kamarudin, 2022).

The third construct, competitive advantage, was measured using 9 items distributed across three sub-dimensions, consistent with Resource-Based View (RBV) and Dynamic Capabilities Theory, quality dimension (Q28–Q30) assessed reliability, consistency, and responsiveness to customer needs, echoing literature that positions service quality as foundation for banking competitiveness (Alsawalhah et al., 2019; Reklitis et al., 2021), innovation dimension (Q31–Q32) measured bank’s investment in fintech and encouragement of creative strategies, reflecting findings that innovation is critical driver of sustainable advantage (Qiu et al., 2020; Tawfiq et al., 2023), Finally, flexibility dimension (Q33–Q36) evaluated adaptability to economic fluctuations and customer demands, consistent with studies identifying flexibility as key capability for organizational resilience (Hossain et al., 2022; Waithaka, 2023).

In total, the instrument included 36 items across three constructs and their sub-dimensions. The questionnaire was pre-tested for clarity and reliability (Sekaran & Bougie, 2019), ensuring it effectively captured dynamics between strategic intelligence, organizational culture, and competitive advantage within the Palestinian banking sector.

Table 3.1: Measurement Dimensions, Operational Definitions, Final Items, and Sources of Strategic Intelligence

Dimension	Definition	Final items (exact wording)	Source
Foresight (Items 1–4)	The ability to anticipate and predict future trends, challenges, and opportunities based on analysis of current and past events,	1) The bank actively engages in financial market trend analysis and predictive modeling, 2) Leaders in the bank prioritize scenario planning to anticipate economic shifts, 3) The bank systematically assesses financial risks and opportunities to guide	Maccoby & Scudder (2011),

Visioning with Systems Thinking (Items 5–8)	Creating a comprehensive and long-term vision of an organization's future by understanding the interconnectedness of internal and external elements,	banking strategy, 4) The bank's financial planning integrates long-term forecasting to maintain stability. 5) Bank ensures that all financial services align with shared banking vision, 6) bank analyze interdependencies between financial services to optimize efficiency, 7) Bank leaders consider both internal banking structures and external economic conditions when making strategic decisions, 8) Leadership fosters a systems-thinking approach to improve long-term financial sustainability.	Maccoby & Scudder (2011),
Partnering (Items 9–13)	Forming and maintaining strategic alliances to leverage resources, expertise, and capabilities for mutual benefit,	9) bank prioritizes long-term strategic partnerships with financial institutions and regulators, 10) bank collaborate with financial technology providers to enhance innovation, 11) banking alliances strengthen market positioning and investment opportunities, 12) bank emphasize trust and reciprocity in all financial partnerships, 13) bank prioritizes long-term strategic partnerships with financial institutions and regulators,	Maccoby & Scudder (2011),
Motivating & Empowering (Items 14–17)	Inspiring and enabling employees to contribute to strategic goals through positive culture, support, and confidence,	14) Bank fosters an environment that motivates employees to contribute to financial success, 15) Bank leadership recognizes and rewards employees for their role in banking innovation, 16) employees are encouraged to propose and implement innovative financial solutions, 17) bank culture promotes empowerment and confidence in strategic financial decisions,	Maccoby & Scudder (2011),
Dimension	Definition	Final items (exact wording)	Source
Hierarchy Culture	Emphasizes structure, control,	18) The bank operates with a clearly defined hierarchy and	Raziq et al, (2024),

(Items 18–19)	and stability through formal procedures, rules, and clearly defined roles,	financial decision-making process. 19) Leadership focuses on maintaining financial regulations and operational order.	
Market Culture (Items 20–21)	Focused on competition, results, and achieving external success through productivity and customer orientation,	20) Customer banking preferences influence strategic decisions, 21) "Our growth strategy prioritizes profitability and expanding into new financial markets, "	Raziq et al, (2024),
Adhocracy Culture (Items 22–24)	Prioritizes innovation, creativity, flexibility, and risk-taking,	22) bank encourages innovative risk-taking financial products, 23) bank rapidly adapts to financial market changes and fintech trends, 24) employees are encouraged to create disruptive financial solutions,	Raziq et al, (2024),
Clan Culture (Items 25–28)	Collaborative, people-oriented culture valuing teamwork, loyalty, and community,	25) Bank fosters a strong internal banking community and collaboration, 26) Employees support and mentor each other in banking operations, 27) Bank leadership prioritizes long-term employee well-being and career development, 28) Teamwork is fundamental to banking decision-making processes.	Raziq et al, (2024),
Dimension	Definition	Final items (exact wording)	Source
Quality (Items 29–31)	The degree to which services meet or exceed expectations through consistency, reliability, and precision,	29) Bank maintains excellence by ensuring reliability and consistency across all financial services, 30) Bank actively uses customer feedback to drive improvements in banking service quality and build trust, 31) Bank leadership fosters a culture of quality by prioritizing excellence and continuous improvement in service delivery.	Amini & Rahmani (2023),
Innovation (Items 32–33)	Developing and applying novel solutions that improve efficiency, service delivery, or market positioning,	32) Banks invest in financial technology to drive banking innovation, 33) Employees are encouraged to experiment with new banking strategies,	Gyemang & Emeagwali (2020),

Flexibility (Items 34–37)	The capability to respond rapidly to external changes and customer needs,	34) Bank rapidly adapts to changes in financial markets due to customer needs, 35) Bank leadership promotes flexible financial decision-making, 36) Bank leadership is empowered to respond proactively to economic fluctuations, 37) Banking operations are structured to support agility and quick responsiveness to change.	Amini & Rahmani (2023),
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3.6 Methods of Data Analysis

In line with study's predictive purpose, explaining variance in competitive advantage from strategic intelligence while testing moderating role of organizational culture, the analytic approach is grounded in variance-based structural equation modeling (VB-SEM / PLS-SEM) rather than covariance-based SEM (CB-SEM), PLS-SEM is preferable here because (a) model emphasizes prediction and explanation over exact model fit; (b) constructs are multi-dimensional and can be modeled hierarchically (e, g, , strategic intelligence with subdomains), which PLS-SEM handles efficiently; (c) Likert-type survey data in organizational contexts often show non-normality, to which PLS-SEM is robust; (d) design includes latent interaction (moderation), which PLS-SEM estimates straightforwardly; and (e) available sample size ($n \approx 250$) is well-suited for PLS-SEM given model's complexity and study's objective to obtain out-of-sample predictive power, In contrast, CB-SEM excels at theory confirmation via exact fit under stronger distributional and sample-size demands; because primary goal is predictive accuracy and effect estimation in sectoral setting rather than strict confirmation of fully specified covariance structure, PLS-SEM is more appropriate choice (Hair, Hult, Ringle, & Sarstedt, 2022; Sarstedt, Ringle, & Hair, 2021; Kline, 2023).

Consistent with best practice in PLS-SEM, analysis proceeds in two stages: measurement model assessment followed by structural model assessment, For reflective measures used here, reliability is evaluated through indicator loadings (target $\geq 0, 708$ where possible), Cronbach's alpha, rho_A, and composite reliability (CR) with thresholds $\geq 0, 70$ indicating acceptable internal consistency, Convergent validity is established via Average Variance Extracted (AVE) with benchmark of $\geq 0, 50$, showing that items share sufficient common variance, Discriminant validity is examined using HTMT criterion (preferably $< 0, 85$) alongside Fornell–Larcker, and, where useful, cross-loading

inspection, Because focal constructs are multi-dimensional, higher-order (hierarchical) modeling is implemented using two-stage or repeated-indicators approach appropriate for reflective–reflective hierarchies; chosen approach ensures stable estimation and clear interpretation of both first- and higher-order latent variables.

For structural model, it is necessary to assess lateral collinearity using VIF (preferably < 5), then estimate path coefficients and their significance with non-parametric bootstrapping (e, g., 5,000 resamples), reporting confidence intervals and p-values for direct effect of strategic intelligence on competitive advantage, Coefficient of determination (R^2) values indicate explained variance in endogenous constructs; effect sizes (f^2) quantify unique contribution of each predictor; and predictive relevance (Q^2) is obtained via blindfolding, To speak directly to prediction (a strength of PLS-SEM), out-of-sample predictive assessment (e, g, PLS predict) can be used to compare error metrics against naive linear benchmarks, For model fit in PLS context, the results of SRMR are reported as an approximate fit index (target $< 0, 08$) while emphasizing prediction-oriented diagnostics (R^2 , Q^2 , PLS predict) over exact fit statistics.

The moderating role of organizational culture is estimated through latent variable interaction within PLS-SEM, Given presence of higher-order constructs, two-stage interaction approach is preferred: latent variable scores for predictor (strategic intelligence) and moderator (organizational culture) are obtained in Stage 1; their product term is formed and included in Stage 2 to estimate interaction path, This approach yields efficient estimation, accommodates non-normality, and integrates seamlessly with hierarchical component model, probe moderation by reporting interaction coefficient, visualizing simple slopes at theoretically meaningful levels of moderator (e, g., ± 1 SD), and, where informative, computing regions of significance, Also check VIFs that include interaction to guard against artificial inflation of multicollinearity.

Although CB-SEM can be used for confirmatory model testing under large-sample, multivariate-normal conditions, its strengths (global fit statistics, nested-model comparisons) align less directly with present study's prediction-oriented aims and hierarchical-plus-interaction design, As such, PLS-SEM is not second-best substitute but methodological match to study's goals, data characteristics, and theory-testing needs focused on explaining variance and estimating conditional effects in Palestinian banking sector, When relevant, robustness checks (e, g., OLS-based moderation on composite scores, or limited CB-SEM confirmation of simplified measurement structure) can be reported as supplementary analyses; however, core inferential narrative rests on variance-

based SEM framework outlined above (Kline, 2023; Hair, Hult, Ringle, & Sarstedt, 2022; Sarstedt, Ringle, & Hair, 2021).

The data collection process was carefully organized to ensure reliability, validity, and ethical integrity. Instead of relying on electronic distribution, the questionnaire was administered in paper form and delivered face-to-face to respondents in the Palestinian banking sector. This approach allowed the researcher to establish direct contact with participants, clarify any questions, and ensure a high level of engagement and response accuracy.

Before distribution, researcher held coordination meetings with bank officials and human resources departments to explain objectives of study, its significance for sector, and procedures to be followed. This collaboration not only facilitated access to managers in different banks but also underscored importance of research in strengthening organizational practices. Through these meetings, formal approval was obtained to approach top and middle management employees, who represent population of interest in this study.

During face-to-face sessions, participants were informed about purpose of research, focus on relationship between strategic intelligence and competitive advantage, and moderating role of organizational culture, they were assured of anonymity and confidentiality of their responses, and it was emphasized that data would be used strictly for academic purposes. Informed consent was obtained before completing survey, in line with ethical standards and participants' rights.

To maximize participation, questionnaires were distributed and collected during official working hours at banks, with support of administrative staff who facilitated communication with managers, this approach resulted in high completion rate, as participants were able to complete survey on-site in controlled and supportive environment, use of paper copies also minimized risk of missing data, since researcher was present to review forms and ensure completeness before collection.

At the conclusion of the data collection period, all completed questionnaires were securely gathered, coded, and stored in accordance with ethical research guidelines. This methodical, face-to-face approach ensured a comprehensive and representative dataset, providing a strong foundation for statistical analyses and for generating insights into how strategic intelligence and organizational culture interact to enhance competitive advantage in the Palestinian banking sector.

3.7 Reliability and Validity

Structural Equation Modeling (SEM) is robust statistical methodology for assessing measurement, functional, predictive, and causal hypotheses (Jin et al., 2020). It is widely applied in business and social sciences because of its ability to integrate complex path models with latent variables (Hox & Bechger, 1998; Dubey et al., 2020). By combining measurement models with structural relationships, SEM enables researchers to explore both theoretical and empirical linkages among constructs.

This study employed Partial Least Squares Structural Equation Modeling (PLS-SEM), second-generation SEM technique that is particularly well-suited for research focused on explaining variance in dependent constructs and analyzing latent variables (Hair Jr et al, 2017a), PLS-SEM was selected because of its ability to simultaneously assess effect of strategic intelligence on competitive advantage and to test moderating role of organizational culture in this relationship.

The strategic intelligence construct was modeled through four latent dimensions, foresight, systems thinking, partnership, and motivation/empowerment, while competitive advantage was represented by quality, innovation, and flexibility, Organizational culture, conceptualized through Competing Values Framework (hierarchy, market, adhocracy, clan), was incorporated as moderating variable, This approach provided comprehensive framework for evaluating how strategic intelligence drives competitive advantage under different cultural orientations.

Data analysis was conducted using SmartPLS 4, which examined both measurement model (outer model) and structural model (inner model), measurement model assessed reliability and validity of latent constructs, focusing on internal consistency, convergent validity, and discriminant validity, structural model then tested hypothesized relationships among constructs, including moderation effect of organizational culture on link between strategic intelligence and competitive advantage.

To validate structural model, series of statistical tests were performed, These included coefficient of determination (R^2) to assess explained variance, blindfolding and predictive relevance (Q^2) to evaluate predictive accuracy, effect size (f^2) to measure contribution of each independent variable, and path coefficients (β values) with bootstrapping to test strength and significance of relationships (Hair et al., 2017), Together, these procedures ensured that both measurement and structural models offered valid and reliable representation of conceptual framework.

3.7.1 Outer Loadings

In variance-based structural equation modeling (PLS-SEM), outer loadings serve as primary indicator of how well observed variables represent their associated latent constructs. For reflective measurement models, as adopted in this study, the latent variable is assumed to cause observed indicators, which should be conceptually interchangeable and expected to covary (Radzi et al., 2022). Consequently, each indicator's outer loading must meet established thresholds to support its inclusion in measurement model.

According to current methodological guidance, an outer loading $\geq 0,708$ indicates that latent construct explains at least 50% of variance in indicator, satisfying minimum criterion for indicator reliability (Badawy, Ibrahim, & Hamdy, 2025; Chinnaraju, 2025). Items loading below this threshold may still be retained under certain conditions, such as high overall construct reliability and theoretical justification, but should be scrutinized for potential redundancy or misalignment (Kock & Hadaya, 2021; Yusefi et al., 2025). In this model, outer loadings are reported for all items across three main constructs, Strategic Intelligence, Organizational Culture, and Competitive Advantage—and their respective subdomains.

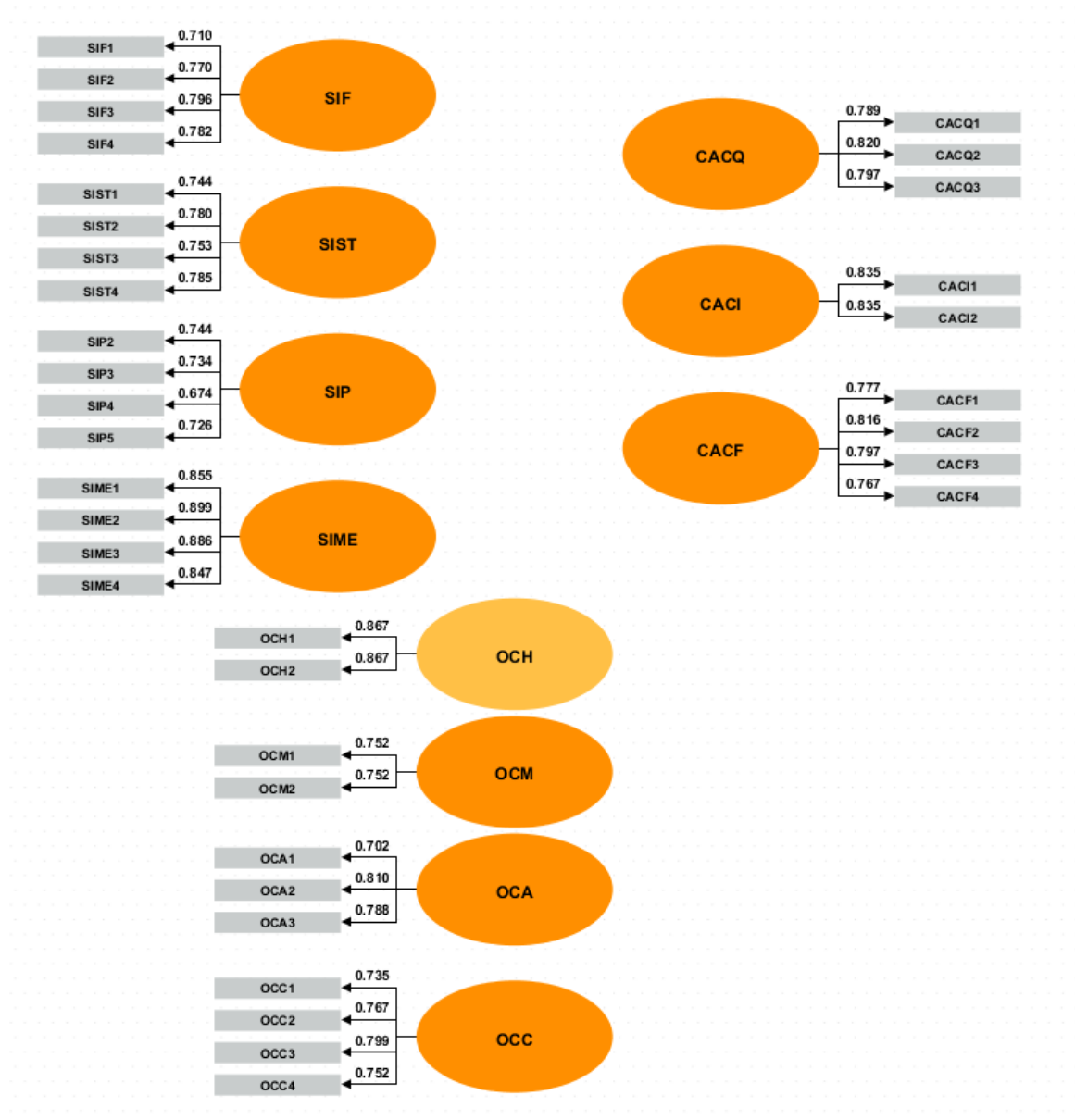


Figure 3.1: Measurement Model with Outer Loadings of First-Order Constructs

3.7.2 Construct Reliability

Construct reliability evaluates internal consistency of indicators reflecting latent variable, specifically extent to which measurement items yield stable and consistent responses and are relatively free of random measurement error (Vishnoi, Mathur, & Bagga, 2024). In reflective measurement models, construct reliability is commonly assessed using Cronbach's alpha (α), composite reliability (CR or ρ_c), and Dijkstra–Henseler's rho_A (ρ_A).

While Cronbach's alpha remains widely reported due to its long-standing use, it assumes tau-equivalence (equal loadings across items), which is often unrealistic in

practice, In contrast, composite reliability accounts for differing item loadings estimated from model, making it preferred metric in variance-based SEM (Kock & Hadaya, 2021), Both α and CR values above 0, 70 indicate acceptable internal consistency, while values between 0, 80 and 0, 95 suggest strong reliability without redundancy (Radzi, Rahman, & Almutairi, 2022).

The rho_A coefficient, situated between α and CR, is especially suited for PLS-SEM because it provides more precise estimate of construct reliability when loadings vary across indicators (Yusefi, Beigzadeh, & Kaya, 2025), Similar to CR, rho_A $\geq$ 0, 70 is generally considered acceptable (Chinnaraju, 2025), Extremely high values (e, g., $> 0, 95$) across any of these indices may signal content redundancy among indicators and should be interpreted with caution (Badawy, Ibrahim, & Hamdy, 2025).

Best practices recommend reporting all three indices, α , CR, and rho_A, side by side to provide a comprehensive assessment of construct reliability and support transparent model validation (Skandalis & Skandali, 2025).

3.7.3 Convergent Validity

Convergent validity refers to extent to which multiple indicators of same latent construct share high proportion of common variance, indicating that they effectively measure same underlying concept (Vishnoi, Mathur, & Bagga, 2024), In reflective measurement models, convergent validity is typically assessed through two main criteria: (a) magnitude and statistical significance of outer loadings, and (b) Average Variance Extracted (AVE) (Radzi, Rahman, & Almutairi, 2022).

Standardized outer loadings are expected to exceed 0, 708, which suggests that over 50% of an indicator's variance is explained by its latent construct (Badawy, Ibrahim, & Hamdy, 2025), Significance of loadings is evaluated using nonparametric bootstrapping, and indicators that fall below threshold values or show no significance may be reviewed for potential revision or removal (Chinnaraju, 2025), This process ensures each retained item contributes uniquely and substantively to construct measurement.

The AVE serves as summary indicator of convergent validity by capturing average of squared standardized loadings for set of indicators, An AVE $\geq$ 0, 50 is commonly accepted benchmark, indicating that construct accounts for at least half of variance in its observed variables (Kock & Hadaya, 2021), When AVE values fall

marginally below this threshold, researchers may consider complementary factors such as theoretical relevance, high individual loadings, and composite reliability before deciding on item removal or construct revision (Skandalis & Skandali, 2025).

Persistent deficiencies in AVE, however, are generally interpreted as evidence of measurement model misalignment, which may require refinement to better align indicators with the construct domain (Yusefi, Beigzadeh, & Kaya, 2025). This ensures that the measurement model maintains both empirical validity and theoretical coherence.

3.7.4 Discriminant Validity

Discriminant validity assesses whether each latent construct in model is empirically distinct, ensuring that indicators of one construct represent unique conceptual domain compared to those of other constructs (Vishnoi, Mathur, & Bagga, 2024). This distinction is critical in reflective measurement models to prevent construct redundancy, inflated parameter estimates, and ambiguous theoretical interpretations (Radzi, Rahman, & Almutairi, 2022; Badawy, Ibrahim, & Hamdy, 2025).

In variance-based SEM using reflective measures, multiple procedures are employed to evaluate discriminant validity. The Fornell–Larcker criterion requires that the square root of the construct’s Average Variance Extracted (AVE) exceeds its correlations with other constructs, indicating greater shared variance with its own indicators than with any external construct (Chinnaraju, 2025). In addition, cross-loadings are examined to confirm that each indicator loads more strongly on its assigned construct than on any alternative, providing item-level evidence of discriminant validity (Skandalis & Skandali, 2025).

The Heterotrait–Monotrait Ratio of Correlations (HTMT) is then applied as a more stringent test. HTMT compares inter-construct correlations (between traits) to intra-construct correlations (within traits). Recommended thresholds are $\leq 0,85$ (conservative) or $\leq 0,90$ (liberal), depending on construct conceptual proximity (Kock & Hadaya, 2021). Bootstrap confidence intervals are used to verify whether HTMT values are significantly below 1,00, further confirming construct distinctiveness (Yusefi, Beigzadeh, & Kaya, 2025).

When any of diagnostic tests indicate insufficient discriminant validity, such as HTMT values exceeding, 85 or, 90, Fornell–Larcker violations, or problematic cross-loadings, appropriate remedial strategies are applied. These may include (a) removing

conceptually redundant items, (b) re-specifying constructs by modeling second-order factors, or (c) refining construct definitions to clarify boundaries, Adjustments are made cautiously to preserve content validity and theoretical coherence (Matta et al., 2025).

3.7.5 Indicator Multicollinearity

Indicator multicollinearity refers to high linear associations among observed items within same measurement block, In reflective measurement models, used in this study, the latent construct is assumed to cause its indicators, which justifies moderate inter-item correlations, However, excessively high correlations may indicate redundancy (e, g., semantically similar items), artificially inflate reliability metrics, and mask issues with discriminant validity (Vishnoi, Mathur, & Bagga, 2024; Chinnaraju, 2025).

To identify potential redundancy, Variance Inflation Factor (VIF) was used as primary diagnostic, computed for each indicator within its respective block, Although VIF is typically emphasized in formative models, it is also informative in reflective contexts to assess item redundancy and common method inflation (Radzi, Rahman, & Almutairi, 2022), General guidelines suggest VIF threshold of < 5 , 0, with < 3.3 considered more conservative for detecting overlapping content and potential method bias (Matta et al., 2025; Kock & Hadaya, 2021), Items exceeding these benchmarks are subjected to conceptual review to determine whether their retention adds unique value or if removal is warranted, provided construct coverage remains intact (Yusefi, Beigzadeh, & Kaya, 2025).

It is essential to distinguish indicator-level multicollinearity from latent collinearity between latent predictors in a structural model; the former relates to measurement model quality, while the latter impacts structural path estimations. Therefore, indicator-level VIFs are reported to assess item redundancy in the measurement phase, whereas construct-level VIFs are used in the structural phase to evaluate multicollinearity among predictors (Badawy, Ibrahim, & Hamdy, 2025).

3.7.6 Inter-Construct Correlations

This section outlines procedures used to assess bivariate relationships among model's latent constructs before structural modeling, Pearson product-moment correlations were calculated between latent variable scores derived from first stage of two-stage SEM approach, To enhance reliability of these estimates, bootstrapped 95%

confidence intervals and significance values (p-values) were generated, These correlations, while descriptive and non-causal, serve as diagnostic tool to explore conceptual linkages among constructs, detect potential redundancy, and inform interpretation of subsequent path coefficients (Vishnoi, Mathur, & Bagga, 2024).

Effect size interpretation followed conventional benchmarks, and confidence intervals were emphasized over point estimates (Chinnaraju, 2025). Correlations approaching or exceeding $r \geq 85$ –90 prompted further investigation using discriminant validity checks, including Fornell–Larcker criterion and HTMT ratio (Badawy, Ibrahim, & Hamdy, 2025; Radzi et al, 2022). To address measurement error, latent scores were used instead of observed variables. Where data exhibited non-normality or outliers, Spearman’s rho was also computed.

An inter-construct correlation matrix was produced, integrating (a) significance levels and bootstrapped confidence intervals, and (b) the square root of AVE values on the diagonal to assess discriminant validity through Fornell–Larcker criterion (Skandalis & Skandalis, 2025).

Multicollinearity was assessed using VIF values (<5 threshold), which reflect predictor collinearity in the structural model and are conceptually distinct from bivariate correlations (Matta et al, 2025). To mitigate potential method bias, results were interpreted jointly with HTMT and cross-loading diagnostics (Yusefi, Beigzadeh, & Kaya.

3.8 Research Ethics

This study followed contemporary guidance on research ethics in organizational surveys, centering principles of respect for persons, beneficence, non-maleficence, justice, and integrity while operating within institutional review requirements and current data-protection regimes, In practice, that means participants were treated as autonomous agents with clear rights, potential risks were minimized relative to anticipated benefits, and research process was designed to be transparent, auditable, and reproducible (Saunders, Lewis, & Thornhill, 2023).

Participants received plain-language information sheet and consent statement that detailed study purpose, what participation entailed, approximate duration, data uses, risks/benefits, and right to decline or withdraw at any point without penalty, Consent was collected prior to any items being answered and re-affirmed at submission; no deception

was used, These practices align with recent survey-methods and business-research guidance emphasizing unambiguous consent and participant agency in workplace settings where power dynamics can complicate voluntariness (AAPOR, 2023; Saunders et al., 2023).

To protect identities in small teams and specialized roles, questionnaire deliberately avoided collecting direct identifiers, limited indirect identifiers (e, g., job titles were banded rather than verbatim), and applied k-anonymity thinking when reporting subgroup results (no cells with very small n), Raw data were de-identified before analysis; any free-text fields were screened to remove inadvertently identifying details, Only aggregated statistics are reported, and quotes, if used are, paraphrased to avoid deductive disclosure, These steps follow current recommendations for organizational surveys where re-identification risk can be high (AAPOR, 2023; UK Data Service, 2023).

Data handling complied with GDPR/UK GDPR principles of lawfulness, fairness, transparency, purpose limitation, data minimization, accuracy, storage limitation, integrity and confidentiality, study implemented data-management plan covering secure transfer, role-based access control, encryption at rest and in transit, versioning, and documented retention/destruction schedules, Any future sharing will use curated, de-identified datasets accompanied by codebook and access controls proportionate to disclosure risk (UK Data Service, 2023; Saunders et al., 2023).

Although topic is low-risk, protocol considered plausible harms e, g., evaluation apprehension or perceived managerial monitoring, Mitigations included neutral wording, separation of predictor and outcome sections, and reiteration that responses were confidential and would not be shared with employers at individual level, contact for questions/concerns and for data-subject rights requests was provided, These are consistent with best practice for minimizing psychological and professional risks in employer-linked surveys (AAPOR, 2023; Saunders et al., 2023).

Access through organizational gatekeepers was limited to logistics (study announcements, distribution windows) and never extended to seeing individual responses. Participation was voluntary and uncompensated to avoid inducement effects; scheduling was arranged to reduce burden, in respect of AAPOR's guidance on avoiding coercion and separating managerial authority from research operations (AAPOR, 2023).

The team committed to avoiding fabrication, falsification, and plagiarism, to reporting methods and results fully and accurately, and to distinguishing exploratory from

confirmatory analyses, Instrument quality was strengthened via expert review, cognitive interviewing, and pilot, with documentation of item changes and decision criteria, Analytically, it is priority to prespecified reliability/validity thresholds (α /CR/a, AVE, HTMT), checked collinearity, and used bootstrap confidence intervals rather than sole reliance on p-values, practices aligned with current SEM and research-ethics recommendations for credible inference (Hair, Hult, Ringle, & Sarstedt, 2022; Saunders et al., 2023).

Authors declare no financial or managerial conflicts related to participating banks. Funding (if any), roles, and acknowledgments are disclosed; authorship reflects substantial intellectual contribution. Any deviations from preregistered or prespecified plans are noted in the final report, following integrity guidelines that stress traceability of analytic choices (Saunders et al, 2023).

Consistent with FAIR-adjacent principles adapted to human-subjects' data, de-identified data and analysis scripts will be retained for the period required by institutional policy, then securely destroyed or archived with controlled access. Access requests will be assessed against participant consent, disclosure risk, and ethical approvals (UK Data Service, 2023).

In short, study operationalizes current ethics-of-survey-research guidance across consent, confidentiality, data protection, risk mitigation, integrity, and transparency, These safeguards are integral, not ancillary, to producing trustworthy evidence in organizational contexts, and they map directly onto quality and credibility criteria expected in contemporary business and social-science research (Saunders et al., 2023; AAPOR, 2023; Hair et al., 2022).

3.9 Chapter Summary

This chapter lays out rigorous, positivist methodology to test how strategic intelligence (SI) drives competitive advantage (CA) in Palestine's banking sector and whether organizational culture (OC) strengthens or weakens that link, stance is realist and empiricist: clearly defined constructs, standardized measurement, and hypothesis testing, Reasoning is deductive, moving from established theory to specific, testable propositions.

A cross-sectional survey provides research strategy, structured, Arabic questionnaire (developed via translation/back-translation, expert review, and cognitive checks) captures multi-item, Likert-scaled measures for three constructs: SI (foresight,

systems thinking, partnering, motivation/empowerment), OC (hierarchy, market, adhocracy, clan per Competing Values Framework), and CA (quality, innovation, flexibility), population is sector's top and middle management ($n = 1,231$), Using finite-population sampling at 95% confidence and 5% margin of error, target sample size was 293; 250 complete, valid responses were obtained via face-to-face administration, yielding about 85% response with no missing data.

Given predictive aim, multidimensional constructs, potential non-normality, and latent moderation, analysis uses PLS-SEM (SmartPLS 4), plan proceeds in two stages: (1) assess measurement model (outer loadings $\approx \geq 0.70$; reliability via α , ρ_A , CR ≥ 0.70 ; AVE ≥ 0.50 ; HTMT and Fornell–Larcker for discriminant validity; indicator VIF checks), then (2) estimate structural model with bootstrapped paths, R^2 , f^2 , Q^2 , and PLSpredict, including two-stage latent interaction to test OC's moderating effect and simple-slope probing, Reported psychometrics show acceptable-to-strong reliability and validity across constructs.

Ethically, study secures informed consent, confidentiality, and secure data handling, and declares no conflicts, two-step pre-testing process, expert content validity (CVI targets) followed by pilot, refined wording, flow, and reliability before fieldwork, Altogether, Chapter Three provides transparent, replicable pathway from theory to evidence, suitable for generating sector-relevant, actionable estimates of how strategic intelligence translates into competitive advantage under different cultural profiles.

Chapter Four: Results

4.1 Introduction

This chapter presents main results of data analysis. First, it describes characteristics of sample using frequency tables for demographic and key study variables. Then, it checks possible measurement bias by testing non-response bias (early vs. late respondents), common method bias, and explains why normal data distribution is not required when using PLS-SEM. After that, chapter evaluates model fit and assesses measurement model in terms of reliability, convergent and discriminant validity, and collinearity between constructs. Next, it presents structural model results, including path coefficients, p-values, effect sizes, and explanatory and predictive power of model (R^2 and Q^2). Finally, chapter tests each hypothesis, indicates whether it is accepted or rejected, and provides summary of key findings.

4.2 Analysis

4.2.1 Sample's Characteristics

This section presents main characteristics of respondents. It reports distribution of sample by gender (male and female), age group (25–34.35–44.45–54.55+ years), education level (Diploma, B, A, M, A, Ph, D,), job position (General Manager or higher, Branch Manager, Service Manager, Executive Staff/Officer, and Other), and years of experience (5–10 years and 11+ years). This description provides clear overview of who participated in study.

Table 4.1: Demographic and Organizational Characteristics of Study Sample (N = 250)

Variable	Category	Frequency	Percentage (%)
Gender	Male	131	52, 4
	Female	119	47, 6
	Total	250	100, 0
Age Group	25–34 years	137	54, 8
	35–44 years	80	32, 0
	45–54 years	27	10, 8
	55+ years	5	2, 0
	Total	249	99, 6
Education Level	Diploma	6	2, 4
	B, A	209	83, 6
	M, A	32	12, 8
	Ph.D.	3	1, 2

	Total	250	100, 0
Position	General Manager or Higher	1	0, 4
	Branch Manager	19	7, 6
	Service Manager	61	24.4
	Department Manager	132	52.8
	Other	35	14, 0
	Total	248	99, 2
Years of Experience	5–10 years	137	54.8
	11+ years	112	44.8
	Total	249	99, 6

The demographic distribution of study sample (N = 250), which focuses exclusively on top and middle management within Palestinian banking sector, shows balanced gender representation, with males comprising 52, 4% (n = 131) and females 47, 6% (n = 119), This balance ensures that perspectives of both male and female managers are adequately captured, strengthening analysis of how strategic intelligence and organizational culture contribute to competitive advantage.

In terms of age, managerial sample was predominantly young to mid-career, More than half of respondents (54.8%, n = 137) were between 25 and 34 years old, while 32, 0% (n = 80) were between 35 and 44 years, smaller proportion were in 45–54 age range (10, 8%, n = 27), and only 2, 0% (n = 5) were aged 55 and above, This distribution reflects that top and middle management positions are largely held by younger professionals, indicating both dynamism and long-term potential of leadership within banking sector.

The educational profile of managerial respondents was notably strong, vast majority hold bachelor's degree (83.6%, n = 209), while 12.8% (n = 32) have obtained master's degree, and 1.2% (n = 3) are doctoral degree holders, Only small fraction (2, 4%, n = 6) reported having diploma, This high level of academic attainment highlights reliance of Palestinian banks on well-educated managerial staff to shape strategic direction and implement organizational policies.

Regarding organizational position, largest proportion of respondents were Department heads (52.8%, n = 132), supported by service managers (24.4%, n = 61) and branch managers (7, 6%, n = 19), very small share (0, 4%, n = 1) held rank of general manager or higher, while 14, 0% (n = 35) were classified as “other” managerial roles, This structure demonstrates that middle management tier forms backbone of decision-making and implementation, while top management was more limited in number but strategically critical.

Finally, analysis of years of managerial experience reveals that 54.8% (n = 137) of respondents had between 5 and 10 years of experience, while 44.8% (n = 112) had over 11 years. This indicates a well-balanced leadership profile, combining the energy and adaptability of mid-career managers with the stability and expertise of more seasoned leaders.

Collectively, these demographic and organizational characteristics show that the study sample includes a diverse group of top and middle managers in the Palestinian banking sector. This diversity provides a solid basis for examining how strategic intelligence and the moderating role of organizational culture are related to the development of sustainable competitive advantage.

4.2.2 Competitive Advantage

Table 4.2: Means, Standard Deviations, and Percent Scores (Mean $\times$ 20) for Competitive Advantage and Its Dimensions (N = 250; Listwise N = 248)

Item / Dimension	Mean	SD, Deviation	Mean (%)
The bank maintains excellence by ensuring reliability and consistency across all financial services.	4.140	0, 712	82.80%
The bank actively uses customer feedback to drive improvements in banking service quality and build trust.	4, 096	0, 705	81.92%
Bank leadership fosters a culture of quality by prioritizing excellence and continuous improvement in service delivery.	4.137	0, 786	82, 73%
Quality	4.123	0, 640	82, 47%
The bank invests in financial technology to drive banking innovation,	4.237	0, 770	84.74%
Employees are encouraged to experiment with new banking strategies,	4, 008	0, 887	80, 16%
Innovation	4.122	0, 762	82, 44%
The bank rapidly adapts to changes in financial markets due to customer needs,	4, 068	0, 796	81.36%
Bank leadership promotes flexible financial decision-making,	4, 068	0, 749	81.36%
Bank leadership was empowered to respond proactively to economic fluctuations,	3.988	0, 789	79, 76%
Banking operations are structured to support agility and quick responsiveness to change,	4, 076	0, 790	81.52%
Flexibility	4, 050	0, 662	81, 00%
Competitive Advantage (overall)	4, 098	0, 603	81.97%

The competitive advantage profile was solid and well balanced, overall mean sits at 4.10/5 (~82, 0%) with $SD \approx 0, 60$, indicating broad agreement that banks perform strongly across quality, innovation, and flexibility rather than excelling in one area and sagging in another. At subdimension level, Quality ($M = 4.12$; 82.5%) and Innovation ($M = 4.12$; 82, 4%) are essentially tied at top, with Flexibility ($M = 4, 05$; 81, 0%) close behind, a compact cluster that suggests complementary strengths rather than trade-offs.

Item-level signals are tidy and informative, On Quality, reliability/consistency (82.8%) and leadership emphasis on continuous improvement (82, 7%) are both strong, and use of customer feedback (81.9%) rounds out credible service-quality engine, Innovation was buoyed by investment in financial technology (84.7%), your highest single item, while employee experimentation (80, 2%) lags slightly, hinting at opportunity to turn capital investment into more grass-roots idea trials, Flexibility was broadly endorsed ($\approx 81\%$), with agile structures (81.5%) and flexible decision-making (81.4%) rated well; softer spot was proactive response to economic fluctuations (79, 8%), which likely reflects real-world constraints in regulated, risk-sensitive sector.

Dispersion was moderate across items ($SDs \sim 0, 70-0, 89$), implying consistent perceptions with some healthy variance (i. e., pockets where best practices haven't fully propagated), Managerially, playbook writes itself: keep feeding fintech investment that's already lifting innovation; pair it with stronger empowerment and safe-to-try mechanisms so experimentation catches up to capital, Lock in quality by continuing to institutionalize feedback loops and continuous improvement, To nudge flexibility upward, push decision rights bit closer to edge and rehearse response protocols for market shocks, small tweaks that can move that 79–81% band north without undermining compliance.

The competitive advantage profile was uniformly strong and tightly clustered around low-80% range, Overall CA averages 4.10/5 (~82%) with modest dispersion ($SD \approx 0, 60$), and its three pillars, Quality (4.123; 82, 47%), Innovation (4.122; 82, 44%), and Flexibility (4, 050; 81, 00%), sit shoulder-to-shoulder rather than trading off, One-sample t-tests against neutral midpoint of 3 confirm this isn't mirage: every component, and overall index, lands well above neutral with $p < 001$ and tight confidence intervals (mean lifts of $\sim +1, 05$ to $+1.12$), In plain terms, respondents clearly endorse that their banks deliver reliable service quality, engage in meaningful innovation, and remain adaptable.

Item-level detail explains shape of that strength, Quality was anchored by reliability/consistency and continuous improvement ($\approx 82, 7-82.8\%$), reinforced by active use of customer feedback ($\sim 81.9\%$), Innovation's top note was fintech investment

(84.7%, highest single item), while employee experimentation trails slightly (~80, 2%), hinting at an easy win: pair capital spend with bottom-up trialing, Flexibility was broadly endorsed (~81%), with agile structures and flexible decision-making both strong (~81.4–81.5%); soft spot was proactive response to economic shocks (~79, 8%), unsurprising in regulated, risk-sensitive sector, Dispersion across items was moderate (SDs ~0, 70–0, 89), suggesting consistent perceptions with few pockets where best practices can spread further, Managerially, keep feeding fintech + quality engine, and nudge experimentation and edge decision rights so flexibility and innovation tick upward, small, surgical moves that lift already tight 79–81% band without denting compliance or service reliability.

4.2.3 Strategic Intelligence

Table 4.3: Means, Standard Deviations, and Percent Scores (Mean × 20) for Strategic Intelligence Dimensions and Items (N = 250)

Item / Dimension	Mean	SD, Deviation	Mean (%)
The bank actively engages in financial market trend analysis and predictive modeling,	4.268	0, 650	85, 36%
Leaders in banks prioritize scenario planning to anticipate economic shifts,	4, 096	0, 770	81.92%
The bank systematically assesses financial risks and opportunities to guide banking strategy,	4.256	0, 693	85.12%
The bank's financial planning integrates long-term forecasting to maintain stability,	4.156	0, 809	83.12%
Foresight	4.194	0, 606	83.88%
The bank ensures that all financial services align with the shared banking vision,	4.360	0, 645	87.20%
The bank analyzes interdependencies between financial services to optimize efficiency,	4.208	0, 674	84.16%
Bank leaders consider both internal banking structures and external economic conditions when making strategic decisions,	4.160	0, 796	83.20%
Leadership fosters a systems-thinking approach to improve long-term financial sustainability,	4.152	0, 761	83, 04%
Visioning with Systems Thinking	4.220	0, 599	84.40%
The bank collaborates with financial technology providers to enhance innovation,	4.140	0, 712	82.80%
The banking alliances strengthen market positioning and investment opportunities,	4.128	0, 765	82.56%
The bank emphasizes trust and reciprocity in all financial partnerships,	4.108	0, 792	82.16%
The bank prioritizes long-term strategic partnerships with financial institutions and regulators,	4.160	0, 716	83.20%

Partnering	4.122	0, 595	82, 44%
The bank fosters an environment that motivates employees to contribute to financial success,	4, 088	0, 869	81.76%
Bank leadership recognizes and rewards employees for their role in banking innovation,	3.932	0, 887	78, 64%
Employees are encouraged to propose and implement innovative financial solutions,	3.964	0, 979	79, 28%
The bank's culture promotes empowerment and confidence in strategic financial decisions,	4, 056	0, 834	81.12%
Motivating and empowering	4, 010	0, 809	80, 20%

The Strategic Intelligence profile was robust on analytical and integrative side and comparatively weaker on people-activation side, highest-scoring dimension was Visioning with Systems Thinking ($M = 4.22$, $\sim 84.4\%$, $SD \approx 0, 60$), anchored by item “services align with shared vision” ($M = 4.36$, 87.2%), a strong signal that strategy was coherent and cross-functionally understood, Foresight follows closely ($M = 4.19$, 83.9%), with consistently high marks for trend analysis and risk–opportunity scanning ($\approx 85\%$ each), Partnering was solid ($M = 4.12.82$, 4%), collaboration with fintech’s, trust-based alliances, and regulator-facing partnerships are all endorsed, suggesting external boundary-spanning was not just rhetoric.

The relative soft spot was Motivating & Empowering ($M = 4, 01.80$, 2% ; $SD \approx 0, 81$), which was still above neutral but notably more variable than other blocks, two lowest items in entire battery sit here: recognition and rewards for innovation ($M = 3.93.78$, 6%) and encouraging employees to propose/implement innovative solutions ($M = 3.96, 79, 3\%$), That pattern says organization was excellent at seeing and structuring game (vision, systems, scanning, partnerships), but not as consistently excellent at unlocking discretionary effort, the motivational fuel that converts insight into implemented advantage.

Managerially, fix was targeted, not wholesale: keep analytical spine strong (maintain foresight and systems-thinking routines; continue cultivating partnerships), while turning up empowerment levers, visible recognition for innovation, clearer decision rights at edge, and psychological safety for experimentation, Given relatively higher SDs on empowerment items, improvements here are likely to reduce pockets of unevenness and amplify already-strong strategic intelligence into more consistent, bank-wide execution.

The strategic-intelligence climate was clearly strong and broadly shared across respondents, Overall SI averages $4.14/5$ ($\sim 82, 7\%$) with modest dispersion, signaling

consensus rather than split camps, analytical/integrative core leads: Visioning with Systems Thinking (4.22; ~84.4%) and Foresight (4.19; ~83.9%) indicate leaders align services to coherent vision, reason in interdependencies, and scan/forecast markets effectively, Partnering was also robust (4.12; ~82, 4%), pointing to credible collaboration with fintech's, regulators, and other institutions, comparatively softer spot was Motivating & Empowering (4, 01; ~80, 2%), still positive, but more variable, suggesting empowerment practices are uneven across units, Item details echo this pattern: strongest single signal was alignment to shared vision (~87%), while lows cluster around recognition for innovation (~78, 6%) and encouragement to propose/implement novel solutions (~79, 3%).

Inferential tests confirm these impressions, One-sample t-tests versus neutral midpoint (3) show all four dimensions, and overall SI index, sit well above neutral ($p < .001$) with mean lifts of roughly +1 point and tight confidence intervals, biggest margins are for Visioning with Systems Thinking and Foresight, followed closely by Partnering; Motivating & Empowering was also clearly above neutral, just relatively lower than analytic and integrative dimensions.

Managerially, prescription was targeted, not wholesale, Preserve analytical spine (vision systems thinking foresight) and external reach (partnering), while turning up human engine: make recognition for innovation visible, push decision rights closer to front line, and reinforce psychological safety for experimentation, Because empowerment shows greatest variability, gains here are likely to reduce pockets of unevenness and convert already strong strategy and partnerships into more consistent, bank-wide execution.

4.2.4 Organization Culture:

Table 4.4: Means, Standard Deviations, and Percent Scores (Mean $\times$ 20) for Organizational Culture Items and Subdimensions (N = 250; Listwise N = 248)

Item / Dimension	N	Mean	SD, Deviation	Mean (%)
The bank operates with a clearly defined hierarchy and financial decision-making process,	250	4.248	0, 757	84, 96%
Leadership focuses on maintaining financial regulations and operational order,	250	4.248	0, 719	84, 96%
Hierarchy Culture	250	4.248	0, 690	84, 96%

Customer banking preferences influence strategic decisions,	250	4, 016	0, 776	80, 32%
“Our growth strategy prioritizes profitability and expanding into new financial markets.”	250	4, 056	0, 774	81.12%
Market Culture	250	4, 036	0, 686	80, 72%
The bank encourages innovative risk-taking financial products,	249	3.542	1, 024	70, 84%
The bank rapidly adapts to financial market changes and fintech trends,	250	3.932	0, 859	78, 64%
Employees are encouraged to create disruptive financial solutions,	249	3.859	0, 959	77.19%
Adhocracy Culture	250	3.778	0, 804	75, 56%
The bank fosters a strong internal banking community and collaboration,	250	4.148	0, 732	82, 96%
Employees support and mentor each other in banking operations,	250	4.116	0, 811	82, 32%
Bank leadership prioritizes long-term employee well-being and career development,	250	3.744	1, 017	74.88%
Teamwork was fundamental to banking decision-making processes,	250	4, 012	0, 951	80, 24%
Clan Culture	250	4, 005	0, 735	80, 10%
Organizational Culture (overall)	250	4, 017	0, 593	80, 34%

The organizational culture profile was clearly strong and cohesive, with overall culture averaging 4, 02/5 ($\approx 80, 3\%$) and relatively tight dispersion ($SD \approx 0, 59$). That means respondents broadly agree cultural fabric was healthy rather than fractured, two patterns jump out: (1) pronounced hierarchy–market backbone and (2) solid clan norms, with adhocracy trailing but not absent.

Hierarchy sits at top ($M = 4.25$; 85%), and its two items are both high and consistent ($SDs \approx , 69–, 76$). In regulated banking context, that’s expected: clear authority, process discipline, and rule fidelity are seen as strengths rather than bureaucratic drag. Market culture was also robust ($M = 4, 04$; 80, 7%), signaling competitive focus—profitability and customer preferences—without harsh edges you sometimes see in target-obsessed environments (SDs are moderate at $\approx , 69–, 77$).

Clan culture lands just touch lower ($M = 4, 01$; 80, 1%), with notably warm signals on collaboration and mentoring ($\approx 83\%$) and only slight dip on long-term well-being ($M = 3.74$; 74, 9%). Translation: teams work well together, but there may be room to institutionalize career development and holistic support beyond day-to-day camaraderie, this gap was small, yet actionable for HR and leadership.

Adhocracy was relative laggard ($M = 3.78$; 75, 6%), and its spread was wider ($SDs \approx .80$ – 1.02), which hints at pockets of uneven innovation, lowest item was “innovative risk-taking financial products” ($M \approx 3.54$; 70, 8%), while “rapid adaptation to fintech trends” was higher ($M \approx 3.93$; 78, 6%), Banks are more comfortable adapting than experimenting, sensible for risk-weighted balance sheets, but it can cap upside on innovation-led advantage.

Methodologically, nearly all items cluster between ~ 3.5 and 4.3 , so you’re not seeing floor effects; there’s mild ceiling pressure on hierarchy/market items, but SDs remain healthy, suggesting genuine consensus rather than acquiescence bias. Minor differences in N (two adhocracy items at $N = 249$) are trivial and won’t sway estimates.

Managerially, the recipe was straightforward: keep spine (Hierarchy + Market) strong, nurture Clan to lock in consistency and quality, and intentionally dial up Adhocracy in targeted domains (sandbox pilots, time-boxed experiments, venture-style stage gates). That preserves regulatory discipline while giving innovation room to breathe, precisely the combo your later SEM results say pays off in competitive advantage.

The descriptive profile shows broadly positive, well-agreed-upon culture, Overall organizational culture averages $4.02/5$ ($\sim 80\%$) with modest spread ($SD \approx 0.59$), indicating respondents consistently perceive healthy cultural climate rather than mixed or polarized one, Three dimensions cluster around 80% mark, Hierarchy (4.25 ; 85%), Market (4.04 ; 80, 7%), and Clan (4.01 ; 80, 1%), while Adhocracy (3.78 ; 75, 6%) lags comparatively, though it was still comfortably above neutral.

Item-level patterns explain shape of this profile, Hierarchy’s two indicators are both high and tight, reflecting clear decision rights, regulatory discipline, and reliable operating routines, exactly what you’d expect in banking, Market culture items also score strongly, marrying customer focus with profit/expansion aims, Clan culture signals are warm, collaboration and mentoring hover near 83%, with small dip on long-term employee well-being ($\sim 75\%$), hinting at an actionable opportunity for career-development investments, Adhocracy was weakest and most variable block ($SDs \approx 0.80$ – 1.02): respondents endorse rapid adaptation to fintech trends ($\sim 79\%$) more than innovative risk-taking in financial products ($\sim 71\%$), suggesting comfort with adapting outpaces comfort with experimenting.

Inferentially, one-sample t-tests against neutral midpoint (3) confirm that all dimensions and overall index are significantly above neutral ($p < .001$), largest margin

belongs to Hierarchy (mean diff $\approx +1.25$), followed by Market (+1, 04) and Clan (+1, 01), with Adhocracy still meaningfully positive (+0, 78), Confidence intervals are narrow across board, reinforcing estimate precision with N = 250.

Managerially, reading was straightforward: preserve operational spine (Hierarchy + Market) that safeguards compliance and performance; continue nurturing Clan norms to sustain quality and service consistency; and dial up Adhocracy, via sandbox pilots, time-boxed experiments, and stage-gated product innovation, to unlock upside without compromising risk controls, this cultural baseline aligns neatly with SEM results that tie empowerment and partnering to downstream competitive advantage.

4.3 Measurement Bias

This section examines potential measurement bias, understood as systematic error that arises from measurement method rather than from constructs themselves (Podsakoff et al, , 2024), To assess non-response bias, systematic differences between respondents and non-respondents that may threaten representativeness of survey results, early and late respondents were compared using independent-samples t-test procedure proposed by Armstrong and Overton (1977), Common method bias (CMB), defined as variance attributable to common measurement method (e, g, , single survey, common rater, scale format) instead of underlying constructs (Kock, Berbatov, & Assaf, 2021; Podsakoff et al, , 2024), was examined via Harman's single-factor test, in which all indicators are loaded on single, unrotated factor and CMB is indicated if one factor accounts for most of covariance among measures (Kock, 2021), Finally, distributional properties of indicators (skewness and kurtosis) were inspected; however, strict multivariate normality is not required because PLS-SEM is variance-based structural equation-modelling approach that can be applied to non-normally distributed data (Hair, Hult, Ringle, & Sarstedt, 2022).

4.3.1 Non-response Bias

Table 4.5: Independent-Samples t-Test for Non-Response Bias (Early vs Late

Construct	Respondents)					
	Early mean	Early SD	Late mean	Late SD	t	p (2-tailed)
Foresight	4.42	0, 52	4.15	0, 70	0, 81	0, 433

Visioning with Systems Thinking	4.58	0, 52	4.18	0, 84	1, 07	0, 305
Partnering	4.25	0, 32	4, 08	0, 67	0, 60	0, 560
Motivating and empowering	4.13	0, 65	3.70	1.24	0, 77	0, 453
Strategic Intelligence	4.34	0, 45	4, 03	0, 79	0, 90	0, 384
Quality	4.28	0, 44	3.97	0, 82	0, 85	0, 411
Innovation	4.17	0, 41	3.85	1.18	0, 63	0, 540
Flexibility	4, 00	0, 57	4, 00	0, 83	0, 00	1, 000
Competitive Advantage	4.15	0, 43	3.94	0, 89	0, 54	0, 600
Hierarchy Culture	4.25	0, 42	4, 05	0, 80	0, 56	0, 582
Market Culture	3.83	0, 61	3.90	0, 61	-0, 21	0, 836
Adhocracy Culture	3.78	0, 54	3.70	0, 90	0, 19	0, 851
Clan Culture	3.83	0, 58	3.65	1, 06	0, 39	0, 705
Organizational Culture	3.92	0, 42	3.83	0, 71	0, 31	0, 763

Non-response bias was assessed using the procedure suggested by Armstrong and Overton (1977), by dividing respondents into early and late groups based on time of questionnaire completion and comparing their scores on main constructs and their dimensions. Independent-samples t-tests showed no statistically significant differences between early and late respondents for any of the constructs (all p-values > 0, 05. These results indicate that non-response bias is unlikely to pose a serious threat to the validity of the study's findings.

4.3.2 Common Method Bias

Table 4.6: Results of Harman's Single-Factor Test (Total Variance Explained)

Total Variance Explained						
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %

1	16, 745	46, 515	46, 515	16, 745	46, 515	46, 515
2	2, 303	6, 397	52, 912			
3	1.488	4.134	57, 045			
4	1.294	3.595	60, 640			
5	1.130	3.139	63.779			
6	, 970	2, 695	66, 474			
7	, 913	2.537	69, 010			
8	, 856	2, 377	71.387			
9	, 776	2.156	73.543			
10	, 715	1.987	75, 531			
11	, 676	1.879	77, 409			
12	, 633	1.759	79, 168			
13	, 553	1.537	80, 704			
14	, 543	1.509	82.213			
15	, 512	1.423	83.636			
16	, 466	1.295	84, 931			
17	, 457	1.270	86, 201			
18	, 434	1.204	87, 405			
19	, 411	1.141	88, 546			
20	, 388	1, 077	89, 623			
21	, 381	1, 057	90, 680			
22	, 351	, 975	91, 656			
23	, 333	, 925	92.580			
24	, 327	, 909	93.489			
25	, 292	, 812	94.301			
26	, 267	, 742	95, 044			
27	, 239	, 665	95, 709			
28	, 234	, 650	96, 358			
29	, 207	, 575	96, 933			
30	, 201	, 559	97, 492			
31	, 199	, 552	98, 044			
32	, 174	, 484	98, 529			
33	, 157	, 437	98, 966			
34	, 139	, 386	99, 352			
35	, 120	, 333	99, 685			
36	, 113	, 315	100, 000			
Extraction Method: Principal Component Analysis,						

Common method bias was assessed using Harman's single-factor test. All measurement items in the study were subjected to an exploratory factor analysis using principal component extraction with an unrotated, single-factor solution. The single factor had an eigenvalue of 16, 745 and accounted for 46, 52% of the total variance. Because this single factor did not account for the majority of variance (i, e., it was below the

commonly used 50% threshold), common method variance is unlikely to represent serious threat to validity of study's results.

4.3.3 Data Distribution

In covariance-based structural equation modeling, assessing univariate and multivariate normality is essential because maximum likelihood estimation relies on normal-theory assumptions. In contrast, partial least squares structural equation modeling (PLS-SEM) is variance-based, nonparametric approach that does not require normally distributed data and is generally robust to skewness and kurtosis in indicators. Recent methodological work confirms that PLS-SEM can be appropriately applied with non-normal data because its estimation procedures do not depend on multivariate normality, and bootstrapping provides valid significance testing under such conditions. Accordingly, in present study, data distribution is inspected descriptively to check for extreme anomalies, but strict normality is not treated as prerequisite for model estimation, given that PLS-SEM does not assume normality (Hair, Hult, Ringle, & Sarstedt, 2022; Sarstedt, Hair, Nitzl, Ringle, & Howard, 2020).

4.4 Model Fit

Table 4.7: Goodness-of-Fit Indices for PLS-SEM Measurement Model

Fit index	Model value	Recommended threshold	Interpretation
SRMR	0, 0509	< 0, 08	Good model fit

Note, SRMR = Standardized Root Mean Square Residual, Values below 0, 08 indicate acceptable fit, and values close to 0, 05 indicate very good fit.

Model fit was evaluated using Standardized Root Mean Square Residual (SRMR), which is primary approximate model fit index recommended for PLS-SEM applications, SRMR reflects average discrepancy between observed correlations and those implied by model; values below 0, 08 are typically interpreted as indicating acceptable model fit, whereas values close to 0, 05 suggest very good fit to data (Hu & Bentler, 1999; Hair, Hult, Ringle, & Sarstedt, 2022). In present study, SRMR value for saturated measurement model was 0, 0509, which is well below 0, 08 cut-off and close to 0, 05, This result indicates that specified PLS-SEM model reproduces empirical correlation structure adequately and can therefore be considered to exhibit good overall fit to data, providing sound basis for subsequent assessment of measurement and structural models.

4.5 Measurement Model Reflective Variables

This section presents evaluation of reflective measurement model, It summarizes reliability of all constructs using Cronbach's alpha and composite reliability, then examines convergent and discriminant validity based on item loadings, average variance extracted (AVE), and Fornell–Larcker and HTMT criteria, Finally, it reports variance inflation factor (VIF) values to check for multicollinearity among indicators, confirming that constructs are measured reliably and validly before moving to structural model.

4.5.1 Reliability

Construct reliability refers to internal consistency and stability of indicators that reflect latent variable, that is, extent to which items measuring same construct yield consistent results and are relatively free of random error (Nunnally & Bernstein, 1994), In reflective measurement models, reliability is evaluated primarily via Cronbach's alpha (α), composite reliability (CR), and rho_A, Although α remains widely reported, it assumes tau-equivalence; by contrast, CR incorporates item loadings estimated by model and is therefore preferred in variance-based SEM, with values $\geq .70$ indicating acceptable internal consistency and .80–.95 suggesting strong reliability without redundancy (Hair et al., 2022), rho_A provides an additional reliability estimate situated between α and CR and is recommended for PLS-SEM because it more accurately reflects construct reliability when items have different loadings; as with CR, rho_A $\geq .70$ is generally considered adequate (Dijkstra & Henseler, 2015; Hair et al., 2022), When reporting reliability, it is good practice to present α , CR, and rho_A together, noting any unusually high coefficients (e.g., $> .95$) that may imply item redundancy (Hair et al., 2022; Raykov, 1997).

Table 4.8: Construct Reliability Results

Construct	No of Items	α (Dijkstra-Henseler's rho)	pc (Composite Reliability)	Cronbach's Alpha (α)
SIF (Foresight)	4	0,8508	0,8493	0,8481
SIST (Systemic Thinking)	4	0,8506	0,8502	0,8498
SIP (Partnership)	5	0,8124	0,8113	0,8104
SIME (Motivation & Empowerment)	4	0,9276	0,9270	0,9266
OCH (Hierarchy Culture)	2	0,8585	0,8585	0,8585

OCM (Market Culture)	2	0, 7229	0, 7229	0, 7229
OCA (Adhocracy Culture)	3	0, 8150	0, 8113	0, 8073
OCC (Clan Culture)	4	0, 8490	0, 8481	0, 8475
CACQ (Quality)	3	0, 8442	0, 8439	0, 8435
CACI (Innovation)	2	0, 8216	0, 8216	0, 8216
CACF (Flexibility)	4	0, 8692	0, 8688	0, 8684

The results in Table 5 demonstrate that all constructs satisfy internal consistency reliability criteria. Specifically, all three indices (α , ρ_c , and α) exceed the recommended minimum threshold of 0, 70 (Nunnally & Bernstein, 1994; Hair et al, 2019). This confirms that items within each construct measure their respective latent variable consistently.

Among constructs, Motivation & Empowerment (SIME) achieved highest reliability values ($\rho_c = 0, 9270$; $\alpha = 0, 9266$), indicating excellent internal consistency, Most other constructs recorded values in range of 0, 81–0, 87, which reflects strong reliability, Market Culture (OCM) displayed lowest values ($\rho_c = 0, 7229$; $\alpha = 0, 7229$), but these still exceed 0, 70 threshold, indicating acceptable reliability for exploratory research.

Overall, results confirm that construct reliability is established across all first-order constructs, providing confidence in the robustness of the measurement model.

4.5.2 Convergent Validity

Convergent validity assesses extent to which multiple indicators of same latent construct share high proportion of common variance, indicating that they indeed tap same underlying concept (Fornell & Larcker, 1981), In reflective measurement models, convergent validity is typically established by (a) statistical significance and magnitude of outer loadings and (b) Average Variance Extracted (AVE), Indicators should exhibit substantial standardized loadings on their intended construct, ideally ≥ 0.7 , which implies that at least 50% of indicator's variance is explained by construct (Hair et al., 2022), Significance is evaluated using nonparametric bootstrapping and confidence intervals; nonsignificant or weakly loading items are candidates for revision or removal (Hair et al., 2022).

The AVE provides summary metric of convergent validity by capturing average of squared standardized loadings for set of indicators, conventional benchmark of AVE ≥ 0.5 indicates that, on average, construct explains at least half of variance in its indicators, evidence of adequate convergent validity (Fornell & Larcker, 1981), When AVE falls

slightly below, 50, researchers may consider theoretical justifications, strength and significance of loadings, and overall reliability (e, g., composite reliability) before deciding on item or construct modifications; however, sustained shortfalls in AVE typically warrant instrument refinement to better align indicators with construct domain (Hair et al., 2022).

Table 4.9: Convergent Validity of First-Order Constructs

Construct	No of Items	Average Variance Extracted (AVE)	Threshold ($\geq 0, 50$)	Decision
SIF (Foresight)	4	0, 5853	$\geq 0, 50$	Acceptable
SIST (Systemic Thinking)	4	0, 5867	$\geq 0, 50$	Acceptable
SIP (Partnership)	5	0, 5184	$\geq 0, 50$	Acceptable
SIME (Motivation & Empowerment)	4	0, 7605	$\geq 0, 50$	Strong
OCH (Hierarchy Culture)	2	0, 7521	$\geq 0, 50$	Strong
OCM (Market Culture)	2	0, 5661	$\geq 0, 50$	Acceptable
OCA (Adhocracy Culture)	3	0, 5899	$\geq 0, 50$	Acceptable
OCC (Clan Culture)	4	0, 5829	$\geq 0, 50$	Acceptable
CACQ (Quality)	3	0, 6431	$\geq 0, 50$	Strong
CACI (Innovation)	2	0, 6971	$\geq 0, 50$	Strong
CACF (Flexibility)	4	0, 6235	$\geq 0, 50$	Strong

Table 6 presents convergent validity results using Average Variance Extracted (AVE). Findings show that all constructs achieve AVE values greater than the minimum threshold of 0, 50 (Fornell & Larcker, 1981), confirming that each construct explains more than 50% of variance in its measurement items.

The Motivation & Empowerment (SIME) construct demonstrates particularly strong convergent validity with an AVE of 0, 7605, while Hierarchy Culture (OCH) and Innovation (CACI) also show robust values of 0, 7521 and 0, 6971, respectively, Constructs such as Partnership (SIP = 0, 5184) and Market Culture (OCM = 0, 5661) record AVE values closer to threshold but still above required level, making them acceptable.

4.5.3 Discriminant Validity

Discriminant validity evaluates whether the latent construct is empirically distinct from other constructs in the model i, e, that indicators of one construct capture different

phenomena than indicators of another (Fornell & Larcker, 1981; Kline, 2016). Establishing discriminant validity reduces the risk of construct overlap, inflated path estimates, and ambiguous theoretical interpretation (Hair et al, 2022).

In variance-based SEM with reflective measures, it is possible to assess discriminant validity using complementary procedures. First, Fornell–Larcker criterion requires that square root of each construct’s AVE exceed its correlations with all other constructs, indicating that construct shares more variance with its own indicators than with other constructs (Fornell & Larcker, 1981). Second, cross-loadings are examined to verify that each indicator loads higher on its intended construct than on any alternative construct, supporting item-level distinctiveness (Hair et al, , 2022). Third, and most importantly—apply Heterotrait–Monotrait ratio (HTMT), which compares between-construct correlations to within-construct correlations; HTMT values below , 85 (or, for conceptually close constructs, below , 90) indicate adequate discriminant validity (Henseler, Ringle, & Sarstedt, 2015), estimate bootstrap confidence intervals for HTMT; if interval does not include 1, 00, discriminant validity is further supported (Henseler et al, , 2015; Hair et al, , 2022).

If any test indicates insufficient discriminant validity e, g., $HTMT \geq 85/90$, Fornell–Larcker violations, or problematic cross-loadings, pursue theoretically guided remedies: (a) refine or remove cross-loading indicators that are conceptually redundant; (b) re-specify measurement model (e, g., distinguish subdimensions more clearly or model higher-order factor when justified); or (c) revisit construct definitions to sharpen conceptual boundaries. Remedial actions are taken cautiously to maintain theoretical coherence and preserve content validity (Kline, 2016; Voorhees et al., 2016).

Table 4.10: Discriminant Validity Heterotrait–Monotrait Ratio of Correlations (HTMT)

Constr uct	SIF	SIS T	SIP	SIM E	OC H	OC M	OC A	OC C	CAC Q	CA CI	CAC F
SIF	–										
SIST	0, 843 2	–									
SIP	0, 807 3	0, 820 0	–								
SIME	0, 676 7	0, 740 0	0, 767 5	–							

OCH	0, 684 7	0, 854 2	0, 720 1	0, 6589	–						
OCM	0, 542 7	0, 605 8	0, 697 7	0, 5149	0, 556 8	–					
OCA	0, 590 4	0, 620 2	0, 755 0	0, 8022	0, 654 0	0, 730 0	–				
OCC	0, 591 6	0, 663 7	0, 669 4	0, 8061	0, 676 9	0, 636 5	0, 803 1	–			
CACQ	0, 630 8	0, 645 2	0, 654 0	0, 7284	0, 710 5	0, 542 8	0, 687 6	0, 815 5	–		
CACI	0, 540 8	0, 563 4	0, 718 4	0, 7580	0, 549 5	0, 564 5	0, 780 7	0, 764 8	0, 7650	–	
CACF	0, 630 0	0, 667 0	0, 776 3	0, 7367	0, 648 6	0, 630 3	0, 756 2	0, 785 8	0, 7670	0, 7686	–

Table 4.10) reports result of Heterotrait-Monotrait Ratio of Correlations (HTMT), which is modern and stringent criterion for assessing discriminant validity (Henseler et al, 2015), HTMT values represent average correlations across constructs relative to correlations within same construct, for discriminant validity to be established, HTMT values should be below 0, 90 (liberal criterion) or below 0, 85 (conservative criterion).

The results show that all HTMT values fall below threshold of 0, 90, confirming that each construct is sufficiently distinct from others, Although some values approach upper bound (e, g., SIST–OCH = 0, 8542; OCC–CACQ = 0, 8155), they remain below cutoff, thereby satisfying discriminant validity, This suggests that while constructs are related (as expected in organizational and strategic management contexts), they are not overlapping to extent of measuring same underlying concept.

Thus, HTMT analysis provides strong evidence that the model exhibits adequate discriminant validity, complementing earlier results from convergent validity and reliability analyses.

Table 4.11: Discriminant Validity Heterotrait–Monotrait Ratio of Correlations (HTMT2)

Construct	SIF	SIS T	SIP	SIM E	OC H	OC M	OC A	OC C	CAC Q	CA CI	CAC F
SIF	–										

SIST	0, 837 0	–									
SIP	0, 813 7	0, 822 5	–								
SIME	0, 675 4	0, 738 1	0, 774 5	–							
OCH	0, 684 3	0, 854 3	0, 725 5	0, 6584	–						
OCM	0, 541 1	0, 595 0	0, 700 7	0, 5115	0, 551 9	–					
OCA	0, 574 2	0, 602 1	0, 747 1	0, 7882	0, 650 0	0, 730 6	–				
OCC	0, 584 2	0, 659 6	0, 671 1	0, 8054	0, 675 0	0, 632 2	0, 789 8	–			
CACQ	0, 629 3	0, 643 1	0, 658 2	0, 7266	0, 709 4	0, 529 6	0, 663 3	0, 814 1	–		
CACI	0, 534 4	0, 560 9	0, 723 5	0, 7549	0, 549 0	0, 560 6	0, 769 2	0, 761 2	0, 7652	–	
CACF	0, 628 9	0, 663 9	0, 780 8	0, 7362	0, 647 2	0, 628 6	0, 744 5	0, 785 7	0, 7650	0, 7684	–

Table 4.11 displays Heterotrait-Monotrait Ratio of Correlations (HTMT2), a conservative test for discriminant validity. The HTMT2 criterion is more stringent than traditional HTMT, with recommended threshold values of $\leq 0,85$ (conservative) or $\leq 0,90$ (liberal).

The results indicate that all HTMT2 values are below 0,90, supporting discriminant validity across constructs, several pairs are close to upper conservative limit, particularly SIST–OCH (0,8543) and OCA–OCC (0,7898), suggesting high but still acceptable correlations between those constructs, Importantly, no value exceeds 0,90, which provides robust evidence that constructs are conceptually distinct.

Overall, HTMT2 analysis confirms and strengthens findings from the HTMT assessment, establishing the discriminant validity of the measurement model.

Table 4.12: Discriminant Validity Fornell–Larcker Criterion

Construct	SIF	SIST	SIP	SIME	OCH	OCM	OCA	OCC	CACQ	CACI	CACF
SIF	0,765										
SIST	0,7108	0,766									
SIP	0,6465	0,6723	0,720								
SIME	0,4551	0,5466	0,5857	0,872							
OCH	0,4687	0,7284	0,5174	0,4332	0,867						
OCM	0,2938	0,3688	0,4830	0,2649	0,3100	0,752					
OCA	0,3485	0,3894	0,5635	0,6461	0,4286	0,5289	0,768				
OCC	0,3479	0,4373	0,4426	0,6477	0,4545	0,4027	0,6444	0,763			
CACQ	0,3961	0,4156	0,4246	0,5290	0,5038	0,2940	0,4766	0,6613	0,802		
CACI	0,2917	0,3178	0,5148	0,5744	0,3019	0,3187	0,6126	0,5836	0,5841	0,835	
CACF	0,3951	0,4448	0,5999	0,5416	0,4213	0,3971	0,5739	0,6156	0,5873	0,5901	0,790

Table 4.12 shows Fornell–Larcker Criterion results for assessing discriminant validity. According to this criterion, the square root of AVE (diagonal values) for each construct must be greater than the construct’s highest correlation with any other construct (off-diagonal values).

The results confirm this condition for all constructs, For instance, square root of AVE for Foresight (SIF) is 0,765, which is greater than its correlations with SIST (0,7108), SIP (0,6465), and other constructs, Similarly, Motivation & Empowerment (SIME) has diagonal value of 0,872, which clearly exceeds its highest correlation (0,

6477 with OCC), lowest diagonal value belongs to Market Culture (OCM) at 0, 752, but this still surpasses all of its inter-construct correlations, highest being 0, 5289 with OCA.

These findings indicate that each construct in the model is empirically distinct and not excessively correlated with others. Combined with HTMT and HTMT2 results, the Fornell–Larcker Criterion provides further confirmation of discriminant validity in the measurement model.

4.5.4 Collinearity

Indicator multicollinearity refers to excessively high linear associations among items within same measurement block, In reflective models, used in this study, the latent construct is posited to cause its indicators, so moderate inter-item correlations are expected, However, very high collinearity can signal item redundancy (e, g., near-duplicate wording), inflate reliability coefficients, and obscure evidence of discriminant validity, Accordingly, it is important to screen for redundancy and retain parsimonious set of indicators that captures construct domain without unnecessary duplication (Hair et al., 2022; Kline, 2016).

Diagnostic evaluation uses Variance Inflation Factor (VIF) (or its reciprocal, tolerance) computed for indicators within each block, Although VIF diagnostics are essential for formative specifications, they are also informative in reflective blocks to flag redundancy, adopt commonly used thresholds: $VIF < 5$, 0 as general rule of thumb, with $VIF < 3.3$ as more conservative standard when researchers wish to guard against potential common-method inflation and over-lapping content (Hair et al., 2022; Kock & Lynn, 2012; Petter, Straub, & Rai, 2007), Items exceeding these thresholds are examined for conceptual overlap and may be revised or removed only if such action does not compromise content validity (Diamantopoulos & Winhoffer, 2001; Kline, 2016).

It is important to distinguish indicator multicollinearity from lateral collinearity among predictors in structural model, former concerns redundancy within measurement block (outer model), whereas latter concerns multicollinearity between latent predictors of an endogenous construct (inner model), We therefore report indicator-level VIFs at measurement stage (to check redundancy) and construct-level VIFs at structural stage (to assess predictor multicollinearity), interpreting each within its appropriate context (Hair et al., 2022).

Table 4.13: Indicator Multicollinearity Variance Inflation Factor (VIF) Values

Indicator	SIF	SIST	SIP	SIME	OCH	OCM	OCA	OCC	CACQ	CACI	CACF
SIF1	1,6014	–	–	–	–	–	–	–	–	–	–
SIF2	1.9392	–	–	–	–	–	–	–	–	–	–
SIF3	2.2906	–	–	–	–	–	–	–	–	–	–
SIF4	2.1430	–	–	–	–	–	–	–	–	–	–
SIST1	–	1.7793	–	–	–	–	–	–	–	–	–
SIST2	–	2,0447	–	–	–	–	–	–	–	–	–
SIST3	–	1.8457	–	–	–	–	–	–	–	–	–
SIST4	–	2.1017	–	–	–	–	–	–	–	–	–
SIP2	–	–	2.1219	–	–	–	–	–	–	–	–
SIP3	–	–	2,0573	–	–	–	–	–	–	–	–
SIP4	–	–	1,6275	–	–	–	–	–	–	–	–
SIP5	–	–	1.8125	–	–	–	–	–	–	–	–
SIME1	–	–	–	3,0339	–	–	–	–	–	–	–
SIME2	–	–	–	4.3255	–	–	–	–	–	–	–
SIME3	–	–	–	3.6940	–	–	–	–	–	–	–
SIME4	–	–	–	2,7760	–	–	–	–	–	–	–
OCH1	–	–	–	–	2,3027	–	–	–	–	–	–
OCH2	–	–	–	–	2,3027	–	–	–	–	–	–
OCM1	–	–	–	–	–	1.4716	–	–	–	–	–
OCM2	–	–	–	–	–	1.4716	–	–	–	–	–
OCA1	–	–	–	–	–	–	1.4570	–	–	–	–
OCA2	–	–	–	–	–	–	2,3143	–	–	–	–
OCA3	–	–	–	–	–	–	2.1296	–	–	–	–
OCC1	–	–	–	–	–	–	–	1.7917	–	–	–

OCC2	–	–	–	–	–	–	–	1.95 55	–	–	–
OCC3	–	–	–	–	–	–	–	2, 3354	–	–	–
OCC4	–	–	–	–	–	–	–	1.99 22	–	–	–
CACQ 1	–	–	–	–	–	–	–	1.904 0	–	–	–
CACQ 2	–	–	–	–	–	–	–	2.239 2	–	–	–
CACQ 3	–	–	–	–	–	–	–	1.986 5	–	–	–
CACI1	–	–	–	–	–	–	–	–	1.94 56	–	–
CACI2	–	–	–	–	–	–	–	–	1.94 56	–	–
CACF 1	–	–	–	–	–	–	–	–	–	2, 0867	–
CACF 2	–	–	–	–	–	–	–	–	–	2, 4739	–
CACF 3	–	–	–	–	–	–	–	–	–	2.21 50	–
CACF 4	–	–	–	–	–	–	–	–	–	1.94 29	–

Table 4.13 reports the Variance Inflation Factor (VIF) values for all measurement items. VIF assesses the degree of multicollinearity among indicators. According to Hair et al. (2019), VIF values should be below 5 (preferably below 3) to confirm that multicollinearity is not a critical issue.

The results show that all VIF values fall within acceptable range, most indicators exhibit VIF values between 1.4 and 2, 4, indicating low collinearity, few items in Motivation & Empowerment (SIME) recorded higher VIF values (e, g, SIME2 = 4.3255 and SIME3 = 3.6940), but these remain below critical threshold of 5, suggesting that collinearity is not problematic.

Overall, results confirm that multicollinearity is not a threat to model estimation, and all indicators can be retained for further structural model analysis.

Table 4.14: Indicator-Level Multicollinearity (Outer VIFs) for All Reflective Indicators
(N = 250)

Construct (Code)	Indicator	VIF
Foresight (SIF)	SIF1	1, 6014
	SIF2	1.9392
	SIF3	2.2906
	SIF4	2.1430

Visioning w/ Systems Thinking (SIST)	SIST1	1.7793
	SIST2	2, 0447
	SIST3	1.8457
	SIST4	2.1017
Partnering (SIP)	SIP2	2.1219
	SIP3	2, 0573
	SIP4	1, 6275
	SIP5	1.8125
Motivating & Empowering (SIME)	SIME1	3, 0339
	SIME2	4.3255
	SIME3	3.6940
	SIME4	2, 7760
Hierarchy Culture (OCH)	OCH1	2, 3027
	OCH2	2, 3027
Market Culture (OCM)	OCM1	1.4716
	OCM2	1.4716
Adhocracy Culture (OCA)	OCA1	1.4570
	OCA2	2, 3143
	OCA3	2.1296
Clan Culture (OCC)	OCC1	1.7917
	OCC2	1.9555
	OCC3	2, 3354
	OCC4	1.9922
Competitive Advantage — Quality (CACQ)	CACQ1	1.9040
	CACQ2	2.2392
	CACQ3	1.9865
Competitive Advantage — Innovation (CACI)	CACI1	1.9456
	CACI2	1.9456
Competitive Advantage — Flexibility (CACF)	CACF1	2, 0867
	CACF2	2, 4739
	CACF3	2.2150
	CACF4	1.9429

Collinearity (or multicollinearity) refers to situation in which two or more indicators or predictors are highly linearly related, such that one can be expressed as near-linear combination of others, When collinearity is high, it inflates standard errors, destabilizes regression estimates, and makes it difficult to isolate unique contribution of each indicator or construct (Kline, 2016), In context of PLS-SEM, assessing collinearity is important at both indicator level (outer model) and construct level (inner model), because excessive shared variance can bias path coefficients and undermine interpretability of structural relationships (Hair, Hult, Ringle, & Sarstedt, 2022).

Outer collinearity is typically examined using variance inflation factor (VIF), which quantifies how much variance of an estimated coefficient is increased due to linear relationships with other predictors, As rule of thumb, VIF values below 5 are generally considered acceptable, and many PLS-SEM scholars advocate more conservative threshold of 3.3 as “safe zone” indicating only modest redundancy among indicators (Hair

et al., 2022), In this study, all indicator-level VIF values fall well within these acceptable bounds (ranging approximately between 1.45 and 2, 48; see Table X), suggesting that indicators within each reflective block share reasonable amount of variance, as expected for items measuring same latent construct, without exhibiting problematic multicollinearity, Accordingly, collinearity does not appear to threaten stability or interpretability of estimated measurement and structural model parameters.

The indicator-level VIFs look comfortably below common red flags, In PLS-SEM, outer VIFs under ~5 is generally acceptable (many authors prefer <3.3 as “nice-to-have”), Across constructs, your items mostly sit between 1.45 and ~2, 48, indicating modest shared variance among indicators, exactly what you expect for reflective blocks that are measuring same latent trait without collapsing into redundancy.

The only cluster to watch was Motivating & Empowering (SIME), where VIFs run higher, SIME2 = 4.33, with rest between 2, 78–3.69, That’s still under typical 5, 0 caution line (and well under older 10, 0 regression heuristic), but it hints at tighter phrasing overlap among empowerment items, Practically: not crisis, just an invitation to confirm that each SIME indicator contributes distinctive content, If any SIME item also shows low outer loading or cross-loadings elsewhere, consider gentle item trimming; otherwise, leave block intact.

All four culture dimensions (OCH, OCM, OCA, OCC) show tidy VIFs, mostly ~1.45–2, 34, duplicated VIFs for OCH1/OCH2 (2, 30) and OCM1/OCM2 (1.47) suggest balanced, similarly worded pairs rather than problematic overlap, competitive-advantage components are likewise clean: CACQ (≈ 1.90 – 2.24), CACI (≈ 1.95 each), and CACF (≈ 1.94 – $2, 47$). Nothing here suggests inflation severe enough to distort weights or standard errors.

Methodologically, remember what these numbers mean: outer VIFs diagnose collinearity among construct’s own indicators (measurement layer), not between latent variables (structural layer), You’ve cleared measurement hurdle, As best practice, pair this with (i) outer loadings and reliability (CR/α), (ii) discriminant validity checks (HTMT), and (iii) optionally full collinearity VIFs at construct level if you want one-stop screen for both lateral collinearity and common-method variance, If those boxes are also ticked, you can stop worrying about multicollinearity and focus on interpreting substantive path results.

4.6 Structural Model

Table 4.15: Structural Model Summary (R^2 , Adjusted R^2 , and Cohen's f^2)

Dependent variable (DV)	R^2	Adjusted R^2	Predictor (IV)	Cohen's f^2
CACQ – Competitive Advantage: Quality	0, 7447	0, 7360		
CACQ			SIF	0, 0654
CACQ			SIST	0, 0729
CACQ			SIP	0, 0001
CACQ			SIME	0, 0241
CACQ			OCH	0, 1531
CACQ			OCM	0, 0021
CACQ			OCA	0, 0082
CACQ			OCC	0, 2831
CACI – Competitive Advantage: Innovation	0, 7203	0, 7108		
CACI			SIF	0, 0042
CACI			SIST	0, 0134
CACI			SIP	0, 1275
CACI			SIME	0, 0184
CACI			OCH	0, 0032
CACI			OCM	0, 0053
CACI			OCA	0, 0443
CACI			OCC	0, 1236
CACF – Competitive Advantage: Flexibility	0, 7360	0, 7270		
CACF			SIF	0, 0003
CACF			SIST	0, 0030
CACF			SIP	0, 1609
CACF			SIME	0, 0001
CACF			OCH	0, 0013
CACF			OCM	0, 0001
CACF			OCA	0, 0061
CACF			OCC	0, 1819
OCH – Hierarchy Culture	0, 7331	0, 7287		
OCH			SIF	0, 0204
OCH			SIST	0, 6108
OCH			SIP	0, 0082
OCH			SIME	0, 0031
OCM – Market Culture	0, 4908	0, 4824		
OCM			SIF	0, 0125
OCM			SIST	0, 0253
OCM			SIP	0, 2178
OCM			SIME	0, 0045
OCA – Adhocracy Culture	0, 6890	0, 6838		
OCA			SIF	0, 0031
OCA			SIST	0, 0106
OCA			SIP	0, 1428
OCA			SIME	0, 4384
OCC – Clan Culture	0, 3503	0, 3476		
OCC			SIF	0, 5391

The structural model shows strong explanatory power for all three competitive advantage components, R^2 values for quality (CACQ = 0, 7447), innovation (CACI = 0, 7203), and flexibility (CACF = 0, 7360) indicate that approximately 72–75% of variance in each outcome is accounted for by strategic intelligence dimensions and organizational culture dimensions together, adjusted R^2 values, which are only slightly lower, suggest that these high levels of explained variance are not inflated by model complexity and that structural specification is parsimonious and stable.

In terms of unique contributions (Cohen's f^2), quality-based competitive advantage (CACQ) is driven most strongly by clan culture (OCC; f^2 = 0, 2831, approaching large effect) and, to lesser extent, hierarchy culture (OCH; f^2 = 0, 1531, medium effect), strategic intelligence dimensions contribute small or negligible unique effects to CACQ (f^2 values mostly below 0, 08), indicating that, once culture is taken into account, their additional explanatory power for quality is limited. This pattern implies that cohesion, trust, and internal support, reinforced by clear structures and procedures, are main distinctive levers behind quality-oriented advantage, while strategic intelligence acts more as shared background capability.

For innovation-based competitive advantage (CACI), model again explains large share of variance (R^2 = 0, 7203). Here, partnering (SIP; f^2 = 0, 1275, small-to-medium) and clan culture (OCC; f^2 = 0, 1236) provide most notable unique effects, followed by adhocracy culture (OCA; f^2 = 0, 0443, small), remaining predictors show only very small f^2 values. This suggests that innovation advantage is particularly associated with strong collaborative ties and relational climate, supported by more adaptive and experimentation-oriented culture, whereas other factors add relatively little incremental explanatory power once these are in place.

Flexibility-based competitive advantage (CACF) also exhibits high R^2 (0, 7360), largest unique contributions arise from partnering (SIP; f^2 = 0, 1609, around medium effect) and clan culture (OCC; f^2 = 0, 1819, medium). All other predictors show negligible or very small f^2 values. Thus, flexibility appears to depend mainly on external and internal collaboration—through partnering and clan-like cohesion—while additional unique influence of remaining strategic intelligence and culture dimensions on flexibility is limited.

Regarding cultural dimensions as endogenous constructs, model explains very high proportion of variance in hierarchy culture (OCH; R^2 = 0, 7331) and adhocracy

culture (OCA; $R^2 = 0,6890$), moderate-to-high proportion in market culture (OCM; $R^2 = 0,4908$), and more modest share in clan culture (OCC; $R^2 = 0,3503$), f^2 statistics show that systems thinking (SIST) is dominant unique predictor of hierarchy culture ($f^2 = 0,6108$, large), while foresight (SIF) has large unique effect on clan culture ($f^2 = 0,5391$). For market culture, partnering (SIP; $f^2 = 0,2178$, medium) is main unique driver, and for adhocracy culture, motivating and empowering (SIME; $f^2 = 0,4384$, large) and partnering (SIP; $f^2 = 0,1428$, close to medium) stand out. Collectively, these patterns indicate that different facets of strategic intelligence shape distinct culture profiles: systems thinking aligns with more hierarchical order, foresight with clan cohesion, partnering with market orientation, and empowerment with adhocracy.

Overall, structural model suggests that combination of strategic intelligence and organizational culture explains substantial proportion of variance in competitive advantage outcomes, f^2 values indicate that most influential unique drivers are clan culture, hierarchy culture (primarily for quality), partnering (especially for innovation and flexibility), and specific strategic intelligence dimensions that underpin particular culture types. Once Q^2 values (from blindfolding or PLSpredict) are added and shown to be above zero, this pattern will not only reflect strong explanatory power but also confirm meaningful predictive relevance for key endogenous constructs.

4.7 Hypotheses Testing and Summary

4.7.1 Results of the Study: First Main Hypothesis:

H1 (Main-CA): Strategic Intelligence (SI), positively affects overall Competitive Advantage (CA) in the Palestinian banking sector.

Table 4.16: Total Effects of Strategic Intelligence Subdimensions (SIF, SIST, SIP, SIME) on Competitive Advantage

Effect	Original coefficient	Standard bootstrap results
		p-value (2-sided)
SIF -> CAC	0,2076	0,0000
SIST -> CAC	0,2197	0,0000
SIP -> CAC	0,2963	0,0000
SIME -> CAC	0,2262	0,0000
SI -> CAC	0,8243	0,0000

The results in Table 4,16 provide strong empirical support for alternative hypothesis H1, which states that Strategic Intelligence (SI) positively affects overall Competitive Advantage (CA) in Palestinian banking sector, In this model, CA is treated as an overall latent construct that captures its underlying dimensions (such as quality, innovation, and flexibility) in single composite measure, consistent with conceptualization adopted in theoretical chapter, SI is modeled as second-order construct formed by four subdimensions: strategic intelligence foresight (SIF), systems thinking (SIST), strategic intelligence partnering (SIP), and strategic intelligence motivating/empowering (SIME), table reports total effects of these subdimensions on CA, i, e., their overall impact transmitted through higher-order SI construct.

All four subdimensions of strategic intelligence show positive and statistically significant total effects on competitive advantage, with p-values reported as 0, 0000 (i, e., $p < 0, 001$), indicating highly robust relationships, Specifically, $SIF \rightarrow CAC$ has total effect of 0, 2076, $SIST \rightarrow CAC$ of 0, 2197, $SIP \rightarrow CAC$ of 0, 2963, and $SIME \rightarrow CAC$ of 0, 2262, These coefficients show that improvements in any of strategic intelligence capabilities at bank level are associated with meaningful increases in overall competitive advantage, Among four subdimensions, SIP (0, 2963) emerges as strongest contributor, suggesting that building alliances, networks, and strategic partnerships is particularly critical for banks' competitive positioning, Nevertheless, SIF, SIST, and SIME also demonstrate moderate and significant contributions, indicating that ability to anticipate future trends, think in systems, and motivate and empower employees all play complementary roles in reinforcing CA.

At global construct level, path from second-order Strategic Intelligence construct to Competitive Advantage ($SI \rightarrow CAC$) is very strong, with total effect of 0, 8243 and p-value of 0, 0000, This large coefficient indicates that, when SI is considered as an integrated higher-order capability, it exerts powerful positive impact on banks' overall competitive advantage, Substantively, this means that banks that score higher on combined package of foresight, systems thinking, partnering, and motivating/empowering tend to report substantially higher levels of competitive advantage in terms of their ability to deliver superior value, innovate, and respond flexibly to market conditions.

In light of these results, the first main hypothesis can be clearly stated as supported: empirical findings confirm that Strategic Intelligence positively affects overall Competitive Advantage in the Palestinian banking sector. Accordingly, the study

concludes that the first hypothesis, which posits a positive relationship between SI and CA as part of an integrated structural model, is accepted.

Table 4.17: Structural Model Summary for Competitive Advantage Components (CACQ, CACI, CACF): R^2 / Adjusted R^2 , Total Effects, and Cohen's f^2 (PLS-SEM, N = 250)

Type	Construct / Path	Dependent construct	R^2	Adjusted R^2	f^2
Structural model	SI	SI	1.1097	1.1115	
Structural model	CAC	CAC	0, 6795	0, 6782	
Cohen's f^2 effect	SI → CAC	CAC			2.1204

The structural model statistics in this table provide direct and strong support for first main hypothesis, which posits positive effect of Strategic Intelligence (SI) on overall Competitive Advantage (CAC) within single, integrated model, R^2 for CAC is 0, 6795, with an adjusted R^2 of 0, 6782, meaning that approximately 68% of variance in overall competitive advantage among Palestinian banks is explained by SI, This level of explained variance is typically classified as substantial in PLS-SEM, and it is consistent with treating CAC as one overall latent construct that already aggregates its underlying dimensions (such as quality, innovation, and flexibility) rather than as three separate dependent variables.

The effect size (Cohen's f^2) for path SI → CAC is 2.1204, which is far above conventional threshold for large effect (0, 35), This indicates that SI is not just statistically significant, but also practically very important: removing SI from model would lead to dramatic drop in explained variance of CAC, In other words, strategic intelligence represents core driver of competitive advantage in model, rather than marginal or secondary predictor.

Taken together, high R^2 /adjusted R^2 values for CAC and very large f^2 for SI → CAC path confirm that the relationship proposed in the first hypothesis is both statistically and substantively supported. Accordingly, results clearly support the conclusion that Strategic Intelligence positively and strongly affects overall Competitive Advantage in the Palestinian banking sector, as part of one coherent structural model.

Table 4.18: PLS-SEM Overall Model Fit—Saturated vs Estimated Models (SRMR, d_ULS, d_G with HI95/HI99 Cutoffs)

Model	Index	Value	HI95	HI99	Decision (exact-fit)
Saturated	SRMR	0, 0404	0, 0446	0, 0504	Fits (Value < HI95, HI99)
	dULS	0, 5296	0, 6475	0, 8266	Fits (Value < HI95, HI99)
	dG	0, 4384	0, 4700	0, 5361	Fits (Value < HI95, HI99)
Estimated	SRMR	0, 0517	0, 0442	0, 0495	Does not fit (Value > HI95 & HI99)
	dULS	0, 8699	0, 6358	0, 7957	Does not fit
	dG	0, 4784	0, 4628	0, 5271	Fits at 1% only (Value < HI99 but > HI95)

In saturated model, SRMR = 0, 0404, dULS = 0, 5296, and dG = 0, 4384 are all below their HI95/HI99 cutoffs, textbook “Fits, ” Once you impose structural constraints, though, SRMR = 0, 0517 exceeds both HI95 and HI99 (so Does not fit), and dULS = 0, 8699 also exceeds both thresholds (Does not fit), dG = 0, 4784 slips below HI99 but above HI95, which was why it “fits at 1% only, ” In plain English: fully free model reproduces correlation structure well, but specific path constraints in your estimated model are too restrictive for observed data.

4.7.2 Results of the Second Main Hypothesis

Null hypothesis (overall moderation): In the banking sector in Palestine, Organizational Culture (OC) moderate relationship between Strategic Intelligence (SI) and Competitive Advantage (CA).

Sub null hypotheses by OC dimensions (moderation of SI → CA)

H0 3-a (OCH): In the banking sector in Palestine, Hierarchy culture moderate SI–CA relationship,

Symbol: $\beta_{\{SI \times OCH \rightarrow CA\}} = 0$

H0 3-b (OCM): In the banking sector in Palestine, the market culture moderate SI–CA relationship,

Symbol: $\beta_{\{SI \times OCM \rightarrow CA\}} = 0$

H0 3-c (OCA): In the banking sector in Palestine, Adhocracy culture moderate SI–CA relationship,

Symbol: $\beta_{\{SI \times OCA \rightarrow CA\}} = 0$

H0 3-d (OCC): In the banking sector in Palestine, Clan culture moderate SI–CA relationship,

Symbol: $\beta_{\{SI \times OCC \rightarrow CA\}} = 0$

Table 4.19: Coefficients Hierarchical Moderation Regression of Competitive Advantage (CA) on Strategic Intelligence (SI) and SI × OC Interaction Terms

Effect	Original coefficient	p-value (2-sided)
SIF → CAC	0, 0234	0, 8253
SIST → CAC	0, 0248	0, 8238
SIP → CAC	0, 0334	0, 8278
SIME → CAC	0, 0255	0, 8244
SI → CAC	0, 0930	0, 8245
SI*OCH → CAC	0, 0236	0, 9150
SI*OCM → CAC	0, 0311	0, 7898
SI*OCA → CAC	0, 0208	0, 0474
SI*OCC → CAC	0, 5554	0, 0001

The hierarchical moderation regression results show that, once interaction terms are included, neither first-order dimensions of Strategic Intelligence nor main effect of SI itself exhibit statistically significant impact on Competitive Advantage (CA), total effects of SIF, SIST, SIP and SIME on CA are all very small ($B = 0, 0234, 0, 0248, 0, 0334, 0, 0255$, respectively) with non-significant two-sided p-values ($p = 0, 8253, 0, 8238, 0, 8278, 0, 8244$), Likewise, direct path from SI to CA is positive but non-significant ($B = 0, 0930, p = 0, 8245$), indicating that average slope of $SI \rightarrow CA$, when considered independently of cultural context, is not reliably different from zero in this model.

By contrast, interaction terms reveal differentiated role for dimensions of Organizational Culture (OC) in shaping SI–CA relationship, interactions involving Hierarchy (SIOCH → CA) and Market culture (SIOCM → CA) are small and statistically non-significant ($B = 0, 0236, p = 0, 9150; B = 0, 0311, p = 0, 7898$, respectively), implying that more formal, control-oriented or competitively driven cultures do not systematically alter how SI translates into competitive advantage, However, interaction with Adhocracy culture (SIOCA → CA) is positive and statistically significant at 5% level ($B = 0, 0208, p = 0, 0474$), while interaction with Clan culture (SIOCC → CA) is strongly positive and highly significant ($B = 0, 5554, p = 0, 0001$), These results indicate that SI becomes more powerful driver of CA under adaptive, innovation-oriented (Adhocracy) and cohesive, relationship-focused (Clan) cultural conditions, confirming that payoff from SI in Palestinian banking sector is contingent on underlying organizational culture profile.

Table 4.20: Hierarchical Moderation Regression, Strategic Intelligence (SI) and SI × OC Dimension Interactions Predicting Competitive Advantage (CA)

Type	Construct / Effect	Dependent construct	R ²	Adjusted R ²	Cohen's f ²
Structural model	SI	SI	1.1097	1.1115	—
Structural model	CAC	CAC	0, 7555	0, 7504	—
Cohen's f ²	SI → CAC	CAC	—	—	0, 0017
Cohen's f ²	SI*OCH → CAC	CAC	—	—	0, 0002
Cohen's f ²	SI*OCM → CAC	CAC	—	—	0, 0010
Cohen's f ²	SI*OCA → CAC	CAC	—	—	0, 0326
Cohen's f ²	SI*OCC → CAC	CAC	—	—	0, 2150

Structural model shows that Competitive Advantage (CAC) is explained to high degree by predictors in model, R² for CAC is 0, 7555 (Adjusted R² = 0, 7504), indicating that about 75% of variance in CAC is accounted for by Strategic Intelligence (SI) and its interaction terms with Organizational Culture (OC) dimensions, This level of explained variance reflects strong explanatory power and supports using this model to understand how SI and culture jointly shape competitive advantage in banking sector,

Looking at Cohen's f², incremental contribution of main SI path to CAC is essentially negligible (f² = 0, 0017), confirming that direct, unconditional effect of SI on competitive advantage is very small once interaction terms are included, interaction terms with Hierarchy (SIOCH) and Market culture (SIOCM) also have trivial effect sizes (f² = 0, 0002 and 0, 0010, respectively), far below conventional threshold of 0, 02 for small effect, By contrast, interaction with Adhocracy culture (SIOCA) shows small but non-trivial effect (f² = 0, 0326), while interaction with Clan culture (SIOCC) reaches medium-to-large effect size (f² = 0, 2150), Using Cohen's guidelines (≈0, 02 small, 0, 15 medium, 0, 35 large), these values indicate that most of meaningful incremental explanatory power comes from SIOCC interaction, followed by SIOCA, reinforcing conclusion that adaptive (Adhocracy) and especially cohesive (Clan) cultures substantially strengthen impact of SI on competitive advantage.

- **Main moderation result:**

Incorporating interaction block between Strategic Intelligence (SI) and Organizational Culture (OC) substantially improved prediction of Competitive Advantage (CA). When SI×OC terms were added to hierarchical regression, explained variance in CA increased from $R^2 = 589$ (Model 1, SI only) to $R^2 = 688$ (Model 2, SI plus interactions), yielding $\Delta R^2 = 099$ and statistically significant change, $\Delta F(4,244) = 19,385, p < 001$. In practical terms for banks in Palestine, this means that payoff from SI depends meaningfully on cultural context in which it is deployed—organizational culture changes how strongly SI translates into competitive edge.

- **First sub-moderation (Hierarchy):**

The interaction between SI and Hierarchy culture (SI×OCH → CA) was essentially zero and not statistically significant ($B = 0,0236, p = 9150$), with a bootstrap confidence interval that clearly spans zero. Thus, a more formal, rules-oriented environment neither amplifies nor dampens the effect of SI on CA in this sample.

- **Second sub-moderation (Market):**

The interaction between SI and Market culture (SI×OCM → CA) was also non-significant ($B = 0,0311, p = 7898$), and its bootstrap interval likewise includes zero; target-driven, externally competitive orientation does not systematically alter how SI relates to CA.

- **Third sub-moderation (Adhocracy):**

By contrast, interaction between SI and Adhocracy culture (SI×OCA → CA) was positive and statistically significant at 5% level ($B = 0,2028, p = 0474$), bootstrap results show small positive effect with percentile confidence bounds clustered close to, but overall above, zero, indicating modest yet reliable reinforcing role. Banks that emphasize experimentation, autonomy, and innovation see stronger conversion of strategic intelligence into competitive advantage; in these settings, same “dose” of SI yields steeper improvement in CA.

- **Fourth sub-moderation (Clan):**

The strongest moderator was Clan culture ($SI \times OCC \rightarrow CA$), with clearly positive and highly significant interaction ($B = 0,5554$, $p = ,0001$), and bootstrap confidence interval that lies entirely above zero, Cohesion, trust, and collaboration appear to help SI travel from analysis to action, boosting its impact on CA more than any other cultural profile.

Overall, moderation is present and is driven specifically by Adhocracy and Clan cultural logics; Hierarchy and Market cultures do not change $SI \rightarrow CA$ slope, whereas adaptive (Adhocracy) and relational (Clan) climates do—making SI investments more productive where learning, empowerment, and teamwork are actively cultivated.

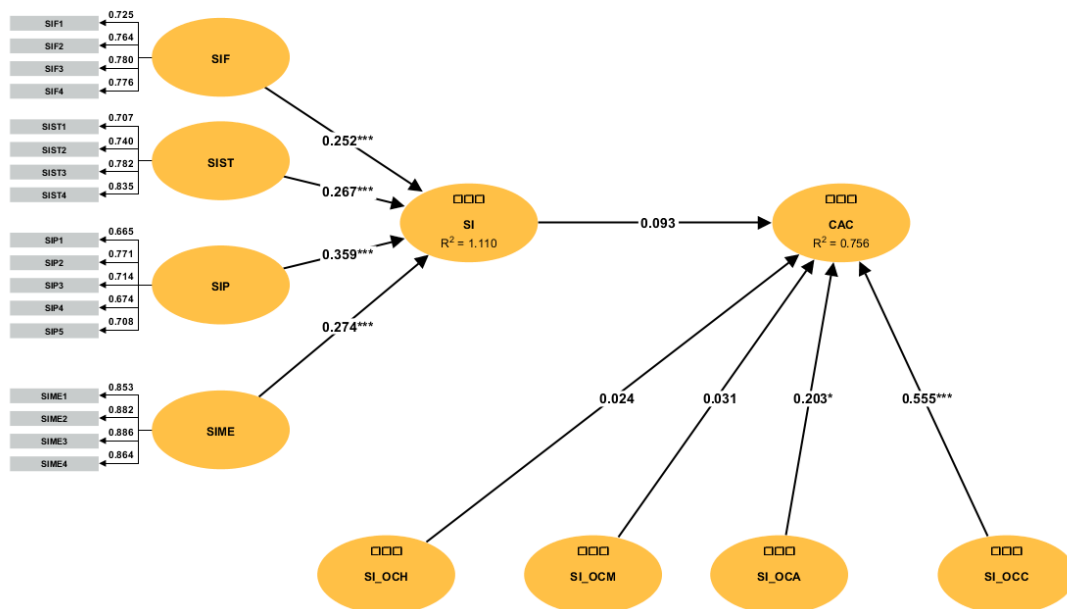


Figure 4.1 Study Model

4.8 Summary of Hypothesis Testing:

In summary, structural and hierarchical moderation results show that Competitive Advantage (CA) is explained to high degree by model as whole ($R^2 \approx 0,76$), but average direct effect of Strategic Intelligence (SI) on CA becomes statistically non-significant once Organizational Culture (OC) is introduced as moderator, coefficients for four SI subdimensions (SIF, SIST, SIP, SIME) and for main $SI \rightarrow CA$ path are all small with large p-values, indicating that SI does not have uniform, unconditional impact on CA

across all banks, Instead, interaction terms reveal clear conditional pattern: SI×Hierarchy (OCH) and SI×Market (OCM) have trivial, non-significant effects and negligible f^2 values, while SI×Adhocracy (OCA) shows small but meaningful moderating effect ($f^2 \approx 0,03$, $p \approx ,047$), and SI×Clan (OCC) exhibits strong, highly significant moderating effect with medium–large f^2 ($\approx 0,22$, $p \approx ,0001$), hierarchical comparison between baseline model (SI only) and full interaction model confirms that adding SI×OC block significantly improves explained variance in CA ($\Delta R^2 \approx 0,10$; ΔF significant at $p < ,001$), demonstrating that bulk of additional predictive power comes from interaction terms, especially SI×OCC and, to lesser extent, SI×OCA.

In plain language, this means that “having strategic intelligence” by itself is not enough to guarantee higher competitive advantage for Palestinian banks; what really matters is kind of culture in which that intelligence operates, In very hierarchical or purely target-driven cultures, strategic intelligence does not reliably translate into better competitive outcomes, By contrast, in banks where culture encourages experimentation and innovation (Adhocracy) and, even more strongly, where there is trust, cohesion, and collaboration (Clan), same strategic intelligence pays off much more: it turns into real improvements in performance and competitive edge, So data say: SI is valuable, but it becomes powerful only when it is embedded in adaptive and supportive cultures that allow ideas to move from analysis to action.

Chapter Five: Discussion and Recommendations

5.1 Introduction

Chapter Five provides an integrated discussion of study's empirical findings by translating statistical results into clear meaning for Palestinian banking context, interpreting observed profiles of competitive advantage, strategic intelligence, and organizational culture, and explaining how these constructs relate within structural model; it emphasizes that competitive advantage is expressed as balanced capability set (quality, innovation, and flexibility), that strategic intelligence is evident as coherent higher-order capability built from foresight, systems-oriented visioning, partnering, and motivating/empowering, and that organizational culture shapes strength of strategic intelligence–competitive advantage link in selective way rather than uniformly, thereby clarifying not only whether hypothesized relationships hold but also under what cultural conditions their payoff becomes stronger or weaker, while grounding these interpretations in prior literature and converting them into concrete implications for banking practice and priorities for future research.

5.2 Discussion of Findings

5.2.1 Impact of Strategic Intelligence on Competitive Advantage

The structural findings support first main hypothesis, indicating that Strategic Intelligence is strong and reliable predictor of overall Competitive Advantage in Palestinian banking sector, Substantively, results imply that competitive advantage strengthens when strategic intelligence operates as an integrated organizational capability rather than as disconnected managerial activities, Banks that are perceived as better at anticipating environmental shifts, interpreting complexity through systems lens, building strategic relationships, and activating employees through motivation and empowerment also tend to be perceived as more competitively positioned in unified sense, through stronger service quality, more credible innovation, and greater adaptability as combined outcome.

This pattern aligns with prior empirical work that conceptualizes strategic intelligence as multidimensional capability base that enhances competitive advantage by improving strategic sensing, internal alignment, and execution discipline, Evidence cited

in literature supports view that strategic intelligence contributes to differentiation and stronger positioning by enabling better decision-making and more proactive adjustment to market dynamics (Alsawalhah et al., 2019; Hamour et al., 2023; Tawfiq et al., 2023a, 2023b; Roustaei & Taghavi, 2023), Sector-relevant findings also converge on same direction, indicating that intelligence inputs and competitive intelligence practices are associated with stronger competitive outcomes in banking settings (Waithaka, 2022,2023), particularly salient role of partnering is also theoretically coherent, as alliance-building and boundary-spanning relationships are widely framed as channels through which banks access complementary resources, timely information, and institutional legitimacy, especially in environments where regulators, technology providers, and interorganizational networks shape strategic feasibility (Aref Al-Majali & AlZu, 2022a, 2022b; Tawfiq et al., 2023a).

The literature also provides qualifications that refine interpretation without reversing supported direction of hypothesis, recurring theme is that value of strategic intelligence depends on organizational conditions that determine whether intelligence can be shared, interpreted, and converted into coordinated action, Cultural environments that foster learning, openness, and cross-unit collaboration tend to strengthen translation of intelligence into advantage, whereas rigid, siloed, or overly control-oriented environments may weaken or slow that translation (Luis et al., 2021; Lamsam & Charoensukmongkol, 2022; Waithaka, 2023; Tawfig & Kamarudin, 2022), In addition, Competing Values Framework logic suggests that strong hierarchy-oriented control systems, common and often functional in banking, can sustain disciplined planning and risk governance while simultaneously limiting trial-and-error experimentation, which may affect how readily intelligence becomes implemented innovation (Cameron & Quinn, 2006; Luis et al., 2021), These arguments therefore function as boundary conditions that help explain variation in magnitude and consistency, rather than as evidence against positive strategic intelligence–competitive advantage relationship.

An objective interpretation is that competitive advantage in Palestinian banks is largely capability-driven, with strategic intelligence functioning as a foundational capability set that materially strengthens competitive outcomes when its components operate in an integrated manner, findings support view that superior positioning is not primarily product of isolated innovations or incremental operational changes, but is more reliably achieved when foresight, systems-oriented strategic alignment, partnering capacity, and motivating and empowering combine into coherent intelligence architecture

(Tawfiq et al., 2023a, 2023b; Alsawalhah et al., 2019; Waithaka, 2023). In addition, comparison of saturated and estimated model specifications can be read as indicating that estimated structural model offers theory-driven and parsimonious representation of data, while saturated benchmark naturally absorbs broader patterns of association among constructs. Accordingly, some remaining covariation among constructs may reflect complexity inherent in organizational phenomena and contextual co-movements that are not primary focus of specified structural paths. This strengthens interpretive takeaway that strategic intelligence–competitive advantage linkage is stable and substantive within theorized structure, while also indicating that complementary pathways and interdependencies may be explored in future model extensions to further enrich explanation without altering core conclusion (Hamour et al., 2023; Roustaei & Taghavi, 2023; Waithaka, 2022).

strength of Strategic Intelligence–Competitive Advantage linkage is also interpretable through distinctive operating features of Palestinian banking environment, which magnify value of sensing, alignment, and coordinated execution. Palestinian banks operate under persistent macro-uncertainty and episodic shocks that are not fully predictable through standard market signals, including political and security volatility, movement and access constraints that can disrupt branch operations and cash logistics, heightened compliance and correspondent-banking pressures, and recurrent liquidity-management challenges linked to broader monetary and fiscal setting (Tawfiq et al., 2023a, 2023b; Hamour et al., 2023). In such context, competitive advantage is less likely to be sustained through single product innovations and more likely to depend on continuous capability to anticipate disruptions, interpret system-wide interdependencies, and reallocate resources quickly across branches and functions (Tawfiq et al., 2023a; Hamour et al., 2023). These conditions increase strategic payoff of foresight and systems thinking because small environmental shifts can rapidly translate into operational discontinuities, reputational risks, or service breakdowns, making early warning, scenario-based planning, and rapid internal alignment central to maintaining service quality and continuity. Same context also elevates importance of partnering as capability, given reliance on external infrastructures and institutions, such as regulators, payment networks, technology vendors, and international correspondent relationships, that shape feasible strategic choices and speed of implementation. Finally, constraints of operating under pressure intensify value of motivating and empowering, as frontline discretion within controlled boundaries becomes essential for responsive service recovery, customer

retention, and adaptive execution when centralized decision cycles are too slow for localized disruptions. Accordingly, Palestinian banking setting functions as an “amplifier” for strategic intelligence: more turbulent and institutionally constrained environment, more competitive outcomes depend on integrated intelligence routines that convert sensing and analysis into coordinated action, sustaining quality, credible innovation, and flexibility as an interdependent package rather than as isolated attributes.

5.2.2 Moderating Role of Organizational Culture

The moderation results indicate that organizational culture shapes how effectively strategic intelligence is converted into competitive advantage in Palestinian banks. Rather than operating as uniform, direct driver under all conditions, strategic intelligence appears to generate stronger competitive outcomes when internal environment supports learning, collaboration, and adaptive action. In practical terms, value of strategic intelligence depends on whether cultural context helps ideas and insights move from analysis to implementation, not merely on whether intelligence practices exist.

This pattern is consistent with literature that treats organizational culture as conditioning context for competitive outcomes and for usefulness of strategic capabilities. Prior work emphasizes that culture influences how organizations mobilize capabilities into sustained advantage and how strongly strategic practices translate into performance-relevant outcomes, which aligns with observed result that strategic intelligence–competitive advantage relationship varies across cultural settings (Tawfig & Kamarudin, 2022; Waithaka, 2023). In this sense, findings fit view that intelligence becomes more consequential where environment enables coordination, knowledge sharing, and action-taking rather than leaving insight trapped at managerial level.

The results are also compatible with studies that caution against assuming that control-oriented cultural patterns automatically strengthen capability-to-performance translation. In particular, literature notes that hierarchy-leaning, stability-first orientations tend to prioritize order, predictability, and risk control—features that are functional in banking but can reduce space for initiative, experimentation, and fast discretionary action (Luis et al., 2021). This does not contradict importance of strategic intelligence; instead, it qualifies conditions under which intelligence is most likely to become visible competitive advantage, especially when competitive gains require coordinated implementation and adaptive responses.

An objective interpretation is that Palestinian banks benefit from strategic intelligence, but magnitude of that benefit depends on whether culture enables execution through teamwork and adaptive practices rather than relying primarily on control and performance discipline. Where collaboration and internal cohesion are stronger, intelligence can be shared, refined, and implemented more reliably, which amplifies its competitive payoff; where culture emphasizes stability and tight control, intelligence may remain effective for planning and monitoring yet translate less strongly into implemented advantage. Accordingly, results support culture-sensitive view of capability building: strengthening intelligence practices alone is unlikely to maximize competitive advantage unless accompanied by cultural conditions that legitimize coordinated action, internal support, and adaptive implementation (Luis et al., 2021; Tawfig & Kamarudin, 2022; Waithaka, 2023).

The Palestinian banking sector operates under set of structural constraints and recurrent shocks that elevate environmental turbulence and compress managerial response time, including political and security uncertainty, movement and access restrictions, periodic liquidity and cash-cycle disruptions, heightened compliance burdens, and dependence on external payment and correspondent-banking channels. Under such conditions, strategic intelligence has clear value for sensing, anticipation, and strategic alignment; however, conversion of intelligence into realized competitive advantage becomes unusually dependent on internal organizational mechanisms that can overcome fragmentation and implementation barriers. In this context, organizational culture is not merely an internal “soft” factor; it functions as an enabling infrastructure that determines whether intelligence-based insights can be coordinated across branches, translated into rapid operational adjustments, and sustained as routines despite external volatility. As result, moderation pattern can be interpreted as reflecting context where execution capacity, especially cross-unit coordination, internal trust, and adaptive learning, is central bottleneck, making culture decisive layer in converting strategic intelligence into tangible competitive outcomes (Luis et al., 2021; Tawfig & Kamarudin, 2022; Waithaka, 2023).

Addition, Sub-moderation discussed separately by culture type, sub-moderation results indicate that cultural dimensions do not operate uniformly, and their influence should be interpreted separately within Competing Values Framework logic. Clan culture strengthens SI-CA relationship because it reinforces cohesion, interpersonal trust, and shared commitment, which are critical for disseminating intelligence across units and

converting it into coordinated execution, In geographically and operationally dispersed banking system, clan-like mechanisms facilitate lateral cooperation and reduce intra-organizational friction, allowing intelligence to become collective action and thereby increasing competitive payoff through more reliable service quality and faster coordinated implementation (Luis et al., 2021; Tawfig & Kamarudin, 2022; Waithaka, 2023), Adhocracy culture also strengthens SI-CA relationship because it legitimizes learning, initiative, and adaptive experimentation, conditions that help banks operationalize foresight and systems-oriented visioning into timely innovations and flexible responses, In regulated sector, relevant form of adhocracy is typically bounded rather than unconstrained, but even bounded experimentation can materially improve translation of intelligence into innovation and agility by accelerating piloting, iteration, and response to emerging risks and opportunities (Luis et al., 2021; Waithaka, 2023).

By contrast, hierarchy culture does not appear to systematically strengthen SI-CA relationship because, although it supports control, standardization, and risk containment, these same features can limit discretionary action and slow implementation cycle through layered approvals and procedural rigidity, This pattern is consistent with arguments that stability-first orientations can weaken capability-to-performance translation when competitive advantage depends on rapid cross-unit execution and adaptive responsiveness (Luis et al., 2021), In Palestinian banking setting, this limitation is more pronounced because banks must often respond to sudden operational disruptions and liquidity or access constraints that require fast coordination across branches and functions, When internal routines prioritize control, procedural compliance, and vertical approvals over lateral communication and local discretion, strategic intelligence signals may be recognized but implemented slowly, reducing their immediate competitive payoff, Accordingly, stability-first orientation can create an execution gap in which foresight and analysis exist, yet timely action is constrained, making agility, cross-unit collaboration, and empowered front-line responsiveness central to translating intelligence into sustained advantage (Hamour et al., 2023; Tawfiq et al., 2023a, 2023b).

Similarly, market culture does not show stable moderating contribution because performance pressure and competitiveness may intensify targets without necessarily improving internal processes through which intelligence becomes implemented routines, In practice, market orientation can sharpen strategic intent, but without complementary learning and collaboration mechanisms it may not increase conversion rate of intelligence into sustained quality, innovation, and flexibility outcomes, Collectively, these sub-

moderation findings imply that strongest payoffs from strategic intelligence in Palestinian banks occur when clan cohesion and adhocracy-like adaptability provide social and operational channels through which intelligence travels from analysis to implementation, while hierarchy and market orientations primarily secure compliance and performance discipline without consistently amplifying intelligence-to-advantage translation (Luis et al., 2021; Tawfig & Kamarudin, 2022; Waithaka, 2022.2023).

5.3 Conclusions

In line with Objective (1), which seeks to determine effect of strategic intelligence components (foresight, visioning with systems thinking, partnering, and motivating and empowering) on competitive advantage (quality, innovation, and flexibility) in Palestinian banks, conclusions of this study are presented in direct alignment with study objectives, findings indicate that competitive advantage in Palestinian banks is best understood as coherent, multi-faceted outcome rather than narrow performance attribute, Banks are generally perceived as capable of delivering dependable value while sustaining an acceptable level of innovation and adaptability, with three pillars of competitive advantage—quality, innovation, and flexibility, moving together rather than substituting for one another, This pattern is consistent with capability-based logic emphasized in literature review, which conceptualizes competitive advantage as cumulative product of organizational routines and strategic capabilities that support differentiation, responsiveness, and service reliability in turbulent environments (Alsawalhah et al., 2019; Hamour et al., 2023; Tawfiq et al., 2023a, 2023b), Within this framing, strategic intelligence emerges as strongly institutionalized organizational capability, particularly on its analytical and integrative side, Evidence suggests that banks are perceived as proficient in environmental sensing and anticipation (foresight) and in translating complex information into coherent strategic direction through systems-oriented visioning, which is consistent with conceptualizations of strategic intelligence as structured capacity for scanning, interpretation, forecasting, and decision alignment under uncertainty (Hamour et al., 2023; Fernández-Villacañas Marín, 2020; Roustaei & Taghavi, 2023), Partnering also appears as credible component of this capability set, reinforcing view that intelligence is strengthened through boundary-spanning ties that enhance access to knowledge, complementary resources, and institutional legitimacy within banking ecosystems (Aref Al-Majali & AlZu, 2022a, 2022b; Tawfiq et al., 2023a),

At structural level, these results provide empirical support for proposition that strategic intelligence strengthens competitive advantage most effectively when treated as an integrated, higher-order capability rather than as isolated practices, aligning with empirical strands that link strategic intelligence to superior competitive positioning through improved sensing, strategic alignment, and executional readiness (Alsawalhah et al., 2019; Hamour et al., 2023; Tawfiq et al., 2023a, 2023b; Waithaka, 2022,2023).

To fulfill Objective (2), which analyzes how organizational culture dimensions (hierarchy, market, adhocracy, and clan) shape strategic intelligence–competitive advantage relationship in Palestinian banks, Organizational culture further shapes how strategic intelligence is converted into competitive advantage, cultural profile of Palestinian banks reflects stable “control-and-performance” backbone complemented by meaningful relational cohesion, while innovation-oriented cultural signals appear comparatively less dominant, This configuration is theoretically consistent with Competing Values Framework, which anticipates that regulated sectors tend to privilege hierarchy and market orientations to protect compliance, stability, and measurable performance, while relying on clan norms to sustain coordination and service quality (Cameron & Quinn, 2006; Luis et al., 2021), Within such an environment, innovation tends to be pursued in bounded and risk-managed ways rather than through open-ended experimentation, providing coherent contextual basis for why innovation-oriented cultural elements may appear less salient in overall profile, moderation results refine this interpretation by demonstrating that culture shapes extent to which strategic intelligence is translated into competitive advantage, Evidence indicates that clan-like and adhocracy-like cultural logics strengthen strategic intelligence–competitive advantage relationship, whereas hierarchy- and market-like orientations do not systematically alter that relationship in same manner, This pattern follows from premise that culture influences how intelligence is shared, interpreted, and enacted, and therefore whether intelligence becomes collective action rather than remaining concentrated at an analytical or leadership level (Luis et al., 2021; Tawfig & Kamarudin, 2022; Waithaka, 2023), Accordingly, strategic intelligence appears most productive where cohesion, trust, learning, and adaptive experimentation enable insights to travel across units and become implemented routines.

Addressing Objective (2), which examines how organizational culture dimensions shape strategic intelligence–competitive advantage relationship in Palestinian banks, Taken together, these conclusions support capability-and-context account of competitive

advantage in Palestinian banks, Strategic intelligence functions as foundational capability base that strengthens competitive advantage, while magnitude of its realized payoff is contingent on whether cultural conditions enable enactment, particularly through collaboration and adaptive learning, rather than relying primarily on control and performance discipline, This conclusion is consistent with reviewed studies positioning strategic intelligence as driver of advantage while emphasizing that organizational culture can amplify or dampen translation of strategic capabilities into competitive outcomes (Alsawalhah et al., 2019; Hamour et al., 2023; Tawfiq et al., 2023a, 2023b; Luis et al., 2021; Tawfig & Kamarudin, 2022; Waithaka, 2022,2023).

To fulfill Objective (3), which investigates how hierarchy culture moderates impact of strategic intelligence (foresight, visioning with systems thinking, partnering, and motivating and empowering) on competitive advantage (quality, innovation, and flexibility) in Palestinian banks, moderation results indicate that hierarchy culture does not systematically strengthen strategic intelligence–competitive advantage relationship, evidence suggests that, under stronger hierarchy-oriented conditions, translation of strategic intelligence into realized competitive outcomes is not consistently amplified across quality, innovation, and flexibility, (Luis et al., 2021; Tawfiq et al., 2023a, 2023b; Hamour et al., 2023)

In line with Objective (4), which explores effect of market culture on relationship between strategic intelligence and competitive advantage in Palestinian banks, findings show that market culture does not exhibit stable moderating contribution to strategic intelligence–competitive advantage linkage, Overall, market-oriented conditions do not consistently increase strength of strategic intelligence effect on quality, innovation, and flexibility in estimated model, (Cameron & Quinn, 2006; Luis et al., 2021; Waithaka, 2022, 2023).

To address Objective (5), which assesses how adhocracy culture enhances connection between strategic intelligence and competitive advantage, moderation results indicate that adhocracy-like cultural logic strengthens strategic intelligence–competitive advantage relationship, Under higher adhocracy orientation, strategic intelligence is translated more effectively into competitive advantage outcomes, particularly by supporting stronger realized effects on innovation and flexibility alongside service quality, (Luis et al., 2021; Waithaka, 2023).

Achieving Objective (6), which examines influence of clan culture on relationship between strategic intelligence and competitive advantage in Palestinian banks, evidence

indicates that clan culture strengthens strategic intelligence–competitive advantage linkage, Where clan-like cohesion and internal trust are stronger, model indicates more robust conversion of strategic intelligence into quality, innovation, and flexibility as integrated dimensions of competitive advantage, (Luis et al., 2021; Tawfig & Kamarudin, 2022; Waithaka, 2023).

5.4 Implications

5.4.1 Practical Implications

This study provides actionable implications for key stakeholders in the Palestinian banking sector, particularly bank boards and executive management, middle and frontline managers, HR/OD functions, risk and compliance units, and innovation/partnership teams. Regulators and industry bodies may also benefit from findings when shaping governance-aligned innovation and capability-building initiatives.

1. Banks should institutionalize strategic intelligence as a formal operating system by assigning clear ownership, setting a fixed cadence for environmental scanning and analysis, and requiring that major strategic decisions document an intelligence basis and intended competitive outcome.
2. Banks should strengthen the “motivating and empowering” dimension by implementing transparent recognition and reward mechanisms tied to implemented innovations and by clarifying decision rights so that frontline managers can act within defined risk and compliance boundaries.
3. Banks should reinforce clan-culture mechanisms that magnify strategic intelligence payoffs by formalizing cross-unit collaboration routines, standardizing knowledge-sharing, and using joint execution teams to reduce uneven implementation across branches and departments.
4. Banks should cultivate a “bounded adhocracy” by establishing a regulated innovation sandbox that uses time-boxed pilots and stage-gated approvals, enabling experimentation while preserving governance, control, and regulatory discipline.
5. Banks should professionalize partnering as a strategic lever by adopting a partnership portfolio approach, defining measurable objectives for fintech and institutional alliances, and setting governance processes that convert partnerships into executed initiatives rather than symbolic relationships.

6. Banks should strengthen proactive readiness for economic volatility by formalizing scenario planning and stress-response playbooks, defining escalation protocols, and maintaining early-warning indicators that trigger predefined actions.

5.4.2 Theoretical Implications

- The findings strengthen capability-based interpretation of competitive advantage by indicating that the key theoretical mechanism is not the presence of strategic intelligence routines per se, but their conversion into coordinated execution outcomes. This reinforces the process view of capabilities in which competitive advantage is explained by effectiveness and speed of capability enactment rather than by isolated practices or static resource endowments.
- The results support modeling strategic intelligence as an integrated, higher-order capability composed of foresight, systems-oriented visioning, partnering, and motivating and empowering, rather than treating these dimensions as separate managerial activities. Theoretically, this implies that the explanatory power of strategic intelligence increases when it is conceptualized as an orchestrating architecture that aligns sensing, interpretation, and mobilization into unified competitive outcomes.
- The moderation evidence advances Competing Values Framework interpretation by specifying that cultural types are not equally effective in translating strategic intelligence into competitive advantage. Clan and adhocracy orientations function as amplifiers of the strategic intelligence–competitive advantage relationship, whereas hierarchy and market orientations do not show a stable moderating effect, positioning culture as a boundary condition that shapes the strength of capability-to-performance translation.
- The Palestinian banking context implies that in regulated and turbulent environments, theoretical emphasis should shift toward execution-enabled capability bundles. This suggests that the same strategic capability may yield different competitive payoffs depending on whether cultural conditions support cross-unit coordination, learning, and adaptive implementation, reinforcing the central role of context in capability theory and moderation-based explanations.

5.5 Limitations

- The study adopted a cross-sectional design, which supports examining relationships among variables at one point in time but limit's ability to make causal claims or observe changes over time.
- The study relied on self-reported questionnaire data collected from a single source, which may introduce response bias and increase the risk of common method variance.
- The sample focused on specific organizational roles and may not fully represent all employee categories, particularly frontline staff, which can limit how broadly findings reflect the entire organization.
- The findings are context-specific to the Palestinian banking sector and its operating conditions; therefore, generalizing results to other sectors or countries should be done with caution.

5.6 Future Research

1. Future studies should test causal ordering using longitudinal or time-lagged designs to distinguish whether strategic intelligence drives competitive advantage over time or whether higher-performing banks invest more in strategic intelligence.
2. Future studies should examine branch-level or unit-level variation using multilevel models to identify whether empowerment and clan/adhocracy dynamics differ systematically across branches and whether this explains uneven translation of intelligence into competitive outcomes.
3. Future studies should compare moderation patterns across banking types (e, g, commercial vs Islamic banks, large vs small banks) to assess whether culture strengthens or weakens the SI→CA relationship differently under distinct governance and market conditions.
4. Future studies should incorporate objective performance indicators alongside perceptual measures of competitive advantage to validate whether reported advantage corresponds to observable outcomes (e, g, innovation outputs, service quality metrics, customer retention, or risk-adjusted performance).
5. Future studies should test additional boundary conditions that may co-determine SI effectiveness, such as regulatory intensity, technological readiness,

environmental turbulence, and leadership style, to refine when and why SI produces stronger competitive payoffs.

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Appendices

Appendix A: Study Instrument English Version (Before Validation)



Strategic Management Program

This study aims to examine **“Strategic Intelligence Effect on Company Competitive Advantage of Banks Sector in Palestine: Organizational Culture as Moderator.”**

This questionnaire is part of an academic research study and is intended for research purposes only. Your participation is completely voluntary, and you have the full right to withdraw at any stage without any obligation. All information provided will be treated with strict confidentiality and will be used solely for analytical purposes within the framework of this research. There are no personal identifiers required, and your privacy is fully respected throughout the process. We sincerely thank you for your cooperation and valuable contribution, which plays a significant role in supporting academic advancement and enriching the knowledge in the Palestinian banking sector.

Demographic Information

Variable	Options
Gender	☐ Male ☐ Female
Age Group	☐ Under 25 ☐ 25–34 ☐ 35–44 ☐ 45–54 ☐ 55 and above
Education Level	☐ Diploma ☐ Bachelor's Degree ☐ Master's Degree ☐ Doctorate

Variable	Options
Position in the Bank	☐ Service Manager ☐ Department Manager ☐ Branch Manager ☐ General Manager or Higher ☐ Other: _____
Years of Experience	☐ Less than 5 years ☐ 5–10 years ☐ More than 11 years

No.	Item	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Strategic Intelligence						
Foresight						
1.	My bank actively engages in financial market trend analysis and predictive modeling.					
2.	Leaders in my bank prioritize scenario planning to anticipate economic shifts.					
3.	We systematically assess financial risks and opportunities to guide banking strategy.					
4.	Our financial planning integrates long-term forecasting to maintain stability.					
Visioning with Systems Thinking						
5.	My bank ensures that all financial departments align with a shared banking vision.					
6.	We analyze interdependencies between financial services to optimize efficiency.					
7.	Bank leaders consider both internal banking structures and external economic conditions when					

	making strategic decisions.					
8.	Leadership fosters a systems-thinking approach to improve long-term financial sustainability.					
	Partnering					
9.	My bank prioritizes long-term strategic partnerships with financial institutions and regulators.					
10.	We collaborate with financial technology providers to enhance innovation.					
11.	Our banking alliances strengthen market positioning and investment opportunities.					
12.	We emphasize trust and reciprocity in all financial partnerships.					
	Motivating and empowering					
13.	My bank fosters an environment that motivates employees to contribute to financial success.					
14.	Bank leadership recognizes and rewards employees for their role in banking innovation.					
15.	Banking employees are encouraged to propose and implement innovative financial solutions.					
16.	Our bank culture promotes empowerment and confidence in strategic financial decisions.					
	Organizational Culture					
	Hierarchy Culture					

17.	My bank operates with a clearly defined hierarchy and financial decision-making process.					
18.	Bank employees follow standardized banking procedures to maintain compliance.					
19.	Leadership focuses on maintaining financial regulations and operational order.					
20.	Our bank values structured communication and financial reporting.					
Market Culture						
21.	My bank sets ambitious financial targets and performance benchmarks.					
22.	Bank leadership encourages market-driven competition.					
23.	Customer banking preferences influence strategic decisions.					
24.	We prioritize profitability and financial market expansion.					
Adhocracy Culture						
25.	My bank encourages innovative financial products and risk-taking in its strategy.					
26.	Bank leadership supports experimentation with emerging banking technologies.					
27.	We rapidly adapt to financial market changes and fintech trends.					
28.	Banking employees are encouraged to					

	create disruptive financial solutions.					
	Clan Culture					
29.	My bank fosters a strong internal banking community and collaboration.					
30.	Employees support and mentor each other in banking operations.					
31.	Bank leadership prioritizes long-term employee well-being and career development.					
32.	Teamwork is fundamental to our banking decision-making processes.					
	Competitive Advantage					
	Quality					
33.	My bank maintains excellence by ensuring reliability and consistency across all financial services.					
34.	We continuously evaluate and enhance banking services to ensure precision and exceed customer expectations.					
35.	We actively use customer feedback to drive improvements in our banking service quality and build trust.					
36.	Bank leadership fosters a culture of quality by prioritizing excellence and continuous improvement in service delivery.					
	Innovation					
37.	My bank encourages innovative financial					

	solutions and creative problem-solving.					
38.	Bank leadership fosters a culture of continuous financial innovation.					
39.	We invest in financial technology to drive banking innovation.					
40.	Employees are encouraged to experiment with new banking strategies.					
Flexibility						
41.	My bank rapidly adapts to changes in financial markets and customer needs.					
42.	Bank leadership promotes adaptability and supports flexible financial decision-making.					
43.	Banking employees are empowered to respond proactively to economic fluctuations.					
44.	Our banking operations are structured to support agility and quick responsiveness to change.					

Appendix B: Study Instrument Arabic Version (Before Validation)



تهدف هذه الدراسة إلى فحص أثر الذكاء الاستراتيجي في تحقيق الميزة التنافسية لدى قطاع البنوك العاملة في فلسطين: الثقافة التنظيمية كمتغير وسيط

هذا الاستبيان جزء من دراسة بحثية أكاديمية، ويُستخدم لأغراض البحث العلمي فقط. مشاركتك طوعية تمامًا، ولك الحق الكامل في الانسحاب في أي مرحلة دون أي التزام. سيتم التعامل مع جميع المعلومات المقدمة بسرية تامة، ولن تُستخدم إلا لأغراض التحليل ضمن إطار هذا البحث. لا يُطلب منك تقديم أي معلومات تعريفية شخصية، ويتم احترام خصوصيتك بالكامل طوال العملية. نشكر لك تعاونك ومساهماتك القيمة، والتي تلعب دورًا مهمًا في دعم التقدم الأكاديمي وإثراء المعرفة في قطاع البنوك الفلسطيني.

البيانات الديموغرافية

النوع الاجتماعي	☐ ذكر ☐ أنثى
الفئة العمرية	☐ أقل من 25 سنة ☐ 25-34 سنة ☐ 35-44 سنة ☐ 45-54 سنة ☐ سنة ☐ 55 سنة فأكثر
المستوى التعليمي	☐ دبلوم ☐ بكالوريوس ☐ ماجستير ☐ دكتوراه
المسمى الوظيفي في البنك	☐ مدير خدمة ☐ مدير قسم ☐ مدير فرع ☐ مدير عام أو أعلى
عدد سنوات الخبرة	☐ أقل من 5 سنوات ☐ من 5 إلى 10 سنوات ☐ أكثر من 11 سنة

الرقم	البند	موافق بشدة	موافق	محايد	غير موافق	غير موافق بشدة
	الذكاء الاستراتيجي					
	التنبؤ المستقبلي					
1	يشارك بنكي بنشاط في تحليل اتجاهات السوق المالية والنمذجة التنبؤية.					
2	يولي القادة في بنكي أولوية للتخطيط بالسيناريوهات للتنبؤ بالتحويلات الاقتصادية.					
3	نقوم بتقييم المخاطر والفرص المالية بشكل منهجي لتوجيه الاستراتيجية المصرفية.					
4	يدمج التخطيط المالي لدينا التنبؤات طويلة الأجل للحفاظ على الاستقرار.					
	الرؤية عبر التفكير المنظومي					
5	يضمن بنكي توافق جميع الإدارات المالية مع رؤية مصرفية مشتركة.					
6	نقوم بتحليل الترابط بين الخدمات المالية لتحسين الكفاءة.					
7	يأخذ قادة البنك في الاعتبار الهياكل الداخلية والظروف الاقتصادية عند اتخاذ قرارات استراتيجية.					
8	تعزز القيادة ثقافة التفكير المنظومي لتحسين الاستدامة المالية طويلة الأجل.					
	الشراكات					
9	يعطي بنكي أولوية للشراكات الاستراتيجية طويلة الأجل مع المؤسسات المالية والهيئات التنظيمية.					
10	نتعاون مع مزودي التكنولوجيا المالية لتعزيز الابتكار.					
11	تعزز تحالفاتنا المصرفية مكانتنا في السوق وفرص الاستثمار.					
12	نؤكد على الثقة والمعاملة بالمثل في جميع شراكاتنا المالية.					
	التحفيز والتمكين					

					13	يهيئ بنكي بيئة تحفز الموظفين على المساهمة في النجاح المالي.
					14	تعترف القيادة المصرفية وتكافئ الموظفين على دورهم في الابتكار المالي.
					15	يتم تشجيع موظفي البنك على اقتراح وتنفيذ حلول مالية مبتكرة.
					16	تعزز ثقافة البنك التمكين والثقة في اتخاذ القرارات الاستراتيجية المالية.
						الثقافة التنظيمية
						ثقافة التسلسل الهرمي
					17	يعمل بنكي وفق تسلسل هرمي واضح وعملية اتخاذ قرارات مالية منظمة.
					18	يتبع الموظفون المصرفيون إجراءات معيارية للحفاظ على الامتثال.
					19	تركز القيادة على الالتزام بالتنظيمات المالية والنظام التشغيلي.
					20	يقدر بنكي التواصل المنظم والتقارير المالية المهيكلية.
						الثقافة السوقية
					21	يحدد بنكي أهدافاً مالية طموحة ومؤشرات أداء واضحة.
					22	تشجع القيادة المنافسة المرتكزة على السوق.
					23	تؤثر تفضيلات العملاء المصرفية على قراراتنا الاستراتيجية.
					24	نعطي أولوية للربحية وتوسيع الحصة السوقية.
						ثقافة الابتكار (أدهوقراطية)
					25	يشجع بنكي المنتجات المالية المبتكرة والمجازفة الاستراتيجية.
					26	تدعم القيادة المصرفية التجريب باستخدام تقنيات جديدة.
					27	نتكيف بسرعة مع تغييرات السوق المالي واتجاهات التكنولوجيا المالية.

28	يتم تشجيع موظفي البنك على تقديم حلول مالية مبتكرة وجذرية.				
	الثقافة العالمية (الكالنية)				
29	يعزز بنكي مجتمعًا داخليًا قويًا وثقافة تعاونية.				
30	يدعم الموظفون بعضهم البعض ويوجهون زملاءهم في العمليات المصرفية.				
31	تعطي القيادة أولوية لرفاه الموظف ونموه المهني على المدى الطويل.				
32	يعتبر العمل الجماعي أساسًا في اتخاذ القرار داخل البنك.				
	الميزة التنافسية				
	الجودة				
33	يحافظ بنكي على التميز من خلال ضمان الموثوقية والاتساق في الخدمات المالية.				
34	نقوم بتقييم وتحسين خدماتنا المصرفية باستمرار لتجاوز توقعات العملاء.				
35	نستخدم آراء العملاء لتحسين الجودة وبناء الثقة.				
36	تعزز القيادة ثقافة الجودة من خلال تحسين مستمر واهتمام بالتميز.				
	الابتكار				
37	يشجع بنكي الحلول المالية المبتكرة والإبداع في حل المشكلات.				
38	تعزز القيادة ثقافة الابتكار المالي المستمر.				
39	نستثمر في التكنولوجيا المالية لتحفيز الابتكار.				
40	نشجع الموظفين على تجربة استراتيجيات مالية جديدة.				
	المرونة				
41	يتكيف بنكي بسرعة مع تغيرات الأسواق واحتياجات العملاء.				
42	تعزز القيادة القدرة على التكيف وتدعم اتخاذ قرارات مرنة.				

					43	يتم تمكين الموظفين للرد بفعالية على التقلبات الاقتصادية.
					44	عملياتنا المصرفية مصممة لدعم السرعة والمرونة في الاستجابة.

Appendix C: Study Instrument English Version (After Validation)

Strategic Management Program

Research

Title:

"Strategic Intelligence Effect on Company Competitive Advantage of Banks Sector in Palestine: Organizational Culture as Moderator"

Introduction:

Hello Participant

Thank you for participating in the pilot test of my research. My name is Lubna fewer and I am a Doctor of Philosophy candidate in Strategic Management. This questionnaire is part of an academic research study and is intended for research purposes only. Your participation is completely voluntary, and you have the full right to withdraw at any stage without any obligation. All information provided will be treated with strict confidentiality and will be used solely for analytical purposes within the framework of this research. There are no personal identifiers required, and your privacy is fully respected throughout the process. We sincerely thank you for your cooperation and valuable contribution, which plays a significant role in supporting academic advancement and enriching the knowledge in the Palestinian banking sector.

Demographic Information

Variable	Options
Gender	☐ Male ☐ Female
Age Group	☐ 25–34 ☐ 35–44 ☐ 45–54 ☐ 55 and above
Education Level	☐ Diploma ☐ Bachelor's Degree ☐ Master's Degree ☐ Doctorate
Position in the Bank	☐ Department Manager ☐ Service Manager ☐ Branch Manager ☐ General Manager or Higher ☐ Other: _____
Years of Experience	☐ 5–10 years ☐ More than 11 years

Instructions:

Please evaluate the appropriateness of each item in the following sections based on its alignment with the given definition.

Section (1) Title: Strategic Intelligence

Definition: The capability to foresee, envision, maintain flexibility, and empower others to make strategic decisions through foresight, systemic vision, partnerships, and motivational leadership.

Subdomains:**(A) Foresight**

Definition: The ability to anticipate and predict future trends, challenges, and opportunities based on the analysis of current and past events.

No	Items:	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1	The bank actively engages in financial market trend analysis and predictive modeling.					
2	Leaders in the bank prioritize scenario planning to anticipate economic shifts.					
3	The bank systematically assesses financial risks and opportunities to guide banking strategy.					
4	The bank's financial planning integrates long-term forecasting to maintain stability.					

(B) Visioning with Systems Thinking

Definition: Creating a comprehensive and long-term vision of an organization's future by understanding the interconnectedness of various internal and external elements.

No.	Items:	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
5	The bank ensures that all financial services align with a shared banking vision.					
6	The bank analyzes interdependencies between financial services to optimize efficiency.					
7	Bank leaders consider both internal banking structures and external economic conditions when making strategic					

	decisions.					
8	Leadership fosters a systems-thinking approach to improve long-term financial sustainability.					

(C) Partnering

Definition: The ability to form and maintain strategic alliances with other organizations or individuals to leverage resources, expertise, and capabilities for mutual benefit.

No.	Items:	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
9.	The bank prioritizes long-term strategic partnerships with financial institutions and regulators.					
10	The bank collaborates with financial technology providers to enhance innovation.					
11	The banking alliances strengthen market positioning and investment opportunities.					
12	The bank emphasizes trust and reciprocity in all financial partnerships.					
13	The bank prioritizes long-term strategic partnerships with financial institutions and regulators.					

(D) Motivating and Empowering

Definition: Inspiring and enabling employees to contribute to the organization's strategic goals through positive culture, support, and confidence.

No.	Items:	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
14.	The bank fosters an environment that motivates employees to contribute to					

	financial success.					
15.	Bank leadership recognizes and rewards employees for their role in banking innovation.					
16.	Employees are encouraged to propose and implement innovative financial solutions.					
17.	The bank culture promotes empowerment and confidence in strategic financial decisions.					

Section (2) Title: Organizational Culture

Definition: The shared values, beliefs, and norms that shape behavior and decision-making within an organization.

Subdomains:

(A) Hierarchy Culture

Definition: A culture that emphasizes structure, control, and stability through formal procedures, rules, and clearly defined roles.

No.	Items:	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
18	The bank operates with a clearly defined hierarchy and financial decision-making process.					
19	Leadership focuses on maintaining financial regulations and operational order.					

(B) Market Culture

Definition: A culture focused on competition, results, and achieving external success through productivity and customer orientation.

No.	Items:	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
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20	Customer banking preferences influence strategic decisions.					
21	"Our growth strategy prioritizes profitability and expanding into new financial markets."					

(C) Adhocracy Culture

Definition: A culture that prioritizes innovation, creativity, and flexibility, encouraging risk-taking and adaptation.

No.	Items:	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
22	The bank encourages innovative risk-taking financial products.					
23	The bank rapidly adapts to financial market changes and fintech trends.					
24	Employees are encouraged to create disruptive financial solutions.					

(D) Clan Culture

Definition: A collaborative and people-oriented culture that values teamwork, loyalty, and community.

No.	Items:	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
25	The bank fosters a strong internal banking community and collaboration.					
26	Employees support and mentor each other in banking operations.					
27	Bank leadership prioritizes long-term employee well-being and career development.					
28	Teamwork is fundamental to banking decision-making processes.					

Section (3) Title: Competitive Advantage

Definition: The attributes that allow an organization to outperform its competitors, derived from superior quality, innovation, or responsiveness.

Subdomains:**(A) Quality**

Definition: The degree to which services meet or exceed expectations through consistency, reliability, and precision.

No.	Items:	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
29	The bank maintains excellence by ensuring reliability and consistency across all financial services.					
30	The bank actively uses customer feedback to drive improvements in banking service quality and build trust.					
31	Bank leadership fosters a culture of quality by prioritizing excellence and continuous improvement in service delivery.					

(B) Innovation

Definition: The ability to develop and apply novel solutions that improve efficiency, service delivery, or market positioning.

No.	Items:	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
32	The bank invests in financial technology to drive banking innovation.					
33	Employees are encouraged to experiment with new banking strategies.					

(C) Flexibility

Definition: The capability to respond rapidly to changes in the external environment and customer needs.

No.	Items:	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
34	The bank rapidly adapts to changes in financial markets due to customer needs.					
35	Bank leadership promotes flexible financial decision-making.					
36	Bank leadership is empowered to respond proactively to economic fluctuations.					
37	The banking operations are structured to support agility and quick responsiveness to change.					

Appendix D: Study Instrument Arabic Version (After Validation)

برنامج الإدارة الاستراتيجية

عنوان البحث :

"أثر الذكاء الاستراتيجي على الميزة التنافسية لشركات قطاع البنوك في فلسطين: الثقافة التنظيمية كمعيار"

مقدمة:

مرحباً بالمشارك

شكراً لمشاركتكم في الاختبار التجريبي لبحثي. اسمي لبنى فلو، وأنا طالبة دكتوراه في الإدارة الاستراتيجية. هذا الاستبيان جزء من دراسة بحثية أكاديمية، وهو مخصص لالفقرات البحث فقط. مشاركتكم طوعية تماماً، ولكم كامل الحق

في الانسحاب في أي مرحلة دون أي التزام. ستعامل جميع المعلومات المقدمة بسرية تامة، وسأستخدم فقط لالفقرات تحليلية في إطار هذا البحث. لا حاجة لإدخال أي معرفات شخصية، وخصوصيتكم مُحترمة تماماً طوال العملية. نشكركم جزيل الشكر على تعاونكم ومساهماتكم القيمة، التي تُسهم بشكل كبير في دعم التقدم الأكاديمي وإثراء المعرفة في القطاع المصرفي الفلسطيني.

المعلومات الديموغرافية

عامل	خيارات
جنس	☐ ذكر ☐ أنثى
الفئة العمرية	55 ☐ 45-54 ☐ 35-44 ☐ 25-34 ☐ وما فوق
المستوى التعليمي	☐ دبلوم ☐ درجة البكالوريوس ☐ درجة الماجستير ☐ دكتوراه
المنصب في البنك	☐ مدير قسم ☐ مدير الخدمة ☐ مدير الفرع ☐ مدير عام أو أعلى ☐ أخرى : _____
سنوات الخبرة	5-10 ☐ سنوات ☐ أكثر من 11 سنة

التعليمات :

يرجى تقييم مدى ملاءمة كل عنصر في الأقسام التالية بناءً على توافقه مع التعريف المعطى.

القسم (1) العنوان: الاستخبارات الاستراتيجية

التعريف: القدرة على التنبؤ، والتصور، والحفاظ على المرونة، وتمكين الآخرين من اتخاذ القرارات الاستراتيجية من خلال الاستشراف، والرؤية الشاملة، والشراكات، والقيادة التحفيزية .

المجالات الفرعية:

(أ) الاستشراف

:القدرة على توقع وتوقع الاتجاهات والتحديات والفرص المستقبلية بناءً على تحليل الأحداث الحالية والماضية.

الفقرات:	أوافق بشدة	يوافق	حيادي	لا أوافق	أختلف بشدة
1.					
يشارك البنك بشكل نشط في تحليل اتجاهات السوق المالية والنمذجة التنبؤية.					
2.					
يعطي القادة في البنك الأولوية للتخطيط السيناريوي لتوقع التحولات الاقتصادية.					
3.					
البنك بتقييم المخاطر والفرص المالية بشكل منهجي لتوجيه الاستراتيجية المصرفية.					
4.					
يتضمن التخطيط المالي للبنك التنبؤات طويلة الأجل للحفاظ على الاستقرار.					

(ب) التصور من خلال التفكير النظامي

:إنشاء رؤية شاملة وطويلة الأمد لمستقبل المنظمة من خلال فهم الترابط بين مختلف العناصر الداخلية والخارجية.

الفقرات:	أوافق بشدة	يوافق	حيادي	لا أوافق	أختلف بشدة
5.					
يضمن البنك أن تتماشى كافة الخدمات المالية مع الرؤية المصرفية المشتركة.					
6.					
البنك بتحليل الترابطات المتبادلة بين الخدمات المالية لتحسين الكفاءة.					
7.					
يأخذ قادة البنوك في الاعتبار كل من الهياكل المصرفية الداخلية والظروف الاقتصادية الخارجية عند اتخاذ القرارات الاستراتيجية.					
8.					
تعمل القيادة على تعزيز نهج التفكير النظامي لتحسين الاستدامة المالية على المدى الطويل.					

(ج) تعريف الشراكة

:القدرة على تشكيل تحالفات استراتيجية والحفاظ عليها مع منظمات أو أفراد آخرين للاستفادة من الموارد والخبرات والقدرات لتحقيق المنفعة المتبادلة.

الفقرات:	أوافق بشدة	يوافق	حيادي	لا أوافق	أختلف بشدة
9.					
يعطي البنك الأولوية للشراكات الاستراتيجية طويلة الأمد مع المؤسسات المالية والهيئات التنظيمية.					
10.					
يتعاون البنك مع مقدمي التكنولوجيا المالية لتعزيز الابتكار.					

11.	تعمل التحالفات المصرفية على تعزيز موقع السوق وفرص الاستثمار.				
12.	ويؤكد البنك على الثقة والمعاملة بالمثل في كافة الشراكات المالية.				
13.	يعطي البنك الأولوية للشراكات الاستراتيجية طويلة الأمد مع المؤسسات المالية والهيئات التنظيمية.				

(د) التحفيز والتمكين

:إلهام الموظفين وتمكينهم من المساهمة في تحقيق الأهداف الاستراتيجية للمنظمة من خلال الثقافة الإيجابية والدعم والثقة.

الفقرات:	أوافق بشدة	يوافق	حيادي	لا أوافق	أختلف بشدة
14.	يسعى البنك إلى تعزيز بيئة تحفز الموظفين على المساهمة في تحقيق النجاح المالي.				
15.	تعترف قيادة البنك بالموظفين وتكافئهم على دورهم في الابتكار المصرفي.				
16.	يتم تشجيع الموظفين على اقتراح وتنفيذ الحلول المالية المبتكرة.				
17.	تعمل ثقافة البنك على تعزيز التمكين والثقة في القرارات المالية الاستراتيجية.				

القسم (2) العنوان: ثقافة المنظمة

التعريف: القيم والمعتقدات والأعراف المشتركة التي تشكل السلوك واتخاذ القرار داخل المنظمة .
المجالات الفرعية:

(أ)

:ثقافة تؤكد على البنية والتحكم والاستقرار من خلال الإجراءات الرسمية والقواعد والأدوار المحددة بوضوح.

الفقرات:	أوافق بشدة	يوافق	حيادي	لا أوافق	أختلف بشدة
18.	يعمل البنك وفق تسلسل هرمي واضح المعالم وعملية اتخاذ القرارات المالية.				
19.	تركز القيادة على الحفاظ على القواعد المالية والنظام التشغيلي.				

ثقافة السوق :

ثقافة تركز على المنافسة والنتائج وتحقيق النجاح الخارجي من خلال الإنتاجية والتوجه نحو العملاء.

الفقرات:	أوافق بشدة	يوافق	حيادي	لا أوافق	أختلف بشدة
20.	تؤثر تفضيلات العملاء المصرفية على القرارات الإستراتيجية.				
21.	"إن استراتيجية النمو لدينا تعطي الأولوية للربحية والتوسع في أسواق مالية جديدة".				

ثقافة الأدوقراطية :

ثقافة تعطي الأولوية للابتكار والإبداع والمرونة، وتشجع على المخاطرة والتكيف.

الفقرات:	أوافق بشدة	يوافق	حيادي	لا أوافق	أختلف بشدة
22.					تشجيع البنك النجاح المالية المبتكرة التي تسهم المخاطرة.
23.					يتكيف البنك بسرعة مع التغيرات في السوق المالية واتجاهات التكنولوجيا المالية.
24.					يتم تشجيع الموظفين على ابتكار حلول مالية مبتكرة.

ثقافة العشيرة :

ثقافة تعاونية موجهة نحو الناس وتقدر العمل الجماعي والولاء والمجتمع.

الفقرات:	أوافق بشدة	يوافق	حيادي	لا أوافق	أختلف بشدة
25.					يعمل البنك على تعزيز المجتمع المصرفي الداخلي القوي والتعاون.
26.					يدعم الموظفون بعضهم البعض ويرشدون بعضهم البعض في العمليات المصرفية
27.					تولي قيادة البنك الأولوية لرفاهية الموظفين على المدى الطويل وتطوير مسيرتهم المهنية.
28.					يعد العمل الجماعي أمراً أساسياً في عمليات اتخاذ القرارات المصرفية.

القسم (3) العنوان: الميزة التنافسية

التعريف: السمات التي تسمح للمنظمة بالتفوق على منافسيها، والمستمدة من الجودة العالية أو الابتكار أو الاستجابة.

المجالات الفرعية:

(أ)

:هي الدرجة التي تلبي بها الخدمات التوقعات أو تتجاوزها من خلال الاتساق والموثوقية والدقة.

الفقرات:	أوافق بشدة	يوافق	حيادي	لا أوافق	أختلف بشدة
29.					يحرص البنك على الحفاظ على التميز من خلال ضمان الموثوقية والاتساق في جميع الخدمات المالية.
30.					يستخدم البنك تعليقات العملاء بشكل نشط لتحسين جودة الخدمات المصرفية وبناء الثقة.
31.					تعمل قيادة البنك على تعزيز ثقافة الجودة من خلال إعطاء الأولوية للتميز والتحسين المستمر في تقديم الخدمات.

(ب) تعريف الابتكار

:القدرة على تطوير وتطبيق حلول جديدة تعمل على تحسين الكفاءة أو تقديم الخدمات أو تحديد موقع السوق.

الفقرات:	أوافق بشدة	يوافق	حيادي	لا أوافق	أختلف بشدة
32.					يستثمر البنك في التكنولوجيا المالية لتعزيز الابتكار المصرفي.
33.					يتم تشجيع الموظفين على تجربة استراتيجيات مصرفية جديدة.

(ج) المرونة : القدرة على الاستجابة السريعة للتغيرات في البيئة الخارجية واحتياجات العملاء.

الفقرات:	أوافق بشدة	يوافق	حيادي	لا أوافق	أختلف بشدة
34.					يتكيف البنك بسرعة مع التغيرات في الأسواق المالية بسبب احتياجات العملاء.
35.					تعمل قيادة البنك على تعزيز اتخاذ القرارات المالية المرنة.
36.					تمكين القيادة المصرفية من الاستجابة بشكل استباقي للتقلبات الاقتصادية.
37.					تم تصميم العمليات المصرفية لدعم المرونة والاستجابة السريعة للتغيير.

Appendix E: Study Expert Review List

لجنة تحكيم أداة الدراسة

الاسم	الرتبة العلمية	مكان العمل
د. مجيد منصور	أستاذ جامعي	الجامعة العربية الامريكية
د. نيفين عيد	محاضرة	جامعة بيرزيت
د. سائد سلحوت	محاضرة	جامعة القدس (أبو ديس)
د. سهيل سلطان	أستاذ جامعي / عضو مجلس إدارة بنك	جامعة بيرزيت + أحد البنوك
د. إبراهيم أبو علبة	محاضر + مدير مخاطر إقليمي	جامعة بيرزيت + البنك العربي
جاد إعجاق	مدير فرع	البنك الإسلامي الفلسطيني
د. لؤي بدارين	مدير فرع	بنك الاسكان
د. عطية مصلح	أستاذ جامعي	جامعة القدس المفتوحة
مهدي الرفاعي	مدير	بنك إسلامي
جاد اعجاق	مدير فرع	البنك الإسلامي الفلسطيني

"أثر الذكاء الاستراتيجي في تحقيق الميزة التنافسية لدى قطاع البنوك العاملة في

فلسطين: الثقافة التنظيمية كمتغير وسيط

لبنى دياب حمد فلو

د. محمد حدود

د. محمد ابوشربة

د. جون ليبينسكي

الملخص

الهدف: تهدف هذه الدراسة إلى فحص أثر الذكاء الاستراتيجي (SI) على الميزة التنافسية (CA) في القطاع المصرفي الفلسطيني، والتحقق من الدور المعدّل للثقافة التنظيمية (OC) استنادًا إلى إطار القيم المتنافسة (العشائرية، الإبداعية/الابتكارية، السوقية، والهرمية).

المنهجية: تم اعتماد تصميم مسحي مقطعي. جرى تحليل البيانات التي تم جمعها من 248 مستجيبًا من البنوك الفلسطينية باستخدام نمذجة المعادلات الهيكلية بطريقة المربعات الصغرى الجزئية (PLS-SEM)، بما في ذلك تقييم موثوقية وصلاحية نموذج القياس، واختبار التأثيرات المباشرة، وتحليل أثر التعديل.

النتائج: تشير النتائج إلى أن الذكاء الاستراتيجي له تأثير إيجابي قوي على الميزة التنافسية. كما تسهم جميع أبعاد الذكاء الاستراتيجي إسهامًا إيجابيًا، حيث برز بُعد الشراكات كأحد أكثر المكونات تأثيرًا. وأظهرت نتائج تحليل التعديل أن الثقافتين العشائرية والإبداعية تعززان بشكل معنوي العلاقة بين الذكاء الاستراتيجي والميزة التنافسية، في حين لم تُظهر الثقافتان الهرمية والسوقية أثرًا تعديليًا معنويًا.

الدلالات التطبيقية: تؤكد الدراسة أهمية ترسيخ الذكاء الاستراتيجي كقدرة تنظيمية متكاملة، مع تعزيز الممارسات الثقافية الداعمة للتعاون والتكيف، بما يسهم في تعظيم النتائج التنافسية في القطاع المصرفي.

الكلمات المفتاحية: الذكاء الاستراتيجي؛ الميزة التنافسية؛ الثقافة التنظيمية؛ الأثر المعدّل؛ القطاع المصرفي الفلسطيني.