



**Arab American University
Faculty of Graduate Studies**

**The Impact of Vigilance and Strategic Intelligence
in Creating a Competitive Advantage for Palestinian
Banks**

By
Daniah Al-Blawi

Supervisor
Dr. Abeer Istanbuli

**This thesis was submitted in partial fulfillment of the
requirements for the Master's degree in
Strategic Planning and Fundraising**

July/ 2025

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Thesis Approval

The Impact of Vigilance and Strategic Intelligence in Creating a Competitive Advantage for Palestinian Banks

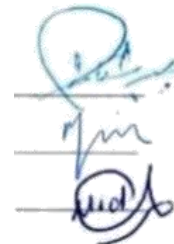
By
Daniah Al-Blawi

This thesis was defended successfully on 27/7/2025 and approved by:

Committee members

Signature

1. Dr. Abeer Istanbuli: Supervisor
2. Dr. Mohammad Abu Sharbeh: Internal Examiner
3. Dr. Nidal Darwish: External Examiner




Declaration

I declare that this study is the result of my own work research, except where otherwise indicated. It has been submitted for Master degree.

The Name of The Student: Daniah Al-Blawi

ID: 202113493

Signature: 

Date: 6.5.2026

Dedication

To those who stayed up all night for me...
and toiled for my comfort... My caring mother... and my dear father...
To the lighthouses that lit up the darkness of the night...
And the candles that illuminated my path... Until I reached the heights...
My dear sisters and brothers...
To everyone who read it and everyone who helped in its completion...
To the faculty at the American University of Palestine - Ramallah,
Especially Dr. Abeer Istanbuli,
I dedicate this humble research to all of them...

Daniah Al-Blawi

Acknowledgment

First and foremost, praise be to God, Lord of the Worlds....

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Dr. Abeer Istanbuli,

For the guidance, advice, and assistance she provided me....

I thank everyone who helped me complete this modest research.

My sincere thanks to them.

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Abstract

This study aimed to identify the level of vigilance and strategic intelligence in Palestinian banks, measure their level of competitive advantage, and determine the relationship between vigilance, strategic intelligence, and the competitive advantage of Palestinian banking services. The study employed a descriptive-analytical approach, using a questionnaire distributed to a random sample of 171 employees (managers and staff) from four Palestinian banks in the Ramallah and Al-Bireh Governorate.

The study showed that the level of vigilance and strategic intelligence in Palestinian banks was at a moderate level, and the level of competitive advantage was at a moderate level, and it was shown that there is a relationship between vigilance, strategic intelligence and competitive advantage.

The study recommended the need to development an annual work program that focuses on enhancing strategic intelligence and vigilance highlighting its various dimensions of effectiveness, and emphasizing the use of strategic intelligence and vigilance in selecting human competencies.

Keywords: Strategic vigilance, strategic intelligence, competitive advantage, Palestinian banks.

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Chapter One

General Framework

1.1. Introduction

The world today is living in a phase characterized by intense competition in the markets for goods, services and technology, and creating value for customers and satisfying consumers has become the first goal that institutions seek. Indeed, this goal has become the standard by which the success or failure of the organization is measured. Competitiveness exerts its pressure on institutions in all sectors, which He called on institutions to work hard to improve the quality of their products and services, work to know the markets and their working mechanisms, and improve their position compared to competitors by localizing efficiency, reducing the total costs of production, activating quality, and continuous modernization and development to increase profits, competitiveness, survival, and sustainability in the world of business (Porter, 2008).

Most business organizations, including commercial banks, also seek to strengthen their competitive position in the banking market, seeking to provide distinguished service to achieve the strategic objectives of survival, growth, continuity, and achieving rising and increasing levels of profits. They also seek to possess a sustainable competitive advantage in their comprehensive performance in the field of banking. providing a banking service with competitive dimensions such as (quality of product/service, creativity, flexibility, cost, speed of response, efficiency of the institution, effectiveness of the institution) (Abu Alhuda, 2025).

Many concepts have emerged to achieve competitive advantage in business companies and institutions, especially banks. Among these concepts are vigilance and

strategic intelligence. This is a result of the tremendous information development that has contributed to radical changes in the labor market, which in turn has been reflected in the performance of institutions. Information has become of a strategic dimension and can be examined and analyzed according to variables. The market, with the aim of identifying strengths and weaknesses at the internal level, exploiting available opportunities and analyzing the risks that threaten the organization in order to find appropriate solutions to these risks in a timely manner and adapt to them (Barnea, A. 2017. P14).

1.2. The Study Problem

Palestinian banks live in a period of intense competition in the world of business and financial services, as they were creating value for customers, and satisfying individuals became the first goal pursued by the management of Palestinian banks. Rather, this goal has become the criterion by which the success or failure of Palestinian banks is measured, and because of the intense competition between financial institutions and between various sectors, Palestinian banks have worked to improve the quality of their services and seek to know the desires. And the orientations of individuals in order to maintain the continuity of their financial work.

Hence, the research problem arises in the increasing need for banks to keep pace with the rapid changes they face and adapt to them as quickly as possible in order to create a competitive advantage for them in light of the current conditions represented by the information technology revolution. And cross-border companies that imposed new conditions for competition and posed the biggest challenge to banks and hindered their continuity. Palestinian banks have no choice but to face this challenge with a high degree of vigilance and strategic intelligence.

Therefore, the problem addressed in this study is answering the following main question: What is the impact of vigilance and strategic intelligence in creating a competitive advantage for Palestinian banks?

1.3. Study Questions

The sub questions were as follows:

1. What is the level of vigilance and strategic intelligence in Palestinian banks?
2. What is the degree of competitive advantage in Palestinian banks?
3. Is there a statistically significant relationship between vigilance and strategic intelligence and its relationship to achieving the competitive advantage of Palestinian banks?
4. Are there statistically significant differences in the respondents' responses regarding the impact of vigilance and strategic intelligence and competitive advantage among Palestinian banks based on demographic variables (gender, age, educational qualification, job title, years of experience, and bank type)?

1.4. Objectives of the Study

The overall objective of this study is to determine the impact of vigilance and strategic intelligence in creating a competitive advantage for Palestinian banks.

Sub Objectives

1. This study aims to identify the level of vigilance and strategic intelligence of Palestinian banks.
2. Determining the level of competitive advantage among Palestinian banks.

3. Determining the relationship between vigilance and strategic intelligence in achieving the bank's competitive advantage.

4. Determining the differences in vigilance and strategic intelligence and its impact on competitive advantage among Palestinian banks based on demographic variables (gender, age, educational qualification, job title, years of experience, and type of bank).

1.5. Study Model

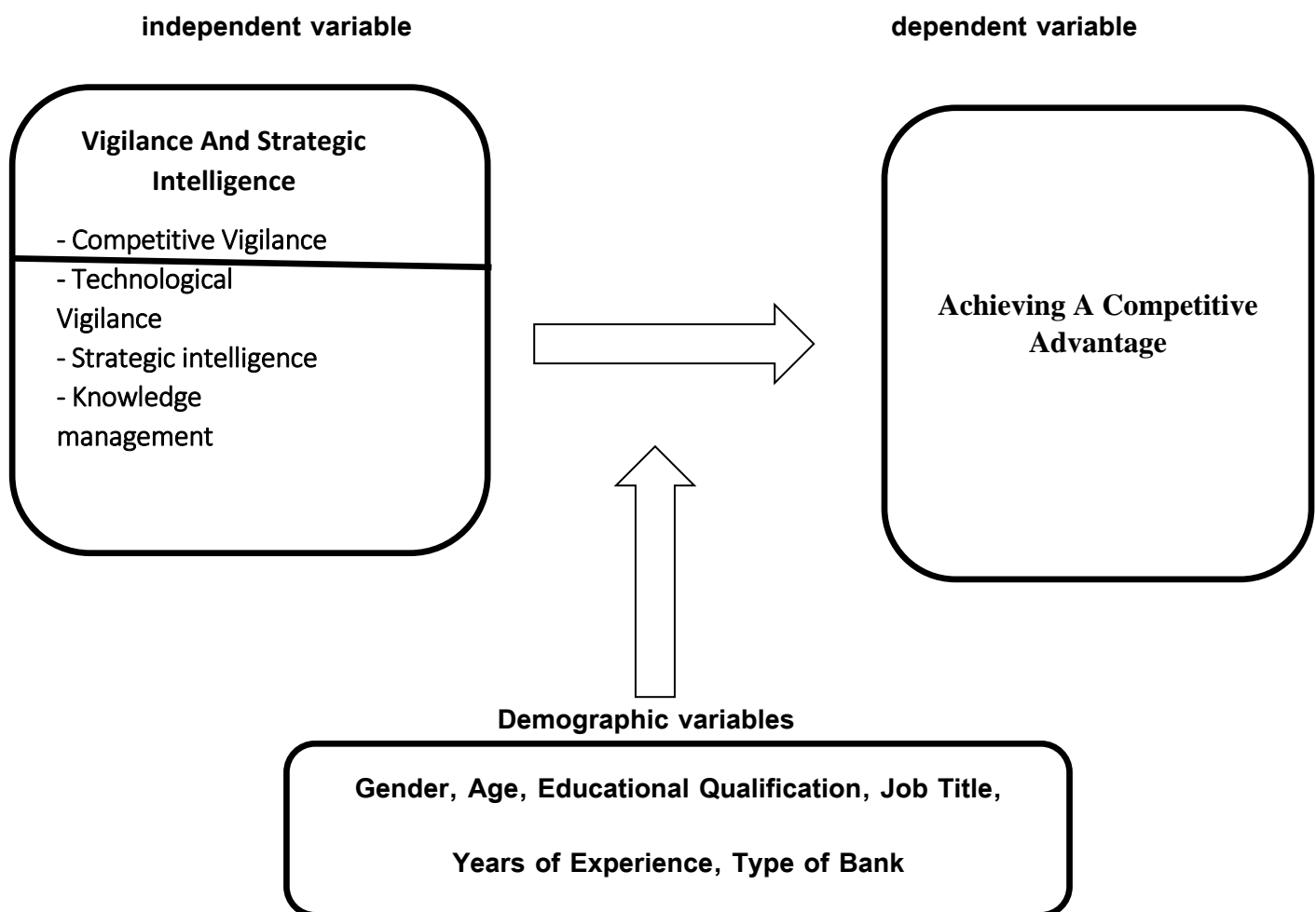


Figure (1.1): Source: These variables were used in previous studies (Zobair,2021).

1.6. Study Hypotheses

1. There is no statistically significant relationship at the significance level ($\alpha \leq 0.05$) between strategic vigilance and strategic intelligence in creating a competitive advantage among Palestinian banks.
2. There are no statistically significant differences at ($\alpha \leq 0.05$) in vigilance, and strategic intelligence level among Palestinian banks according to demographic variables (gender, age, educational qualification, job title, years of experience, and bank type).

1.7. Limits and Limitations of the Study:

1. Objective limit: This research links two dimensions (vigilance and strategic intelligence) and its relationship with creating a competitive advantage for Palestinian banks.
2. Human limit: Palestinian bank employees (study community) in Ramallah and Al-Bireh Governorate.
3. Spatial limit: The study was limited to four banks in Ramallah and Al-Bireh Governorate (Arab bank, The National Bank, Quds Bank, Housing Bank).

The research study exposed to several obstacles and limitations during the research process, the most important of which are:

1. Difficulty use of a non-random sampling technique, as there was a difficulty to obtain accurate and updated banks data from formal institutions.
2. The Banks were not fully cooperative in agreeing to distribute the questionnaire to their employees as they consider that the nature of the researcher's work at the bank

possess a threat to them and their confidentiality, which prompts them to distribute the questionnaire to their employees.

1.8 Terminology of Study

Vigilance: it refers to the organization's continuous effort to understand its business environment and anticipate possible changes. It represents an information-based process through which the organization monitors and listens to its surrounding environment in order to support decision making and future management. This process is considered part of the overall information system and helps managers lead effectively, especially during difficult and uncertain situations (Lesca, 2003).

Competitive vigilance: Competitive vigilance is the process that enables an organization to identify its current and potential competitors and to analyze their future strategies in order to make appropriate decisions. Competitive vigilance focuses on monitoring existing competitors, potential new entrants, and alternative products in the market. It complements technological and commercial vigilance, as its main objective is to help the organization achieve a competitive advantage and effectively face market challenges and competitive pressures (Lesca, 2003).

Technological vigilance: It is the process to the search for technological information, constant monitoring of technological changes, predicting and smartly controlling them before they reach competitors, inquiring into competitors' behavior, technological innovations, monitoring business strategies, and understanding new consumer desires to achieve strategic objectives (Kassem & Ibrahim, 2018).

Strategic intelligence: Strategic intelligence refers to an individual's capacity to plan effectively, analyze complex situations, solve problems, think abstractly, and apply knowledge and experience to adapt behavior and make appropriate decisions in changing environments (Sternberg,2003).

Knowledge Management: It is a body of concepts, generalizations, and abstract ideas that we carry with us on a permanent or semi-permanent basis, and we use to interpret and manage the world around us. Therefore, knowledge develops and extends to broader and more comprehensive concepts.

It is the new asset and is the most recent factor of production that is recognized as a basic resource for creating economic wealth and a basic source of competitive advantage in institutions. The traditional economy was based on the assumptions that the factors of production are what create wealth. As for the new economy, knowledge is the most valuable factor of production and it is the new type of capital based on ideas, experiences and best practices. It is intellectual capital that is considered in the new economy more important than physical capital (Al-Zahir, 2009).

Chapter Two

Literature Review

2.1 Theoretical Framework and Previous Studies

The integration of companies into the global economy, the spread of the concept of economic globalization, and the increasing intensity of local and global competition, the company finds itself forced to possess competitive advantages that enable it to outperform competitors, and help it achieve customer loyalty and thus achieve its goals.

The emergence of competitiveness as a basic fact that determines the success or failure of companies to an unprecedented degree, in addition to the challenges that make companies required to understand the relationship that exists between them and their external environment; in order to benefit from the opportunities, it presents and excel at it. In order to understand this relationship, with the need to realize the direction of the development of challenges and the process of adapting to them, the company must continuously monitor the business environment, that is, collect information about everything that is new and anticipate what will new in its surroundings, and then caution and strategic vigilance become an essential factor for the organization's adaptation. With the changes and their success (Boumediene, 2015).

Strategic vigilance has become a necessity with an effective role in providing the necessary information about the various elements of the organization's business environment, about competitors, customers, technology and in many aspects: products, strategies, technologies used, and in general everything that affects competition. Because the grant of survival and superiority can only be achieved through the institution's possession of a set of special competitive advantages, as different from what competitors

possess, and in order for the institution to have competitive advantages, it must study the environment and know its variables and how they affect them.

Strategic intelligence is also linked to a distinct type of mental capabilities that a manager, leader, or strategic thinker needs, which allows him the ability to think comprehensively about the future of the organization and confront situations of uncertainty and scarcity or limitation of information, which requires a broad understanding of the requirements of the surrounding environment (Maccoby, 2011).

2.2 Theoretical Framework:

2.2.1. Definition of Strategic Vigilance

Strategic vigilance is defined as a continuous procedure undertaken by an organization to collect information and data related to its overall surroundings and use them to know the changes that will occur in these surroundings, which helps in taking precautions to take advantage of opportunities or confront threats. It is also an ongoing collective process carried out by a group of individuals in a voluntary manner, as they track and use expected information regarding changes likely to occur in the external environment of the organization with the aim of creating business opportunities and reducing risks (Kouba and Mousserati,2022).

Strategic vigilance also defined as the process by which members of an organization collect, exchange and give meaning to information related to the organization's external environment. This practice aims to fuel the strategic thinking process of the organization's managers. Therefore, strategic vigilance is concerned with information related to the market (technology, customers, competitors, and suppliers), and also related to the

business environment in general (the economic, legal, political, social, and cultural environment) (Assaf and Al-Ghayesh, 2020).

It is a continuous process that helps the institution in creating science with all its momentum, by collecting, selecting, and processing the treatments obtained through peripheral monitoring with the aim of avoiding many and seizing opportunities and systems that have to avoid many and increase opportunities and develop them with the aim of creating new things that then guarantee them. Additionally, it is a new concept in management sciences, as it is an organized method in the various management of an organization, wanting to improve its options through tracking, monitoring and analysis of the scientific, technical, technological and advanced technological environment, and waiting to discover available and potential opportunities, and all of this is in a proactive mission (Kouba and Mousserati, 2022).

Often, the term "anticipatory listening to the economic environment" is used instead of strategic alertness, because it is based on:

- a. Observing the strategic aspect of the ocean.
- b. Rapid detection of information (weak signals) related to the changes that may occur.
- c. Analyzing and filtering information that could potentially threaten the organization's strategy implementation process
- d. Ensuring targeted distribution of information, i.e. delivering information to specific people in the organization.

2.2.2. The Role and Importance of Strategic Vigilance

Bin Khadija (2022) explains the importance of strategic vigilance in four functions, which are explained as follows:

- a. Anticipation: This is anticipating the activity of competitors and changes in the environment.
- b. Discovery: This is the discovery of new or expected competitors and business opportunities in the market.
- c. Monitoring: This is monitoring developments in the display of products on the market, developments in technology or production methods that affect or target the activity, and regulations that work to change the framework of the activity.
- d. Learning: This is learning the features of new markets, which makes it easier to re-evaluate projects, develop a new method of management, or build a new outlook for managers.

2.2.3. Important Features (Characteristics) of Strategic Vigilance are in the Following Points:

- a. Strategic vigilance is a voluntary initiative based on adopting its idea by the institution's senior management and giving it great importance.
- b. Strategic vigilance is divided into two basic parts: the first is monitoring and following up on events in the organization's external environment, and the second is exploiting the information resulting from monitoring activity.
- c. Most strategic vigilance information is anticipatory information, of the type of weak signals, carrying signs of change, and must help the organization understand and

anticipate future changes in its external environment, and managers are not accustomed to collecting and using it due to its hidden, uncertain, and specific nature.

d. It is true that the process of strategic awareness is an iterative process, but gathering new information improves the organization's knowledge. Therefore, strategic vigilance is also considered a continuous and dynamic process. Here it is related to a process of collective learning and knowledge management.

e. No matter how predictive and revealing the events are, strategic vigilance is based on a strong idea: teamwork, where the exchange and sharing of information is essential, whether at the level of collection or analysis, and all actors in the organization are concerned with possessing the information elements and integrating them with their knowledge and the characteristics of their jobs, which results in That is usable information.

f. Whatever the difference in names (competitive, technological, media, strategic vigilance...), the basic task of vigilance is: providing decision makers in the organization with appropriate information, which leads to building a strategic decision based on real knowledge of the reality and position of the organization in its surroundings. External (Morouj, 2014).

2.2.4 Types of Strategic Vigilance:

1. Technological vigilance: This is the field that is concerned with monitoring technological changes in the organization's surroundings and its competitive environment, following up on technological innovations, working to collect information about technological developments and innovations, processing them, and communicating this information to the organization's decision-making centers.

2. **Competitive vigilance:** This field is based on collecting and analyzing information about competitors' activities, and knowing the changes that will occur in the competitive environment in which the organization operates. This information includes competitors' strategies and new goals, competitors' capabilities, and the hypotheses they can use.
3. **Social vigilance:** It means that we must be aware of all the changes that occur in society as soon as possible. Such as changes in consumer tastes and migration to population centers; Because it can expose the organization to turmoil and affect its relationship with the surroundings.
4. **Legal vigilance:** It consists of monitoring and tracking legislation, laws and regulations in the sector to which the institution belongs and working within it (Maher, 2007).

2.2.5. Advantages of Strategic Vigilance

Strategic Vigilance Includes a set of Features as Mentioned Below:

1. Strategic vigilance helps anticipate and detect changes that will occur in the future institutional environment, and vigilance information is characterized by providing clarifications that are considered illuminating about the future.
2. Strategic vigilance does not only provide information regarding current and recurring operations, but also provides decisions of a future nature and the organization's development in the changing social and economic environment.
3. Awareness information refers to the concept of creativity, as it does not describe the events that actually occurred, but rather through it, hypotheses and a prior creative vision can be formulated.

4. Strategic vigilance is not limited to the surrounding environment, but rather requires a will that imposes great activity and vigilance on the organization's members to obtain proactive information (Al-Suwaisi and Al-Khafaji, 2014).

2.2.6. The Importance of Strategic Vigilance

Strategic vigilance is considered a function, a tool, and an indicator at the same time that seeks to control information related to the external environment of the organization, It is also considered a function of searching for information and capturing significant warning signals about changes that will occur in the organization's environment, a good tool for leadership (for management) under conditions of intense competition, and an indicator when it comes to the decision-making process in the organization. In addition, strategic vigilance has a direct impact on performance (Nizar, 2004).

Therefore, basic vigilance allows - primarily - to connect the institution with its external environment, as it provides the institution with information that qualifies it to better face competition, and it also helps to anticipate fluctuations and changes before they occur, 1 which gives the institution the advantage of precedence, whether in seizing opportunities or in avoiding threats. In general, the following figure summarizes the importance or benefit that strategic awareness poses to the organization (Al-Sirafi, 2003). Also, vigilance, through the functions it exercises, gives many advantages to the institution.

2.2.7. Strategic Vigilance and its Role in Achieving Competitive Advantages for the Organization, through (Matar, 2006)

In-depth knowledge of markets and competition; ensuring effective response to customer needs through continuous improvement of its relationships with customers and suppliers; and providing the organization with a strong position to introduce innovative products and services to the market, quickly resolve problems, and be aware of decision-making, continuously improve products and services, and research, development, and innovation capabilities. Vigilance is also a tool for reorienting the organization's strategy in line with the requirements of its situation.

2.2.8 Objectives of Strategic Vigilance

The objectives of strategic vigilance revolve around enabling organizations to anticipate changes in their internal and external environments, in order to adapt and maintain competitiveness. The main purpose of strategic vigilance is to detect weak signals early and transform them into actionable insights that support decision-making.

Generally, the objectives of strategic vigilance can be divided into two main dimensions:

- (1) Defensive objectives, which aim to protect the organization from threats and minimize risks by detecting potential dangers in the environment.
- (2) Offensive objectives, which focus on identifying and exploiting new opportunities that can enhance the organization's competitive advantage and ensure long-term sustainability (Lesca & Caron-Fasan, 2008).

2.2.9. Goals Related to the Functions of Strategic Vigilance; we find the following:

1. The goal that is linked to the predictive function of vigilance is to achieve good and effective anticipation of opportunities and discover all potential threats, regardless of their degree.
2. The goal related to the informational function of vigilance is to cover the needs of users and provide them with appropriate information at the right time.
3. The goal that is related to the analytical and synthetic function is to obtain and extract the best results and evidence from the collected information.
4. Protecting the enterprise from the accumulation of knowledge of competing enterprises (against organizational learning of enterprises), and good protection from misinformation and illegal acts.
5. Creating greater coordination and compatibility between decisions and operations (Boumaza, 2009).

2.3. Strategic Intelligence

Many organizations have realized, through the practice of strategic planning, their increasing need for a sophisticated and modern system that enables them to withstand and compete in a highly changing work environment. As a result, an idea emerged as a means of influencing the activities, plans, intelligence strategy, and organization strategy through knowledge development. Experience, formation of perceptions and visions related to the future; Strategic intelligence is a very effective tool for directing the path of organizations towards determining their goals and objectives, and sustaining their position among their counterparts in the work environment (Knoush,2020).

In this context, strategic intelligence is a wonderful source of competitive advantage for organizations of all types. Because it can enhance the decision-making process, because it contains information as its basis, by providing useful information to organizations about their business environment, stakeholders, and the target community; In order to anticipate changes and contribute to the design of appropriate strategies; This provides the opportunity for organizations to understand the mechanisms of appropriate strategic planning, determine appropriate budget resources for new initiatives, or develop services appropriate to the needs of the target audience by combining innovation and careful planning for the future of the organization. It calls on the organization's ability to think about the past, understand current competitive procedures, and predict future trends that will lead to its organizational longevity (Waghmare, 2019).

2.3.1. The Concept of Strategic Intelligence

It is a concept related to the ability to think and plan strategically to achieve long-term goals and interests. Strategic intelligence includes the ability to analyze the current situation, predict the future, and formulate strategies and plans to achieve goals in an effective and sustainable manner. It is one of the most important methods of strategic thinking that distinguishes influential leaders, and through it they are able to lead the organization in a way that contributes to its development and development. In order to support the sustainability of the organization in the work environment (Alhadid,2021).

Strategic intelligence is linked to distinct mental abilities that lead to noticeable changes in human knowledge in various social fields.

Political, economic, cultural, and technological, and thus enhance thinking in a comprehensive manner based on the fact that intelligence towards strategic planning and

making appropriate strategic decisions is the key to success for any organization by striving to achieve the organization's long-term goals, seizing opportunities, confronting potential threats, and adapting. With the variables that may occur in the work environment in a way that ensures the organization's steadfastness and sustainability (Esmaeili, 2014).

Key Elements of Strategic Intelligence Include

Analysis: Deeply understand the current situation through SWOT analysis, environmental factors, and competitors.

Planning: Setting long-term goals and objectives and developing strategies to achieve them. This includes identifying required resources and scheduling activities.

Implementation: Implementing the plans and strategies required to achieve goals, and directing resources and teams effectively.

Monitoring and Evaluation: Performance evaluation and continuous follow-up to ensure that strategies are working properly and achieving the desired results.

Strategic intelligence requires the ability to think systematically and apply strategic principles and concepts in making decisions. This type of intelligence can be useful in various fields, including business, politics, project management, and many other fields that require strategic planning and execution (Khalif, 2020).

2.3.2. The Importance of Strategic Intelligence

Strategic intelligence involves the process of collecting, processing, analyzing, and disseminating information that is essential for making organizational decisions in a way that contributes to the development and growth of the organization. It provides the organization with the knowledge it needs about its operational environment, allowing it

to understand its current operations, anticipate future changes, and manage them optimally.

According to Waghmare (2019) and Maccoby (2011), the importance of strategic intelligence can be summarized as follows

1. **Supporting Strategic Decision-Making:** Strategic intelligence helps design appropriate strategies aligned with the organization's vision and mission, and enhances the quality of organizational decisions by providing accurate and valuable information.
2. **Adaptability to Changes and Challenges:** It enables the organization to respond effectively to challenges and potential opportunities and allows management to formulate contingency strategies in response to changes in the work environment, increasing resilience.
3. **Achieving Competitive Advantage:** Strategic intelligence strengthens the organization's ability to compete effectively with other organizations by enabling management to develop strategic solutions to potential problems.
4. **Improving Employee and Management Efficiency:** It enhances the skills of managers and employees by facilitating open communication, information sharing, and exchange of insights, which improves work quality and encourages innovation.
5. **Maintaining Organizational Reputation:** Strategic intelligence helps preserve the organization's reputation even when facing challenges and changes, making management more capable of making informed and effective decisions.

Overall, strategic intelligence serves as a powerful tool to support decision-making effectiveness within organizations and enhances leadership capabilities, making it a “competitive weapon” for achieving sustainable success and future growth.

2.3.3. Objectives of Strategic Intelligence

Strategic intelligence, through the systems used in various organizations, is an effective tool for achieving a set of objectives that contribute to enhancing organizational performance and competitive capability. According to Al-Qarni (2019) and Abuzaid (2017), the objectives of strategic intelligence can be summarized as follows:

1. Enhancing creative and sensory capabilities: It motivates employees to improve performance and strengthens the organization's work system.
2. Enabling comprehensive thinking and future preparedness: It increases the organization's ability to gather information about the future and prepare for it to the fullest extent.
3. Developing strategic perspective: It improves the organization's strategic outlook, supporting access to unique and distinguished future opportunities.
4. Responding to current and future environmental changes: It allows the organization to deal with changes in a way that helps achieve a prestigious and distinguished position in its environment.
5. Improving future planning and sustainability: It enhances the organization's capacity to plan effectively, ensuring long-term continuity and sustainability.
6. Enhancing innovation and strategic excellence: It strengthens the organization's ability to adapt, develop innovative strategies, add value, and achieve a competitive advantage compared to other organizations.

2.3.4. Characteristics of Strategic Intelligence

Strategic intelligence is a special characteristic of organizational leaders who have a keen insight into matters. Strategic intelligence makes organizational leaders possess creative and precise intellectual skills, meaning that work tasks are accomplished through mental intellectual skills, and not through reliance on muscular skills. Thus, the characteristics of strategic intelligence according to (Al-Qarni, 2019) are as follows:

1. The ability to build a sound strategic plan based on identifying the strengths and weaknesses of the organization's internal and external environment.
2. Optimal exploitation of the financial, material, and intellectual resources available to the organization.
3. Democratic collaborative work, and the ability to communicate and communicate effectively.
4. Intuition and the ability to know consequences.
5. The ability to motivate workers, unify their efforts, unify their efforts, and arouse their motivation towards hard, constructive, cooperative work Promoting innovation and creativity in solving problems and difficulties that the organization may face.
7. Insightful vision and the ability to anticipate the future.

The researcher concludes from the above that the characteristics of strategic intelligence are concentrated in the ability to anticipate the future trends of the organization, which will lead to its organizational longevity, based on identifying the elements of the process of anticipating the future through different administrative approaches to achieve long-term success, in addition to contributing to enhancing Understanding the current competitive procedures in the labor market in a way that contributes to achieving a distinguished competitive position for the organization in light

of improving the optimal exploitation of the organization's resources and organizational processes.

2.3.5. The Role of Knowledge Management as a Dimension of Strategic Intelligence

Knowledge management is a fundamental dimension of strategic intelligence. This dimension enables organizations to collect and analyze internal and external information and use it to support strategic decision-making, thereby enhancing competitiveness. Knowledge management represents the infrastructure that links information to organizational strategies and helps in predicting environmental changes and making more accurate and faster decisions (Alghofeli,2021; Hammad & Al-Kubaisy,2020).

2.4. Competitive Advantage

In this dynamic and changing world, today's businesses must be smart and innovative to survive and grow. Therefore, competitive advantage becomes indispensable for achieving success and excellence. It's like a secret weapon that you can use to outsmart competitors and attract customers to your side.

Competitive advantage is the ability to offer something unique and different, whether that's by offering innovative products or services, providing an exceptional customer experience, or applying smart marketing strategies that make you stand out in a market crowded with competitors (Michael, E. Porter,1985).

If you want to have the advantages that make customers ignore the competition and go straight to you, you need to develop and strengthen your competitive advantage. Remember that competitive advantage is not a constant thing, markets change and new competitors constantly appear. So, you must always be alert and ready to adapt and

evolve. Continue to learn and gain new knowledge, and be prepared to update and adjust your strategies as needed.

If you want to be part of the few that leave an unforgettable mark on customers' minds, you must strive for competitive advantage. Be innovative, confident, and exploit market opportunities intelligently. Discover the competitive advantage to achieve the desired success and excellence in the competing business market. And always remember, in this rapidly changing world, do not just be part of the crowd, be the leader who leads the way towards success and innovation (Mahmoud, 2018).

2.4.1. Types of Competitive Advantages

There are many competitive advantages that can be considered strengths and that make the company more sustainable, the most important of which are the following (Mansour, 2017):

1. Competition on Price

This comparative advantage is the best advantage of all if you can provide services that are equal in quality to competitors. But once your competitors notice that they are offering a lower price, it is very easy to lower their prices and become competitive again.

2. Competition for Speed of Service Provision

One of the easiest ways to attract your customer's loyalty is to provide the service he wants at the right time and at the required speed, specifically in financial technology companies, insurance companies, or home services. This requires quick and direct communication with customers, and a high ability to adapt and work under pressure.

3. Competition on Quality

Quality is what the customer seeks best, and a startup company can quickly prove itself through the competitive quality advantage of the project.



Figure 2.1 : Types of Competitive Advantages (Mansour, 2017).

2.4.2. Ways to Achieve Competitive Advantage

The best and most important methods that will help you build a strong competitive advantage for your startup company are the following (Nasr, 2020):

- a. Weekly newsletter: Economy: Financial and business news at your fingertips from Al Jazeera Net.
- b. Reliance on technology: Introducing modern techniques and technology into your company ensures its continuity in competition and not leaving the market, in addition to attracting customers and facilitating dealing with them. Using smart applications helps increase customer loyalty, makes them more connected to your project, and increases sales.
- c. Understanding customer mentality: You must be aware of the distinctive characteristics of the target segment that deals with your company, and in order to ensure this, you must answer the following questions:

- a) What type of companies will want to do business with you and buy from you?
- b) What are the characteristics of the target audience? men or women?
- c) Young or old?
- d) Married or single?
- e) Do they live a small or large distance from your location?
- f) What is their average income and savings?
- g) Can you target a different audience than the competitor's customer segment?

Answering these questions will be the cornerstone of all your marketing and promotional goals.

d. Adaptability

If you can adapt to your competitors and continue despite market changes, this is a significant competitive advantage that helps you ensure the continuity of your project and distinguish it from others.

5. Work to reduce costs: Reducing costs is one of the most important strategies for achieving the right competitive advantage, because it ultimately helps you offer your product at a lower price.

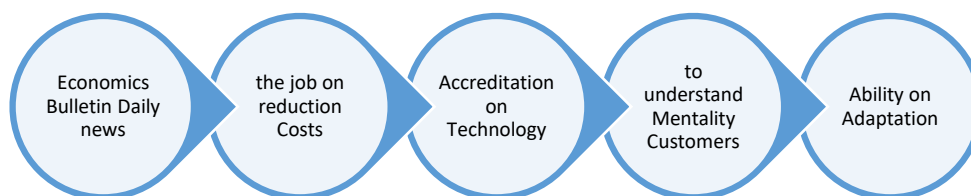


Figure 2.2: Ways to Achieve Competitive Advantage (Nasr, 2020)

2.4.3 Measure the Success of Competitive Advantage

A range of different indicators used to measure the success of company's competitive advantage, some of which are include (Al-Qarni, 2020):

1. Market Share: Competitive advantage can be measured by the market share that an establishment occupies in its market. If a business occupies a large share of the market, it may have a competitive advantage in attracting and retaining customers.

2. Profitability: Revenue and profit growth can be used as an indicator to measure competitive advantage. If an entity is achieving sustained growth in its revenues and profits, this may indicate the presence of competitive advantages that enable it to achieve superior performance over competitors.

3. Customer Satisfaction Indicators: Measuring customer satisfaction can be a strong indicator of competitive advantage. If a business achieves high levels of customer satisfaction and preference for its products or services over competitors, it may have a competitive advantage in uniquely meeting customer needs.

4. Efficiency and Productivity Indicators: Efficiency and productivity indicators can be used to measure competitive advantage. If an organization achieves high levels of efficiency and productivity in its operations, it may have a competitive advantage in providing products or services at lower costs or better quality than competitors.

5. Innovation and Development Indicators:

Innovation and development indicators can be used to measure competitive advantage. If an organization has a strong ability to innovate and develop new products or continually improve existing products, it may have a competitive advantage in meeting customer needs in new and innovative ways.

6. Return on Investment (ROI): ROI measures the ability of an enterprise to achieve high profits from its investments. If a facility achieves a high rate of return on investment, this may reflect its ability to achieve a competitive advantage in using resources efficiently.

7. Operating Costs: Operating costs can be an important indicator for measuring competitive advantage. If a facility achieves low operating costs compared to its competitors, it may have a competitive advantage in offering products or services at competitive prices.

It is important that appropriate indicators are selected according to the nature and industry of the facility to effectively measure competitive advantage.

Consequently, Competitive advantage plays a vital role in business continuity and growth. It enhances your ability to attract customers, retain them, and increase your revenue and profits. Competitive advantage also gives you the ability to achieve strategic superiority and innovation, which contributes to strengthening your position in the market and enhancing your reputation.

For businesses (even small ones), competitive advantage can be the key to success and survival in a challenging market. By using limited resources intelligently and taking advantage of unique capabilities and innovation, businesses can achieve a unique competitive advantage that helps them grow and prosper.

It is necessary for the facility to be aware of its added value and the strengths it possesses. You must understand customers' needs well, and provide them with effective and innovative solutions. By interacting with customers, listening to their feedback, and meeting their aspirations, the facility can develop and enhance its competitive advantage.

It is important to understand this point; Being a small facility doesn't mean you can't achieve a competitive advantage. By making smart use of your limited resources, focusing on providing added value to customers, and improving the quality of your product or service, you can achieve competitive advantage and success in today's business market.

2.5. Previous Studies

This section reviews previous research that addressed the impact of intelligence and strategic alertness in creating competitive advantage in different institutions. These studies included a critical review of tactics papers on intelligence and strategic alertness, their creativity, and their direct impact on creating competitive advantage. Which is concerned with raising its market share and commercial reputation and improving its reality, and clarifies the meanings of the terms as well as the stages of their development. The researcher will review some previous studies that dealt with certain aspects of the effects on competitive advantage in this chapter. Considering the studies surveyed and discussing our topic, the researcher will analyze the strengths and clarify the effects of the factors in order to fill the study gap.

2.5.1. Previous Literature with Discussion

There are several researchers who have contributed to enriching the variables of current research represented by vigilance and strategic intelligence and their impact on various administrative matters in different institutions and in different countries. Table below displays some of the previous studies that are easy to obtain:

Table 2.1 Previous Studies relevant to the impact of strategic vigilance

No.	Addresses	details
First Study	Name of study and year of publication	The impact of vigilance and strategic intelligence in creating a competitive advantage for Arab institutions. Study by Al-Zubair, Aaliya Saeed Othman (2021)
	Population & Sample -country– curriculum	A sample from the Sudanese Businessmen Union, the descriptive and analytical approach.
	Objective of the study	The study aimed to know the level of competitive advantage for Arab products, measure the level of strategic intelligence when managing institutions, and determine the relationship between strategic intelligence and competitive advantage.
	The most important Conclusions	The study concluded that it is necessary to apply a strategic system of intelligence and alertness to achieve competitive advantage in the markets. She stressed that the weak ability to predict and keep up with changes, and the lack of funding and specialized departments to advance scientific research hinder the competitiveness of these institutions
Second Study	Name of study and year	Practicing strategic vigilance (technological, competitive, commercial) as one of the important dimensions of strategic intelligence and its relationship to achieving sustainable competitive advantage. Study by Bin Khalifa Ahmed (2018)

	Study population-Sample - country– curriculum	Ooredoo Communications Company has 22 of its offices made up of 66 frames - Descriptive and analytical approach
	Objective of the study	This study investigates the practice of strategic vigilance (technological, competitive, commercial) as one of the important dimensions of strategic intelligence and its relationship to achieving sustainable competitive advantage.
	The most important conclusions	There is no statistically significant relationship between strategic vigilance and achieving sustainable competitive advantage for Ooredoo Telecommunications Company. 2. There is a statistically significant relationship for the (technological) awareness dimension to achieving a sustainable competitive advantage for Ooredoo Communications Company. 3. There is no statistically significant relationship between the two dimensions of alertness (commercial and competitive) to achieving a sustainable competitive advantage for Ooredoo Telecommunications Company.

No.	Addresses	Details
Third Study	Name of study and year	The importance of strategic vigilance as a mechanism for achieving competitive excellence and its reality in the Algerian economic institution - (Mohammed and Saeeda, 2012)
	Study population- sample-country- curriculum	Showing the importance of strategic vigilance as an important strategic factor and explaining its impact on institutions The Algerian economy is due to its ability to provide institutions with sustainable competitive excellence.
	Objective of the study	Showing the importance of strategic vigilance as an important strategic factor and explaining its impact on institutions The Algerian economy is due to its ability to provide institutions with sustainable competitive excellence.
	The most important conclusions	Strategic vigilance is not widely spread in economic institutions, and so little attention is given to it. These activities are linked to the establishment of a vigilance cell, and the strategic vigilance activities are integrated with the activities of the organization. Without including a formal framework with any institutional functions.
Fourth Study	Name of study and year	Development D'un Outil Dragonnesque des Pratiques Extents De La Vielle Stratégique Après des Pme. (François Brouard,2004)

	Study population- sample-country– curriculum	The field study was conducted on six medium-sized institutions with the participation of 33 experts in order to design a computerized expert system model that monitors vigilance practices within these institutions. - Canada/descriptive-empirical
	Objective of the study	Helping organizational leaders raise awareness of strategic mindfulness activities and practices in order to move forward through the use of a diagnostic tool for mindfulness practices in SMEs.
	The most important conclusions	The role of the diagnostic tool, which is in the form of an expert system within computer programs to create solutions and take decisions Decisions using knowledge and intellectual resources that help the leadership of SMEs to identify strategic vigilance activities and advance their practices as well as strategic vigilance best practices.

Table 2.2. Previous Studies Related to Strategic Intelligence

No.	Addresses	Details
First Study	Name of study and year	The role of strategic intelligence in supporting the decision-making process at Sani Plast in Bam El Bouaghi. Study by Hafeez Farrah, (2020)
	Study population-sample - country– curriculum	Sani Plast Foundation, Bam El Bouaghi, relies on case study and interview technology as one of the research tools.
	Objective of the study	The study aimed to clarify the role of strategic intelligence in supporting decision-making through the application of the Sani Plast Foundation in Bam El-Bouaghi
	The most important conclusions	The necessity of adopting strategic intelligence in institutions today because it has become a necessity to confront environmental changes and make the right decisions Strategic intelligence has an effective role in the decision support process. Attention must be paid to all dimensions of strategic intelligence without neglecting some of them, thus ensuring that appropriate decisions are taken in a more effective and efficient manner.
Second Study	Name of study and year	The role of strategic intelligence in hotel organizations that search for success and excellence in the business environment for the purpose of penetrating all tourism regulatory markets. Samra Abdul-Jabbar (2018)

	Study population-Sample - country– curriculum	In hotel organizations - as a whole - Ready-made statistical software SPSS. The questionnaire
	Objective of the study	For the purpose of penetrating all tourism regulatory markets, and for the purpose of drawing up fixed policies and rules, they must be framed with tourism regulatory confidence that contributes to creativity, achieving goals, and a future vision, and its standing among competing organizations.
	The most important conclusions	There is a strong relationship to the role of strategic intelligence for success and excellence in hotel organizations - as a whole
Third Study	Name of study and year	The extent of importance that Asia cell Communications attaches to the issue of strategic intelligence in terms of (supervision, organized thinking, strategic vision, partnership, motivation and enthusiasm) Nidal Abdul Hadi Omran (2015):
	Study population-Sample - country– curriculum	Asia cell Communications Company
	Objective of the study	The study aimed to determine the importance that Asia cell Telecommunications Company attaches to the issue of strategic intelligence in terms of (supervision, organized thinking, strategic vision, partnership, motivation and enthusiasm) and the relationship of this to the creative ability in this company.
	The most important conclusions	The research showed that strategic intelligence, with all its components, has an impact on achieving the creative

		ability of the company under study. The research also showed that the company achieved benefit from the experience and thinking skill of its managers in influencing the production of creative thinking, while there was a deficiency in the company in investing in the company's principle.
Fourth Study		The impact of strategic intelligence on strategic decision-making and strategic planning. Esmaeili 2014
	Study population-Sample - country- curriculum	All organizations that use strategic intelligence systems in Kurumabad District, numbering (150) organizations, used the questionnaire as a tool for collecting data. - Descriptive analytical method
	Objective of the study	The study aimed to identify the impact of strategic intelligence on strategic decision-making and strategic planning in organizations that use strategic intelligence systems in the district of Kurumabad.
	The most important conclusions	There is a statistically significant impact of strategic intelligence systems on strategic decisions and strategic planning in the organizations that use it. The effectiveness of strategic intelligence in human resources, organization processes, technological and financial resources, intelligence and customers

2.5.2. Comment on Previous Studies

Through the researcher's review of previous studies, the following can be concluded:

1. Most studies have confirmed that strategic intelligence systems have positive effect on strategic decision-making for organizations and effectively lead to success.
2. Most of the previous studies agree on the need to use effective strategic planning in organizations to realize their potential within the business world.
3. .Most previous studies have shown the importance of strategic intelligence in influencing administrative work in organizations, as in (the study of Hafeez Farrah 2020, Esmaeili 2014, Imran 2015, Abdul Jabbar 2018).
4. Through the researcher's review of previous studies, it is possible to conclude the role of strategic vigilance in influencing administrative work in institutions, the role of strategic vigilance and intelligence in making strategic decisions and organizing strategic plans in organizations, and its role in achieving excellence and success in organizations, as in (the study of Al-Zubair, Aaliya Saeed Othman 2021, Hafeez Farrah, 2020).

Chapter Three

Methodology

The study aimed to identify the impact of vigilance and strategic intelligence on creating a competitive advantage for Palestinian banks in the Ramallah and Al-Bireh Governorate. This chapter describes the study methodology, the study population and sample, the study tools, and the methods used to prepare them, and to ensure its validity and reliability. This chapter also includes the statistical treatment that was relied upon to analyze the study, starting from the statistical description of the study sample and its characteristics, leading to testing the study hypotheses.

3.1 Study Approach

Given the nature of this study, the methods used were as follows:

- The descriptive method, the researcher used this approach, which is appropriate for the nature of this study, the objectives they seek to achieve, and the nature of the information to be collected.

The researcher also used the survey because it is the most appropriate scientific method for descriptive studies in general, and because it aims to record, analyze, and interpret the phenomenon in its current state after collecting the necessary data, and sufficient information about it and its components is collected through a set of organized procedures that specify the type of data, its source, and the methods of obtaining it. Here, it is necessary to define and use the questionnaire as a tool for conducting the study and analyzing the data obtained using the SPSS statistical analysis program.

As this research aims to evaluate vigilance and strategic intelligence and their impact on achieving competitive advantage in the Palestinian banks under investigation, and in light of defining the research problem, the researcher used quantitative method for conducting research and it suits this study as to analyzing data and for interpretation.

3.2 Study Population and Sample

The study population included all banks in Ramallah & AlBireh Governorate, according to Association of Banks in Palestine (2024) Palestinian Banks employees counted 1600. A simple random sample method was used to select participants, the sample consists of 302 participants, a sampling frame was used from which to select participants who can participate in the study (taking into account the current unstable situation). Below is a description of demographic variables of the study sample as it is clear in Table (3.1).

Study Sample

The study sample selected using simple random method of collecting data from an easily accessible group of people. This method as it is clear in table no (3.1). The sample size was calculated using the web. <http://www.surveysystem.com/sscalc.htm> Sample Size calculator, with an error 0.05.

The study sample was identified, and a questionnaire was developed. 302 questionnaires were distributed either face-to face or via e.mail, 250 were returned. After excluding unsuitable questionnaires for analysis, the final number of questionnaires suitable for statistical analysis was 171. Therefore, the results were analyzed to extract the opinions of the study sample.

3.2.1. Description of the Study Sample Characteristics

Table 3.1: Socio-Demographic Characteristics of the Study Sample

Variable	Variable Levels	Sample	
		Amount	Percentage (%)
Age	30 years and younger	87	%43.3
	31-50 years	74	50.9%
	51 years and older	10	5.8%
Gender	Male	85	%49.7
	Female	86	%50.30
Academic	Diploma	9	%5.3
	Bachelor's	96	56.1%
	Postgraduate studies	66	%38.6
Qualification	Manager	33	%19.3
	Department Head	44	%25.7
	Employee	92	%53.80
	Other	2	%1.20
Job Title	10 years or less	92	53.8%
	11-20 years	71	41.5%
	21 years or older	8	%4.70
Bank Type	Local	79	46.2%
	Expatriate	92	%53.80

Table (3.1) present the main characteristics of the participants, clarifies the distribution of the sample participants by age, gender, academic qualification, job title.

The table above showed distribution of the sample respondents according to their age group, as the majority with a percentage of 50.9% of the respondents were between 31 and 50 years old, (43.3%) of them were 30 years and younger, while the rest of them 5.8% were 51 years old and older. The results indicating that the sample includes employees in the active stages of their careers.

In terms of gender, the above table shows sample distribution according gender, as 50.3% were females compared to 49.7% males. Results indicating a balance between males and females' representatives in the banking sector, reflecting the nature of Palestinian Banks.

Regarding education and academic qualification results, the above table clarifies distribution of study sample according to qualifications, as the majority of respondents (56.1%) were holding a bachelor's degree, 38.6%) holding postgraduate degree, while (5.8%) of them holding diploma. Highlighting a high level of education among the Bank staff.

Regarding job title, results clarify distribution of the respondents by job title (19.3%) of them are managers (top level), (25.7%) of them were head of department, (53.8%) were in the middle and lower-level management, while the percentage for other positions was (1.2%).

According to years of experience: the table shows that those with (10 years or less of experience) (53.8%) were the majority, while (11-20 years) represents (41.5%) of them, and those with experience (12 years or more) (4.70%).

Regarding bank type: (Local Bank) represented (46.2%), while (Foreign Bank) represented (53.8%).

Data Collection Tools

Two Main Sources of Data Were Used as follows

- a) Secondary sources: Desk review on the theoretical aspect based on the latest scientific research, published scientific relevant theses, specialized books, and Internet sites that have a direct relationship with the research topic.
- b) Primary sources: The study tool, the questionnaire, developed and used to collect data and information that serve the purposes of the research. The questionnaire is mainly used in the field of studies that aim to conduct opinion polls about individuals' beliefs and attitudes about a specific topic. The Questionnaire was designed, distributed and completed by filling out from members of the study sample (Banks senior management and employees).

3.3. Study Tool

After identifying the research study population, research instrument was designed and validated to collect the data and information needed to provide answers to the research questions. The questionnaire is one of the key investigation instruments in quantitative study as it enables to gather information from respondents. However, the current research questionnaire focuses on the main following four dimensions:

Section I. The General information: The section generally includes **socio-demographic characteristics** of the study sample as distinct variables: age group, gender, academic qualification, job title, years of experience, and data about the **organization (Bank type)**.

Section II: This special section includes a scale measuring "the impact of vigilance and strategic intelligence on creating a competitive advantage in Palestinian banks from the

perspective of bank employees, the first dimension and a set of paragraphs on the first axis: Competitive vigilance and its impact on achieving a competitive advantage in Palestinian banks from the perspective of bank employees.

Section III: This section includes dimension contains a set of paragraphs on the second axis: “Technological vigilance and its impact on achieving competitive advantage in Palestinian banks from the perspective of bank employees.

Section IV: This section of the questionnaire, which deals with the third dimension and a set of paragraphs on the third axis: “Strategic intelligence and its impact on achieving competitive advantage in Palestinian banks from the perspective of bank employees.

Section V: This section includes a scale that measures “the impact of vigilance and strategic intelligence in creating a competitive advantage in Palestinian banks.” It includes a group of paragraphs and their impact on achieving a competitive advantage in Palestinian banks.

3.4. Validity of the Study Tool

This section addresses the validity of the study tool that was developed. By validity, we mean whether the tool reflects the content of the study variables and measures them effectively (Sekaran, 2006). The validity of the study tool was measured in two ways: content validity: Through apparent validity, the study tools were presented to a number of experienced referees and specialists. The tools were modified in accordance with the comments and proposed amendments, and were finally reformulated accordingly. The purpose of this was to judge the comprehensiveness of the tools, the suitability of their questions to the study's objective, and the soundness of the linguistic formulation. Based

on the opinions and suggestions of the referees, some questions were modified and reformulated linguistically.

Some questions were deleted and others were added, and the validity of the study tool “questionnaire” was verified by calculating the correlation coefficient of each paragraph with the axis to which it belongs, as shown in Table (2). The results of the correlation coefficients between the study paragraphs and the dimensions to which they belong, which measure the impact of vigilance and strategic intelligence in creating a competitive advantage for Palestinian banks in the Ramallah and Al-Bireh Governorate.

Table 3.2: Correlations between the Items and Dimensions Measuring Vigilance and Strategic Intelligence Effects on Competitive Advantage in Palestinian Banks

Competitive Vigilance		Technological Vigilance		Artificial Intelligence		Competitive Advantage	
paragraph	correlation coefficient	paragraph	correlation coefficient	paragraph	correlation coefficient	paragraph	correlation coefficient
1	**0.912	1	**0.815	1	**0.815	1	**0.530
2	**0.932	2	**0.837	2	**0.837	2	**0.694
3	**0.858	3	**0.909	3	**0.909	3	**0.841
4	**0.970	4	**0.941	4	**0.941	4	**0.645
5	**0.932	5	**0.815	5	.0**969	5	**0.793
6	**0.766	6	**0.837	6	.0**942	6	**0.791
7	**0.642	7	**0.841	7	.0**980	7	.0**673
8	**0.754	8	**0.645	8	.0**966	8	.0**916

** It indicates that the correlation coefficients are statistically significant at a significance level of 0.5%.

3.5. Stability of Study Tools

Table 3.3: Matrix of Reliability Coefficients for the Study Dimensions According to Cronbach's Alpha Reliability Coefficients.

Items	No.	Cronbach" alpha (CA) reliability coefficient
Competitive vigilance in creating a competitive advantage for Palestinian banks.	8	0.883
Technological vigilance in creating a competitive advantage for Palestinian banks	8	0.799
Economic intelligence in creating a competitive advantage for Palestinian banks	8	0.819
Knowledge management creates a competitive advantage for Palestinian banks	8	0.795
The competitive advantage of Palestinian banks	8	0.901
Total	40	0.839

Tool stability refers to the consistency of the results and their reliability if the tool is re-administered to the same individuals under the same conditions. To measure the stability of the study tool, we rely on Cronbach's alpha (CA), where Cronbach's alpha scores range from 0-1, with the highest value indicating the highest levels of internal consistency. Cronbach's alpha coefficients greater than (0.70) indicate a good degree of reliability based on the study of (Hair et al., 2017). The Cronbach's alpha coefficient was calculated for each dimension of the questionnaire as well as for the questionnaire as a whole. Table (6.3) shows that the reliability value through the Cronbach's alpha coefficient exceeded

(0.70), while the Cronbach's alpha coefficient for the dimension of weaknesses in the settlement authority exceeded (0.50) based on the study of

(George and Mallery, 2003) can be adopted and measured in the study. The value of Cronbach's alpha coefficient for the total questionnaire score was (0.922), which is generally a high reliability coefficient, indicating the accuracy of the measurement tool.

3.6. Statistical Methods

3.6.1. Descriptive Statistics

Descriptive statistics were used in the study through frequency distribution tables to describe data related to the study sample. Measures of central tendency (especially the arithmetic mean) and measures of dispersion (especially the standard deviation) were used to describe the responses of the study sample to the study items. This study followed the

To judge the trends of the respondents, an interpretation of the arithmetic mean value of the paragraphs or the weighted general mean in the study tool (questionnaire) on the study tool categories, which are five in number, in correcting the answer scale for the respondents, and the range was calculated by calculating the difference between the highest value, which is (5), and the lowest value, which is (1) in the scale.

Then, divide the range by the number of categories required to judge the results, which is 5, to get $3/4 = 1.33$. We then continue increasing the value, starting from the lowest value (1), to provide the intervals for determining the direction of the answer to the arithmetic mean. Table (4) illustrates this.

Table 3.4: Key to the Five-Point Classification

Arithmetic Mean	Relative Weight	Significance
Less than 2.34	Less 46.8	Low
From 2.34 to less than 3.67	From 46.8 to less than 73.4	Medium
From 3.67 and above	From 73.4 and above	High

3.6.2. Inferential Statistics

To test the study hypotheses, the following tests were used:

- Pearson correlation coefficient to determine the strength and direction of the relationship between the independent variables (vigilance and strategic intelligence) and the dependent variable (competitive advantage) in Palestinian banks.
- Independent Sample T-test to examine whether there are statistically significant differences in the responses of sample members attributable to the gender variable regarding vigilance and strategic intelligence and competitive advantage in Palestinian banks.
- One Way ANOVA test to examine whether there are statistically significant differences in the responses of sample members regarding the impact of vigilance and strategic intelligence and a competitive advantage in Palestinian banks according to demographic factors (age, educational level, academic qualification, job title, years of experience, type of bank).
- The LSD test was used to determine the validity of differences between categories of personal variables that are divided into more than two variables, if the one-way analysis of variance showed that there were statistically significant differences between the categories of these variables.

Chapter Four

Data Analysis and Results

4.1. Introduction

This chapter analyzes the study data to identify the most important findings reached through paragraph analysis, testing the relationships between the study variables using descriptive and inferential statistical methods, and then discussing and commenting on them.

4.2. Presentation of the Results of The Study Questions

4.2.1. Results of the First Main Question of The Study

- What is the impact of vigilance and strategic intelligence in creating a competitive advantage for Palestinian banks?

To answer this question, the arithmetic means, standard deviations, and percentages of the respondents' responses were calculated, towards of the main question above.

The results in Table (4.1) indicate that the responses of the respondents were medium.

Table 4.1: Means and Standard Deviations of Vigilance and Strategic Intelligence in Relation to Competitive Advantage in Palestinian Banks.

No.	vigilance competitive	Arithmetic Mean	Standard Deviation	Percentage%	Response Level
5	The bank seeks to provide high-quality services to retain existing customers and attract potential customers.	4.09	0.591	%60	Medium
7	The bank is keen to continuously identify the strengths and weaknesses of its competitors.	3.87	0.613	%58	Medium

8	The bank investigates documents and information that affect its market share	3.71	0.629	%56	Medium
6	The bank seeks to be a leader in the field of creativity and innovation.	3.8	0.62	%57	Medium
4	The bank works to reduce the cost of services compared to its competitors.	4.09	0.591	%60	Medium
3	The bank is conducting anticipatory listening to its business environment.	4.28	0.572	%65	Medium
1	The bank is working within a strategy to increase its customers and maintain its existing ones.	4.88	0.512	%68	Medium
2	The bank updates information that qualifies it to better face competition	4.75	0.525	%67	Medium
	The reality of applying competitive vigilance in creating competitive advantage	4.18	0.581	%61	Medium

As shown in Table (4.1), the overall arithmetic mean reached (4.18) with a standard deviation of (0.581), indicating a medium level of implementation of competitive intelligence to achieve a competitive advantage.

The results showed that the highest arithmetic mean was recorded in the statement stating that "the bank operates within a strategy to increase its clients and retain the existing ones," with a mean of (4.88) and a response rate of (68%). This reflects Palestinian banks' focus on customer acquisition strategies and maintaining customer satisfaction as a key means of achieving a sustainable competitive advantage. It was followed by the statement that "the bank updates information that enables it to better face competition," with a mean

of (4.75), indicating bank management's awareness of the importance of up-to-date information in supporting decision-making and improving competitive positioning.

The lowest arithmetic mean appeared in the statement related to "the bank investigates documents and information that affect its market share," with a mean of (3.71) and a response rate of (56%), reflecting that some banks still face challenges in building effective systems for market and competitor intelligence monitoring and analysis.

Overall, the results indicate that Palestinian banks moderately apply the concepts of competitive intelligence and strategic intelligence, which contributes to enhancing their ability to achieve a competitive advantage. However, the variation among statements suggests a need for these banks to develop more integrated informational and strategic systems to strengthen their competitive position in the long term.

4.2.2. Presenting the results of the Technological Vigilance:

To answer this question, the arithmetic means, standard deviations, and percentages of the respondents' responses to the paragraphs of the Technological Vigilance above were calculated.

the results in Table (4.2) indicate that the responses of the respondents were medium , with an arithmetic mean of (3.70) and a standard deviation of (0.620), which means that the percentage of achieving competitive advantage through technological vigilance from the respondents' point of view was high at (64%), and all the paragraphs were medium , ranging between (59%-70%), The paragraph "The bank investigates information that qualifies it to face competition" came in first place, with the results indicating a percentage of (70%), and the paragraph "The bank uses high-quality, integrated technologies that link the departments" came in at a percentage of (59%).

Table 4.2 : Means and Standard Deviations of Technological Vigilance in Relation to Competitive Advantage in Palestinian Banks.

No.	Technological Vigilance	Arithmetic Mean	Standard Deviation	Percentage	Response Level
1	The bank investigates the information that qualifies it to face competition.	4.11	0.589	%70	Medium
2	The bank keeps pace with technological developments to improve the quality of its services.	3.99	0.601	%68	Medium
3	The bank seeks to acquire the necessary technology to develop marketing activity.	3.55	0.645	%66	Medium
4	The bank's information system is easy to use. The bank updates information to better position itself for competition.	3.99	0.601	%60	Medium
5	The bank updates information that qualifies it to better face competition.	3.01	0.699	%63	Medium
6	The bank uses high-quality, integrated technologies that connect departments .	3.85	0.615	%59	Medium

7	This information facilitates decision-making and the development and implementation of strategic plans.	3.89	0.611	%62	Medium
8	The bank adopts innovation and modernity in technology in line with the requirements of customers.	4	0.6	64%	Medium
The reality of applying technological vigilance in creating competitive advantage		3.7	0.62	64%	Medium

4.2.3. Presenting the Results of The Strategic Intelligence:

The arithmetic means, standard deviations and percentage of the respondents' responses to the paragraphs of the Strategic intelligence above were calculated.

The results shown in Table (7) indicate that the respondents' responses were high, with an arithmetic mean of (3.14) and a standard deviation of (0.560), This means that the percentage of achieving competitive advantage through strategic intelligence from the respondents' point of view was high at (60%), and all the paragraphs were high, ranging between (58%-74%), where the paragraph "The bank prepares long-term strategic plans and prepares appropriate scenarios for them" came in first place, and the results indicate a percentage of (74%), and the paragraph "The bank seeks to increase positive competition among employees to provide more achievements" was at a percentage of (56%).

Table 4.3: Means, standard deviations, and percentage of strategic intelligence in relation to competitive advantage in Palestinian banks.

No.	Strategic intelligence	Arithmetic Mean	Standard Deviation	Percentage	Response Level
1	The bank encourages employee participation in decision-making.	3.95	0.605	%69	Medium
2	The bank seeks to foster positive competition among employees to achieve greater accomplishments.	3.79	0.621	%58	Medium
3	The bank takes advantage of available opportunities to provide the best service to its customers.	3.25	0.675	%66	Medium
4	The bank is committed to customer satisfaction with the services it provides.	3	0.7	%71	Medium
5	The bank works to provide services at the lowest cost.	3.75	0.625	%73	Medium
6	The bank develops long-term strategic plans and sets appropriate scenarios for them.	3.86	0.614	%74	High
7	The bank maintains its reputation by providing high-quality services.	3.89	0.611	%66	Medium
8	The bank develops service offerings that meet customer demands.	3.59	0.641	%70	Medium
The reality of applying strategic intelligence in creating competitive advantage		3.14	0.56	60%	Medium

4.2.4. Presentation of the results of the knowledge management:

the arithmetic means, standard deviations, and percentages of the respondents' responses to the paragraphs of the fourth hypothesis above were calculated, The results in Table (8) indicate that the responses of the respondents were high, with an arithmetic mean of (3.67) and a standard deviation of (0.632), which means that the percentage of achieving competitive advantage through knowledge management from the respondents' point of view was high at (67%), and all the paragraphs were high, ranging between (66%-71%), The paragraph "The bank innovates modern methods in providing services" came in first place, with the results indicating a percentage of (71%), and the paragraph "The bank seeks to increase positive competition among employees to provide more achievements" came in at a percentage of (61%).

Table 4.4: Means, Standard Deviations, and Percentage of Knowledge Management in Relation To Competitive Advantage in Palestinian Banks.

.No	Knowledge management	Arithmetic Mean	Standard Deviation	Percentage	Response Level
1	The bank provides the greatest amount of information and data necessary to achieve quality control of the services provided.	4	0.6	%66	Medium
2	The bank works to provide distinguished staff to improve the services provided.	3.89	0.611	%68	Medium
3	The bank relies on a teamwork approach to evaluate its services.	3.45	0.655	%61	Medium
4	The bank is committed to meeting customer requests in a timely manner.	3.1	0.69	%70	Medium

5	The bank innovates modern methods for service delivery.	3.85	0.615	%71	Medium
6	The bank develops long-term strategic plans and sets appropriate scenarios for them.	3.46	0.654	%68	Medium
7	The bank maintains its reputation by providing high-quality services.	3.69	0.631	%66	Medium
8	The bank develops service offerings that meet customer demands.	3.99	0.601	%69	Medium
The reality of applying knowledge management in creating competitive advantage		3.69	0.632	67%	Medium

4.2.5. Presentation of the Results of The Second Question of The Study: What is the Degree of Competitive Advantage in Palestinian Banks?

To answer this question, the arithmetic means, standard deviations, and percentages of the respondents' responses were calculated, towards of the second question above.

The results in Table (9) indicate that the responses of the respondents were medium, with an arithmetic mean of (3.89) and a standard deviation of (0.610), which means that the percentage of achieving a competitive advantage from the respondents' point of view was high at (70%), All paragraphs were high, ranging between (65%-75%), where the paragraph "I want to stay in the bank because it is the best I see" came in first place, and the results indicate a percentage of (75%), and the paragraph "I am trying to draw the attention of my friends to transfer their salaries to this bank" had a percentage of (65%).

Table 4.5 Means, Standard Deviations, And Percentage of Achieving Competitive Advantage in Palestinian Banks.

No.	Achieving competitive advantage	Arithmetic Mean	Standard Deviation	Percentage	Response Level
1	I believe the bank has the ability to compete in the job market.	3.75	0.625	%72	Medium
2	I note that the bank has a good reputation for its customer service.	3.99	0.601	%68	Medium
3	We note that the bank's customer base is increasing.	3.87	0.613	%66	Medium
4	There is a strong public demand for the bank.	4.09	0.591	%71	Medium
5	The bank has a strong local and international reputation for providing the highest quality services.	3.89	0.611	%70	Medium
6	We notice that bank employees are keen to provide the best service, which helps satisfy customers.	3.86	0.614	%69	Medium
7	I am trying to get my friends to transfer their salaries to this bank.	3.49	0.651	%65	Medium
8	I want to stay at the bank because it is the best I have seen.	4.21	0.579	%75	High
The reality of applying competitive advantage		3.89	0.61	%70	Medium

4.3 Testing Hypothesis

4.3.1 Results of the first Main Hypothesis Test:” There is No Statistically Significant Relationship at The Significance Level ($\alpha < 0.05$) between The Dimensions of Strategic Vigilance and Strategic Intelligence and The Creation of A Competitive Advantage Among Palestinian Banks.”

The Pearson correlation coefficient was used to measure the strength and direction of the relationship between the variables. the researcher Independent on Yun et al. (2023) study to describe the relationship strength, Correlation values are classified as weak when ranging between (0.10 – 0.39), Moderate Correlation when in the range (0.40 – 0.69), and Strong Correlation when (0.70 – 0.89).

To verify the validity of the first main hypothesis and to provide a more comprehensive understanding of the relationships among the study variables, the first main hypothesis was divided into sub-hypotheses. to identify the nature and strength of its relationship independent variables (strategic vigilance, strategic intelligence) with the dependent variable (competitive advantage). The following sub-hypotheses were therefore tested individually as follows:

1. Results of the first sub-hypotheses test: “There is no statistically significant relationship at the significance level ($\alpha < 0.05$) between strategic vigilance and creating a competitive advantage among Palestinian banks.”

Table 4.6: Pearson Correlation Value between Strategic Vigilance and Creating A Competitive Advantage

Independent variable	competitive advantage
vigilance competitive	0.548**
Technological Vigilance	0.560**
strategic vigilance	0.587**

**** Correlation is significant at the 0.01 level (2-tailed).**

The results presented in Table (4.6) indicate a positive and statistically significant relationship between strategic vigilance and achieving competitive advantage among Palestinian banks. This relationship was moderate, with a correlation coefficient of (0.587). In addition, there was a moderate correlation between (competitive vigilance and

technological vigilance) and achieving competitive advantage among Palestinian banks. Therefore, the first sub-hypothesis is rejected.

2. Results of The Second Sub-Hypotheses Test: “There Is No Statistically Significant Relationship at The Significance Level ($\alpha < 0.05$) Between Strategic Intelligence and Creating A Competitive Advantage Among Palestinian Banks.”

Table 4.7: Pearson Correlation Value Between Strategic Vigilance and Creating A Competitive Advantage

Independent variable	competitive advantage
Strategic intelligence	0.606**
knowledge management	0.667**
Strategic intelligence as a whole	0.669**

**** Correlation is significant at the 0.01 level (2-tailed).**

The results presented in Table (4.7) above clearly indicate a positive and statistically significant relationship between strategic intelligence and achieving competitive advantage among Palestinian banks. The overall correlation coefficient between the two variables was (0.669), reflecting a moderate positive correlation. Furthermore, the correlation coefficient between the strategic intelligence dimension and competitive advantage was (0.606), while the correlation between the knowledge tool and competitive advantage reached (0.667). These results collectively suggest that the relationship between competitive advantage and the dimensions of strategic intelligence is moderate and statistically significant. Therefore, the second sub-hypothesis is rejected.

4.3.2 Results of The Second Main Hypothesis Test: “There are No Statistically Significant Differences at The Significance Level ($\alpha < 0.05$) in The Respondents' Responses Regarding the Impact of Vigilance and Strategic Intelligence and Competitive Advantage Among Palestinian Banks Based on Demographic Variables (Gender, Age, Educational Qualification, Job Title, Years Of Experience, And Bank Type).”

To obtain the results of the hypotheses derived from the second main hypothesis,

Independent Sample T-test and one-way ANOVA test was used to identify the differences in results according to the demographic variables (gender, age, educational qualification, job title, years of experience, and bank type), and the results were as follows:

1. Results of The First Sub-Hypotheses Test: “There Are No Statistically Significant Differences at The Significance Level ($\alpha < 0.05$) in the Respondents' Responses Regarding The Impact Of Vigilance And Strategic Intelligence And Competitive Advantage Among Palestinian Banks Based on Gender.”

Table 4.8: Differences in Mean Responses Across Study Variables According to Gender Variable.

variables	gender	N	mean	Std. Deviation	T-Value	P-Value
vigilance strategic	male	85	3.477	0.929	-1.321	0.188
	female	86	3.647	0.739		
strategic intelligence	male	85	3.534	0.902	-0.905	0.367
	female	86	3.647	0.720		
competitive advantage	male	85	3.608	0.883	-0.588	0.558
	female	86	3.681	0.738		

The results presented in Table (4.8) indicate no statistically significant differences regarding the variables of the current study attributable to the gender variable. The t-test values for vigilance strategic, strategic intelligence, and competitive advantage were [-1.321, -0.905, -0.588] at a significance level of [0.188, 0.367, 0.558] respectively, and all were higher than the 0.05 significance level. Therefore, the first sub-hypothesis is accepted.

2. Results of The Second Sub-Hypotheses Test: There are No Statistically Significant Differences at The Significance Level ($\alpha < 0.05$) in the Respondents' Responses Regarding The Impact of Vigilance And Strategic Intelligence And Competitive Advantage Among Palestinian Banks Based on Age.

Table 4.9: Differences in Mean Responses Across Study Variables According to Age Variable.

variables	source of variance	Sum of Squares	df	Mean Square	F	Sig.
vigilance strategic	Between Groups	0.229	2	0.115	0.160	0.852
	Within Groups	120.114	168	0.715		
	Total	120.344	170			
strategic intelligence	Between Groups	3.718	2	1.859	2.854	0.060
	Within Groups	109.440	168	.6510		
	Total	113.158	170			
competitive advantage	Between Groups	1.594	2	0.797	1.211	0.300
	Within Groups	110.589	168	.6580		
	Total	112.183	170			

The results presented in Table (4.9) indicate no statistically significant differences regarding the variables of the current study attributable to the age variable. The F-test values for vigilance strategic, strategic intelligence, and competitive advantage were

[0.160, 2.854, 1.211] at a significance level of [0.852, 0.060, 0.300] respectively, and all were higher than the 0.05 significance level. Therefore, the second sub-hypothesis is accepted.

3. Results of The Third Sub-Hypotheses Test: “There Are No Statistically Significant Differences at The Significance Level ($\alpha < 0.05$) in the Respondents' Responses Regarding the Impact of Vigilance and Strategic Intelligence and Competitive Advantage Among Palestinian Banks Based on Educational Qualification.”

Table 4.10: Differences in Mean Responses Across Study Variables According to Educational Qualification Variable.

variables	source of variance	Sum of Squares	df	Mean Square	F	Sig.
vigilance strategic	Between Groups	0.483	2	0.242	0.339	0.713
	Within Groups	119.860	168	.713		
	Total	120.344	170			
strategic intelligence	Between Groups	0.443	2	0.222	0.331	0.719
	Within Groups	112.715	168	0.671		
	Total	113.158	170			
competitive advantage	Between Groups	1.034	2	0.517	0.782	0.459
	Within Groups	111.149	168	0.662		
	Total	112.183	170			

The results presented in Table (4.10) indicate no statistically significant differences regarding the variables of the current study attributable to the educational qualification variable. The F-test values for vigilance strategic, strategic intelligence, and competitive advantage were [0.339, 0.331, 0.782] at a significance level of [0.713, 0.719, 0.459] respectively, and all were higher than the 0.05 significance level. Therefore, the third sub-hypothesis is accepted.

4. Results of The Fourth Sub-Hypotheses Test: “There are No Statistically Significant Differences at The Significance Level ($\alpha < 0.05$) in The Respondents' Responses Regarding the Impact of Vigilance and Strategic Intelligence and Competitive Advantage Among Palestinian Banks Based on Job Title.”

Table 4.11: Differences in Mean Responses Across Study Variables According to Job Title Variable.

variables	source of variance	Sum of Squares	df	Mean Square	F	Sig.
vigilance strategic	Between Groups	0.561	1	0.561	0.791	0.375
	Within Groups	119.783	169	0.709		
	Total	120.344	170			
strategic intelligence	Between Groups	0.000	1	0.000	0.000	0.982
	Within Groups	113.158	169	0.670		
	Total	113.158	170			
competitive advantage	Between Groups	0.866	1	0.866	1.314	0.253
	Within Groups	111.318	169	.6590		
	Total	112.183	170			

The results presented in Table (4.11) indicate no statistically significant differences regarding the variables of the current study attributable to the job title variable. The F-test values for vigilance strategic, strategic intelligence, and competitive advantage were

[0.791, 0.000, 1.314] at a significance level of [0.375, 0.982, 0.253] respectively, and all were higher than the 0.05 significance level. Therefore, the fourth sub-hypothesis is accepted.

5. Results of The Fifth Sub-Hypotheses Test: “There Are No Statistically Significant Differences at The Significance Level ($\alpha < 0.05$) In the Respondents' Responses Regarding the Impact of Vigilance and Strategic Intelligence and Competitive Advantage Among Palestinian Banks Based on Years of Experience.”

Table 4.12: Differences in Mean Responses Across Study Variables According to Years of Experience Variable.

variables	source of variance	Sum of Squares	df	Mean Square	F	Sig.
vigilance strategic	Between Groups	1.452	2	0.726	1.026	0.361
	Within Groups	118.891	168	0.708		
	Total	120.344	170			
strategic intelligence	Between Groups	5.804	2	2.902	4.541	0.012
	Within Groups	107.354	168	.6390		
	Total	113.158	170			
competitive advantage	Between Groups	9.799	2	4.900	8.040	0.000
	Within Groups	102.384	168	.6090		
	Total	112.183	170			

The results presented in Table (4.12) indicated statistically significant differences regarding strategic intelligence and competitive advantage according to the variable of years of experience, as the F-test values for the two variables were (4.541, 8.040) respectively, at significance levels less than 0.05. In contrast, the results indicated no statistically significant differences regarding vigilance strategic attributable to the variable of years of experience, as the F-test value was (1.026) at a significance level of (0.361), which is greater than 0.05.

To Identify the Significance of The Differences Regarding the Study Variables (Strategic Intelligence and Competitive Advantage), The Researcher Used the Least Significant Difference (LSD) Post-Hoc Test, and the Results Were as Follows:

Table 4.13 Differences in Mean Responses Using The (LSD) Test Regarding the Study Variables According to The Variable Of Number Of Years Of Experience.

variables	(I) experience	(J) experience	Mean Difference (I-J)	Sig.
strategic intelligence	21 years or more	10 years or less	0.879*	0.003
		11-20 years	0.860*	0.004
competitive advantage	21 years or more	10 years or less	1.145*	0.000
		11-20 years	0.996*	0.001

***The mean difference is significant at the 0.05 level.**

The differences between the means in the table (4.13) indicate that the years of experience falling within the category (21 years and more) have a higher mean difference in the two variables "strategic intelligence and competitive advantage" compared to the categories with fewer years of experience, which suggests that the differences were in favor of employees with more years of experience.

6. Results of The Sixth Sub-Hypotheses Test: There Are No Statistically Significant Differences at The Significance Level ($\alpha < 0.05$) In the Respondents' Responses Regarding the Impact of Vigilance and Strategic Intelligence and Competitive Advantage Among Palestinian Banks Based on Bank Type.

Table 4.14: Differences in Mean Responses Across Study Variables According to Bank Type Variable.

variables	source of variance	Sum of Squares	df	Mean Square	F	Sig.
vigilance strategic	Between Groups	1.579	1	1.579	2.247	0.136
	Within Groups	118.765	169	0.703		
	Total	120.344	170			
strategic intelligence	Between Groups	0.035	1	0.035	0.052	0.820
	Within Groups	113.123	169	.6690		
	Total	113.158	170			
competitive advantage	Between Groups	0.780	1	0.780	1.183	0.278
	Within Groups	111.403	169	.6590		
	Total	112.183	170			

The results presented in Table (4.14) indicate no statistically significant differences regarding the variables of the current study attributable to the bank type variable. The F-test values for vigilance strategic, strategic intelligence, and competitive advantage were [2,247, 0.052, 1.183] at a significance level of [0.136, 0.820, 0.278] respectively, and all were higher than the 0.05 significance level. Therefore, the sixth sub-hypothesis is accepted.

Chapter Five

Conclusions and Recommendations

This chapter presents a summary of the study results and provides conclusions and recommendations from the researcher's perspective:

5.1. Summary of the Study Results

The study revealed a set of results, including:

1. There are statistically significant differences in the average responses of the respondents regarding strategic intelligence and competitive advantage according to the variable (number of years of experience) in favor of those with more years of experience (21 years or more). However, there were no statistically significant differences between the study variables according to the following demographic variables (gender, age, educational qualification, job title, and bank type) among Palestinian banks, which indicates partial rejection of the second main hypothesis.
2. There is a moderate positive relationship between vigilance and strategic intelligence, and their positive role in achieving a competitive advantage among Palestinian banks.
3. The majority of respondents emphasized that achieving a competitive advantage is achieved through wise management, teamwork, constant anticipation, and an awareness of the potential for all current and anticipated events in the study community/ Palestinian banks.
4. The majority of respondents indicated that the impact of (competitive vigilance, technological vigilance, strategic intelligence, and knowledge management) play a significant role in achieving a competitive advantage in the study community/ Palestinian banks.

5. The culture of the organization represents the sum of values shared by its members, and a way of thinking and understanding the external environment. The cultural factors at the Palestinian banks/the study community are sometimes governed by conflicts, differences and affiliations, and this inevitably affects its performance. In the absence of a spirit of collective belonging and a common project among its members, this will inevitably hinder the development of its performance and technological innovation.

6. Achieving sustainable competitive advantage is based on the management of the scoop, human resources, information systems, technological innovation and the flexibility of the organizational structure of the study community/ Palestinian banks, instead of the classical approach based on cost control, reliance on scarce resources and specialization, as the study community/Palestinian banks is keen to raise its competitive capabilities in order to excel in the competition.

7. The information/technological vigilance system represents a radar through which weak signals are sent that suggest the occurrence of future events. A controller that does not have the ability to read signals cannot understand the content of these signals, even if it has the most accurate vigilance and surveillance system at its disposal. Therefore, the success of the information system's role depends on the controller's ability to understand weak signals and thus be able to adapt, interact and anticipate events, which is the answer to the second question.

5.2. Conclusions

Through the analysis and based on the results, the following conclusions were drawn:

1. The level of vigilance and strategic intelligence among senior management and employees in Palestinian banks (Arab bank, The National Bank, Quds Bank, Housing Bank) has gained significant importance due to the competitive environment in which Palestinian banks operate, which requires participation in decision-making, teamwork, sharing of vision, rapid response to changes, and the achievement of continuous innovation and improvement.

2. Conclusions related to the study's axes and dimensions:

The availability of competitive and technological vigilance among employees in Palestinian banks is medium degree, with an arithmetic mean of (4.18). The availability of technological vigilance among employees in Palestinian banks is medium degree, with an arithmetic mean of (3.70). The availability of strategic intelligence among employees in Palestinian banks is medium, with an arithmetic mean of (3.14). The availability of knowledge management among employees in Palestinian banks is medium, with an arithmetic mean of (3.69).

In light of the above and the findings of our study, we propose a set of recommendations that we believe will benefit Palestinian banks:

1. The need to develop an annual work program focused on enhancing strategic intelligence and awareness, highlighting the various dimensions of its effectiveness, with senior management taking a clear stance in support of this approach and providing material and moral incentives for this purpose.

2. Focusing on using methods of vigilance and strategic intelligence in selecting human resources to work in Palestinian banks. This creates a sense of belonging and loyalty among workers in the field by motivating them to achieve a competitive advantage.
3. The necessity of establishing a unit for vigilance and strategic intelligence to provide leaders in the banks with vital and necessary information, and to contribute to shaping the future, monitoring changes, and conducting assessments of the surrounding risks (current and expected) in the Palestinian banks /the study community.
4. Working to develop the current level of competitive advantage by addressing the specific needs of customers and society as a whole, maintaining continuity of engagement with them, and providing services with a quality that surpasses that of competitors through precise performance and making social responsibility part of the bank's culture and work to achieve the highest possible value for customers in a sustainable manner.
5. Urging researchers and scholars to pursue such research, given its importance in the progress and sustainable development of the banking sector in particular and other societal and economic sectors in general, in achieving the qualitative advantage due to its economic prosperity It is recommended to adopting strategic intelligence as an operational tool used by organizations that seek to maximize performance by adapting to the nature of changes in the business environment especially in Banking sector.

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Appendices: Questionnaire



Arab American University

College of Graduate Studies - Ramallah

"Research Form"

Dear Respected Employee.....Greetings,

The researcher is preparing a study titled "The Impact of Vigilance and Strategic Intelligence on Creating Competitive Advantage in Palestinian Banks from the Perspective of Bank Employees." This study is intended to fulfill the requirements for a Master's degree in Strategic Planning and Fundraising from the Arab American University. Please answer the questionnaire accurately and objectively. Please note that the data will be used for academic research purposes only and will be treated with strict confidentiality.

Thank you for your cooperation.

Researcher: Dania Al-Balawi

Supervisor: Dr. Abeer Istanbuli

Section One: Personal Information

Please mark (X) in the box next to the statement that best suits you:

1. **Gender** () Male () Female
2. **Age** () 30 years or less () 31-45 years () 46 years or mor
3. **Academic Qualification** () Diploma () Bachelor's degree () Postgraduate studies
4. **Nature of work** () Director () Head of department () Employee
5. **Years of experience** () 10 years or less () 11-20 years () 21 years or more
6. **Bank Type** () Local () Foreign

Section Two: Includes a scale measuring "the impact of vigilance and strategic intelligence on creating a competitive advantage in Palestinian banks from the perspective of bank employees."

The hypotheses below are: Please mark (X) in the box closest to the correct answer, in your opinion. Below is the first dimension and a set of paragraphs on the first axis: "Competitive vigilance and its impact on achieving a competitive advantage in Palestinian banks from the perspective of bank employees."

Axis 1: Competitive Vigilance		Degree of Approval				
No.	Phrase/Paragraph	Very High	High	Medium	Low	Very Low
1	The bank seeks to provide high-quality services to retain existing customers and attract potential customers.					
2	The bank is keen to continuously identify the strengths and weaknesses of its competitors.					
3	The bank investigates documents and information that affect its market share.					

4	The bank strives to be a leader in creativity and innovation.					
5	The bank works to reduce the cost of services compared to its competitors.					
6	The bank conducts proactive listening to its business environment.					
7	The bank is working within a strategy to increase its customer base and maintain its existing assets.					
8	The bank updates information that better qualifies it to compete.					

2. The following is the first dimension and a set of paragraphs on the second axis: “Technological vigilance and its impact on achieving competitive advantage in Palestinian banks from the perspective of bank employees.

Axis II: Technological Vigilance		Degree of Approval				
No.	Phrase/Paragraph	Very High	High	Medium	Low	Very Low
1	The bank seeks information that qualifies it to compete.					
2	The bank keeps pace with technological developments to improve the quality of its services.					
3	The bank seeks to acquire the necessary technology to develop its marketing activities.					
4	The information system used by the bank is characterized by ease of use.					

5	The bank updates information to better position itself to compete.					
6	The bank uses high-quality, integrated technologies that connect departments.					
7	The bank's information facilitates decision-making and the development and implementation of strategic plan					
8	The bank embraces innovation and modernity in technology to meet customer requirements.					

3. The following is the third dimension and a set of paragraphs on the third axis: “Strategic intelligence and its impact on achieving competitive advantage in Palestinian banks from the perspective of bank employees.”

Axis III: Strategic Intelligence		Degree of Approval				
No.	Phrase/Paragraph	Very High	High	Medium	Low	Very Low
1	The bank encourages employee participation in decision-making.					
2	The bank seeks to foster positive competition among employees to achieve greater accomplishments.					
3	The bank takes advantage of available opportunities to provide the best service to its customers.					
4	The bank is committed to customer satisfaction with the services it provides.					
5	The bank works to provide services at the lowest cost.					

6	The bank develops long-term strategic plans and sets appropriate scenarios for them.					
7	The bank maintains its reputation by providing high-quality services.					
8	The bank develops service offerings that meet customer demands.					

4. The following is the fourth dimension and a set of paragraphs on the fourth axis: “Knowledge management and its impact on achieving competitive advantage in Palestinian banks from the perspective of bank employees.”

Axis III: Knowledge Management		Degree of Approval				
No.	Phrase/Paragraph	Very High	High	Medium	Low	Very Low
1	The bank provides the greatest amount of information and data necessary to achieve quality control of the services provided.					
2	The bank works to provide distinguished staff to improve the services provided.					
3	The bank relies on a teamwork approach to evaluate its services.					
4	The bank is committed to meeting customer requests in a timely manner.					
5	The bank innovates modern methods of service delivery.					
6	The bank uses persuasion and motivation for employees to implement strategic management.					

7	The bank seeks to continuously develop and improve banking services in accordance with the requirements of the work environment.					
8	The bank believes that employee self-development leads to a competitive advantage.					

Section Five: It includes a scale that measures “the impact of vigilance and strategic intelligence in creating a competitive advantage in Palestinian banks.” It includes a group of paragraphs and their impact on achieving a competitive advantage in Palestinian banks.

Achieving competitive advantage		Degree of Approval				
No.	Phrase/Paragraph	Very High	High	Medium	Low	Very Low
1	I believe the bank has the ability to compete in the job market.					
2	I notice that the bank has a good reputation for its customer service.					
3	We notice that the bank's customer base is increasing.					
4	There is a high demand from the public to use the bank.					
5	The bank has a high local and international reputation for providing the best services.					
6	We notice that the bank's employees are keen to provide the best service, which helps satisfy customers.					

7	I am trying to get my friends to transfer their salaries to this bank.					
8	I want to stay at the bank because it is the best thing I have seen.					



الجامعة العربية الأمريكية
كلية الدراسات العليا – رام الله

"استمارة بحثية"

عزيزي/ ت الموظف/ ةالمحترم/ة

تحية طيبة وبعد،

تقوم الباحثة بإعداد دراسة بعنوان "أثر اليقظة والذكاء الاستراتيجي في خلق الميزة التنافسية لدى البنوك الفلسطينية من وجهة نظر الموظفين"، استكمالاً لمتطلبات الحصول على درجة الماجستير في التخطيط الاستراتيجي وتجديد الأموال من الجامعة العربية الأمريكية، .

يُرجى من حضرتكم التكرم بالإجابة على أسئلة الأستمارة بدقة وموضوعية، علماً أن البيانات لن تُستخدم إلا لأغراض البحث العلمي فقط، وستُعامل بسرية تامة.

شاكرين لكم حُسن تعاونكم

الباحثة : دانية البلوي

إشراف : الدكتورة عبير اسطنبولي

القسم الاول : البيانات الشخصية

يرجى التكرم بوضع اشارة (X) داخل المربع امام العبارة التي تناسبك :-

1. الجنس : ذكر انثى
2. العمر : 30 على فاقل من 30-45 عام 46 عام فاكثر
3. المؤهل العلمي: دبلوم بكالوريوس دراسات عليا
4. المسمى الوظيفي: مدير رئيس قسم موظف
5. سنوات الخبرة: 10 سنو فاقل من 1-20 سنوات 21 سنة فاكثر
6. موظف في بنك :

القسم الثاني :

المحور الاول:"اليقظة التنافسية واثرها في تحقيق الميزة التنافسية في البنوك الفلسطينية من وجهة نظر موظفي البنك "

اليقظة التنافسية: يرجى التكرم بوضع اشارة (X) داخل المربع الاقرب للاجابة الصحيحة من وجهة نظرك.

درجة الموافقة					المحور الاول : اليقظة التنافسية	
منخفضة جدا	منخفضة	متوسطة	عالية	عالية جدا	العبارة/الفقرة	الرقم
					يسعى البنك لتقديم خدمات عالية الجودة لإبقاء العملاء الحاليين واستقطاب العملاء المحتملين	1.
					يحرص البنك للتعرف على نقاط القوة والضعف لمنافسيه بشكل مستمر	2.
					يتحرى البنك المستندات والمعلومات التي تؤثر على حصته السوقية	3.
					يسعى البنك لان يكون الرائد في مجال الابداع والابتكار.	4.
					يعمل البنك على تخفيض تكلفة الخدمات مقارنة مع منافسيه.	5.
					يقوم البنك بالاستماع التوقعي لبيئة أعماله .	6.

					يعمل البنك ضمن استراتيجية لزيادة عملاءه والحفاظ على الموجود	7.
					يحدّث البنك المعلومات التي تؤهله لمواجهة المنافسة بشكل أفضل	8.

المحور الثاني : "اليقظة التكنولوجية واثرها في تحقيق الميزة التنافسية في البنوك الفلسطينية من وجهة نظر موظفي البنك "

درجة الموافقة					المحور الثاني : اليقظة التكنولوجية	
منخفضة جدا	منخفضة	متوسطة	عالية	عالية جدا	العبارة/الفقرة	الرقم
					يتحرى البنك المعلومات التي تؤهله لمواجهة المنافسة	1
					يواكب البنك التطورات التكنولوجية لتحسين جودة خدماته.	2
					يعمد البنك لامتلاك التكنولوجيا اللازمة لتطوير النشاط التسويقي .	3
					يتميز النظام المعلوماتي المستخدم في البنك بسهولة الاستخدام.	4
					يحدّث البنك المعلومات التي تؤهله لمواجهة المنافسة بشكل أفضل	5
					يستخدم البنك تقنيات عالية الجودة تكاملية تربط الاقسام	6
					تسهل معلومات البنك في صنع القرارات ووضع الخطط الاستراتيجية لتنفيذها .	7
					يتبنى البنك التجديد والحدثة في التكنولوجيا بما يتناسب مع متطلبات الربائن	8

الذكاء الاستراتيجي واثره في تحقيق الميزة التنافسية في البنوك الفلسطينية من وجهة نظر موظفي البنك "

درجة الموافقة					المحور الاول : الذكاء الاستراتيجي	
منخفضة جدا	منخفضة	متوسطة	عالية	عالية جدا	الرقم	العبرة/الفقرة
					1.	يعمل البنك على مشاركة الموظفين في اتخاذ القرارات.
					2.	يسعى البنك لزيادة التنافس الايجابي بين الموظفين لتقديم المزيد من الانجازات
					3.	يستفيد البنك من الفرص المتاحة لتقديم افضل خدمة لعملاءه .
					4.	يحرص البنك على ارضاء العملاء بما يقدمه من خدمات
					5.	يعمل البنك على توفير الخدمات باقل التكاليف
					6.	يقوم البنك باعداد خطط استراتيجية طويلة الامد واعداد سيناريوهات ملائمة لها.
					7.	يحافظ البنك على سمعته من خلال تقديم خدمات بجودة عالية
					8.	يقوم البنك بإستحداث عروض لتقديم خدماته تماشياً مع مطالب العملاء

"ادارة المعرفة واثرها في تحقيق الميزة التنافسية في البنوك الفلسطينية من وجهة نظر موظفي البنك

درجة الموافقة					المحور الثاني : إدارة المعرفة	
منخفضة جدا	منخفضة	متوسطة	عالية	عالية جدا	الرقم	العبارة/الفقرة
					1.	يوفر البنك أكبر قدر من المعلومات والبيانات الضرورية للوصول الى ضبط جودة للخدمات المقدمة .
					2.	يعمل البنك على توفير كوادر مميزة لتحسين الخدمات المقدمة
					3.	يعتمد البنك على اسلوب العمل بروح الفريق في تقييم خدماته
					4.	يحرص البنك على تلبية طلبات العملاء في الوقت المحدد
					5.	يبتكر البنك اساليب حديثة في تقديم الخدمات.
					6.	يستخدم البنك اسلوب الاقناع والتحفيز للموظفين في تطبيق الادارة الاستراتيجية
					7.	يسعى البنك لتطوير وتحسين الخدمات المصرفية باستمرار وفق متطلبات بيئية العمل .
					8.	يرى البنك تطوير الذات للموظفين يحقق الميزة التنافسية.

أثر اليقظة والذكاء الاستراتيجي في خلق الميزة التنافسية لدى البنوك الفلسطينية"

درجة الموافقة					تحقيق الميزة التنافسية	
منخفضة جدا	منخفضة	متوسطة	عالية	عالية جدا	الرقم	العبارة/الفقرة
					1.	اعتقد ان البنك لديه القدرة التنافسية في سوق العمل
					2.	الاحظ ان البنك يتمتع بسمعة طيبة في خدمة العملاء
					3.	نلاحظ ان قاعدة عملاء البنك تتزايد
					4.	هناك طلب كبير من الجمهور لاستخدام البنك
					5.	يتمتع البنك بسمعة محلية ودولية عالية في تقديم اجود الخدمات
					6.	نلاحظ ان موظفي البنك حريصون على تقديم افضل الخدمات التي تساعد على إرضاء العملاء
					7.	احاول اقناع اصدقائي بتحويل رواتبهم الى هذا البنك
					8.	ارغب البقاء في البنك لانه الافضل

شكراً لتعاونكم،،،

ملخص

هدفت الدراسة إلى التعرف على مستوى اليقظة والذكاء الإستراتيجي في البنوك الفلسطينية، وقياس مستوى الميزة التنافسية، بالإضافة إلى تحديد العلاقة بين اليقظة والذكاء الإستراتيجي والميزة التنافسية لخدمات البنوك الفلسطينية. واعتمدت الدراسة على المنهج الوصفي التحليلي، بإستخدام أداة الدراسة الإستبتيان إذ وزعت على عينة عشوائية بلغ عددها (171) موظف وموظفة من مديري وموظفي أربعة بنوك فلسطينية في محافظة رام الله والبيرة.

وأظهرت الدراسة بأن مستوى اليقظة والذكاء الإستراتيجي في البنوك الفلسطينية جاء بدرجة متوسطة، ومستوى الميزة التنافسية جاء بدرجة متوسطة، وتبين وجود علاقة بين اليقظة والذكاء الإستراتيجي والميزة التنافسية.

وأوصت الدراسة على ضرورة وضع برنامج عمل سنوي يركز على تعزيز الذكاء والوعي الاستراتيجي، وإبراز أبعاد فاعليته المختلفة والتركيز على استخدام أساليب اليقظة والذكاء الاستراتيجي في اختيار الكفاءات البشرية.

الكلمات المفتاحية: اليقظة الإستراتيجية، الذكاء الإستراتيجي، الميزة التنافسية، البنوك الفلسطينية.