

The Impact Of Strategic Intelligence On Creative Excellence On A Sample Of Employees At The Iraqi Bank Of Commerce (TBI)

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ABSTRACT

This research aims to shed light on the impact of strategic intelligence on creative excellence through the mediating role of entrepreneurial performance where the study was applied to a sample of employees in the Ethnic Bank of Commerce and the questionnaire was used as a tool to collect information, as well as the spss program, was used to analyze the statistical data and the study reached a set of results, the most important of which was a correlative relationship between the use of strategic intelligence philosophy on outstanding performance in the bank sample of the study, also the study suggested a set of recommendations, the most important of which was for managers in the bank to explore the future before starting to prepare strategies so that they can.

Keywords: Strategic intelligence, creative excellence, strategic thinking, knowledge economy.

Introduction:

The main idea of this study was based on the reality of the shifts towards knowledge economies, the rapid growth that the world has witnessed and is witnessing today, and the dependence of countries on the free economy and capital support, which led to raising the intensity of competition between private companies around the world, which generated many pressures and challenges facing those companies, and among those challenges (globalization – accelerated changes – the need to innovate new mechanisms and ways to impress the customer) that imposed on the managers of these companies the need to know or familiarize with the work environment and all activities and resources available to them, and since organizations operate in a highly competitive environment. Since the banking sector in Iraq operates in a highly competitive environment, it needs the presence of strategic intelligence, not service companies dealing with providing services to customers, distinguished creative performance and entrepreneurial thinking to impose its power in the markets and thus achieve its financial and strategic objectives Based on the above, this research came with four investigations, the first of which dealt with the methodology of the study, the second with the theoretical framework, the third with the practical aspect, and the fourth with the most important conclusions and recommendations.

First article: Research methodology

First: Research Problem

As a result of the challenges facing the world's organizations, several fundamental topics in strategic thinking have been generated that ensure the confrontation of these challenges, including strategic intelligence, which is one of these important strategic topics in the field of helping leaders to achieve the goals of the organization by formulating policies and defining strategies as one of the types of intelligence that successful leaders are characterized by. Entrepreneurial thinking is also an important tool to deal with what is new and sudden due to unexpected or unplanned circumstances, as it is a tool that enables the manager to make important decisions in record time, which is the time to realize the event and then make a decision about it depending on the available resources; Where the issue of the study can be crystallized in the following question:

What is the impact of strategic intelligence on creative excellence? Is there a mediating role for entrepreneurial performance in TBI?

Second: Importance of the research

The topic of strategic intelligence and creative excellence has become one of the important topics in the field of strategic management. This study contributes to adding knowledge in the field of strategic intelligence and entrepreneurial performance; as the study of the link between strategic intelligence and creative excellence can contribute to ensuring the sustainability of the bank under study. Also, addressing the topics that have occupied the interests and issues of administrative and strategic thought in recent years at the local, international and global levels is one of the branches of this study. In light of strategic sovereignty, it has become an urgent necessity to face the rapid and increasing challenges of the environment and to diagnose the issues that customers will face, as well as to diagnose the most efficient and effective strategies and events to achieve the aspirations and goals of customers to know customers' expectations and fulfill their desires. Its importance stems from its focus on the Iraqi Commercial Bank and the search for creative excellence.

Third: Research Objectives

The main objective of this study is to identify the impact of strategic intelligence on creative excellence at TBI, as well as identifying the mediating role of entrepreneurial performance; the study also aims to achieve the following sub-objectives:

1. Identify the impact of strategic intelligence on creative excellence at TBI.
2. Identify the impact of benchmarking on TBI's creative excellence.
3. Identify the impact of foresight on TBI's creative excellence.
4. Determining the impact of partnership on TBI's creative excellence.

Fourth: Research hypotheses

To answer the research question, the following hypotheses were adopted:

The first main hypothesis (H1): There is a statistically significant positive effect of strategic intelligence on creative excellence at TBI.

The second main hypothesis (H2): There is a statistically significant positive effect of entrepreneurial performance on TBI's creative excellence.

Third main hypothesis (H3): There is a statistically significant positive effect of strategic intelligence on TBI's entrepreneurial performance.

The fourth main hypothesis (H4): There is a positive and statistically significant effect of entrepreneurial performance on the relationship between strategic intelligence and creative excellence among TBIs.

Chapter II: Theoretical framework

Introduction

Information plays a distinctive impact and is considered an essential resource, and controlling its management and rational use is considered one of the strengths of organizations as a basis for decision-making, which makes it imperative for organizations to pay attention to innovations and innovations in their products, goods and services in ways that are consistent with the complex environmental variables in order to achieve their ability to reach competitive advantage and stay in the market. All this led to the emergence of a new concept in this field called the strategic intelligence system, which is an information system that allows organizations to predict, monitor and track everything that happens or may happen in its environment in which it operates and may affect its activity and its future.

The first requirement: Strategic intelligence

In light of the current economic environment and with the increasing intensity and intensity of competition through the development of information and communication technology, which led to an abundance of information, multiple sources of information and the acceleration of the cycle of obtaining it among competitors; it has become necessary for banks to adopt new methods, most notably strategic intelligence, which ensures that decision makers provide the necessary information at the right time and at the lowest possible cost and minimize uncertainty in the current turbulent and complex environment.

First: The concept of strategic intelligence

In order to think holistically about the future of the organization, confront issues and adapt to the environment, many organizations began to employ intelligence of all kinds in their operations; in order to distinguish and compete in the market, especially strategic intelligence, which makes them raise the level of effectiveness of the decisions taken; which contributed to the success of their leaders because they possess a different type of intelligence.

The word intelligence means intelligence, understanding, wisdom, and it is derived from the Latin word *Intelligentia*, which was created by the Roman thinker Cicero, and philosophers have been interested in studying the concept of intelligence from ancient times to our present time, starting with Plato, who viewed intelligence as the result of the cognitive manifestation of mental activity (Abdel-Al, 2017).

Administrators and psychologists have differed in defining intelligence in general and strategic in particular, although the concept of intelligence reflects the attempt of individuals to control issues and their ability to

benefit from experience, and from the theoretical point of view, intelligence is the ability to recognize relationships, especially difficult ones, through adaptation and mental compatibility to life conditions and issues, Ibn al-Qayyim defined it as quick wit and acumen, and the people of logic defined it as organized thinking, while Ibn Sina attributed it to the power of intuition, and from another perspective, Claparid made intelligence opposed to instinct and habit and mentioned that intelligence begins with experimental improvements.

Second: The importance of strategic intelligence

After the emergence of the concept of strategic intelligence, interest began to increase gradually to benefit from this type of intelligence, especially by business owners and senior management within organizations. The concept of strategic intelligence has become a lamp that illuminates the way for decision-makers to help them make appropriate decisions by preparing strategies that are compatible with their business, and here the importance of strategic intelligence can be explained as follows:

Strategic intelligence is the effective basis for strategic thinking, which leads to making the right decisions by senior management that determine the future of organizations (Al-Yasiri and Al-Shammari, 2015, 253).

There is a close link between strategic intelligence and managerial competencies that help the leader and the organization achieve competitive advantage. Strategic intelligence assists the manager in the strategic decision-making process, providing organizational decision-makers with accurate intelligence on which to base their decisions; thus, enhancing their competencies to meet the complex demands that entail communication, planning, mobilization, self-management, and strategic action in the complex global environment that organizations currently face (Cerezo-Narváez et al., 2021).

The value of strategic intelligence can be seen through the improvement and development of capabilities that influence the competencies of managers and workers to recognize changes in their business environment. This gives them the ability to communicate their ideas, which in turn increases the information available to all members of the organization, thereby increasing the "intelligence quotient" of all organizational managers and members (Tham and Kim, 2002, p. 3).

Third: Dimensions of Strategic Intelligence

1- Foresight

Foresight is the ability to understand the forces that shape the future and to infer and anticipate new opportunities and threats that may redefine business, an approach that evaluates the past and present to make predictions about what the future will depend on or the continuation of dynamic developments from the past to the future (Maccoby, 2011).

It can also be defined as the ability to see future trends and a better description of the future picture that the organization seeks and outperforms its current situation in one or more aspects, and the vision constitutes a state of prediction and perception of expected future conditions associated with a specific framework or context (Al-Sheikh and Mohammed, 2017).

2- Systems Thinking:

It embodies the ability to integrate different elements for the purpose of analyzing them and understanding how a clear picture of the things that are dealt with is formed. Systems thinking constitutes a clear framework for strategic thinking, a method to face the complexity of the environment, and provides better ways to formulate strategies (Al-Sheikh and Mohammed, 2017).

3- Strategic Vision

Vision reflects the leader's ability to see the future of the organization clearly and completely, and includes the desire to change the current situation, the tendency to adopt goals that are completely different from the current goals, the ability to identify opportunities in the environment, shape the long-term growth path for their organizations, and the ability to communicate it to all people in the organization. It's a process that happens over time. It requires engaging people in understanding the ideal, and compelling them to move collaboratively in that direction (Maccoby, 2011).

4- Partnership:

Partnership reflects the ability of the strategically intelligent leader to master the establishment of strategic alliances, that is, a comprehensive vision of partnership by entering into cooperative agreements, alliances or mergers with other companies in the form of strategic networks, and here the impact of partnerships in upgrading the capabilities of organizational leaders is evident, as it is one of the contemporary organizational trends that pave the way for improving the efficiency of partners and their participation in performing tasks, reducing costs and turning their competition into cooperation. (Al-Azzawi, 2008).

5- Motivation:

It expresses the action that drives the individual to adopt an appropriate point of view to accomplish the work assigned to him in a satisfactory manner, as well as stimulating the emotions and desires of the individual to urge him to do a certain action, and the individual's motives are found in the form of behavior that expresses his extension to exert efforts that enable him to achieve several goals at the same time, perform his work and then satisfy what he feels a lack of his needs. (Saleh and Abdul Rahman, 2010), and Omran (2015) indicated that motivation is the ability of leaders who enjoy strategic intelligence to push and motivate workers and urge them to work and raise the spirit of enthusiasm among them, which makes the organization achieve a competitive advantage.

Second Requirement: Entrepreneurial Performance

Entrepreneurship is one of the main topics in the economies of developed and developing countries alike, as entrepreneurial projects contribute to achieving economic development, in the information age there have been dramatic changes in the work environment, and technology has increased the pace of competition between local and global organizations that work in an innovative way to spread information to produce products and provide new services to customers, and entrepreneurial behavior is what defines the organization purposefully and continuously, and shapes the field of its operations by distinguishing and exploiting entrepreneurial opportunities directed towards creativity, which is the standard in organizations that use entrepreneurship strategy that develops and

First: The concept of entrepreneurship

Entrepreneurship is an individual's investment of skills and abilities that enable him to start, manage, and continue to develop private business ventures (Al-Hamali and Al-Arabi, 2016). It is the creation of a new project with relatively limited capabilities, as it depends on innovation and creativity, and provides a new job opportunity for the entrepreneur and those who work with him with a good profit, and the entrepreneurial project may be a new technology, service or new product that meets previously unmet desires and then creates its place in the market (Sulaiman, 2019). (Dollinger, 2015) defined entrepreneurship as the process of creating a creative economic organization in order to achieve profit or growth under conditions of risk and uncertainty, while (Al-Shimmari and Al-Mubirik, 2016) defined it as the creation of a free business characterized by creativity and risk, and entrepreneurship is defined as individual or collective initiatives that produce goods and services for the purpose of making a profit, and the entrepreneur is the person who establishes a business, operates it and takes the risk regardless of the size of the project, and whether the project is registered as a legal personality or not (Abu Amouna et al., 2017). He also defined it as the activity that focuses on creating a free business and providing added economic effectiveness, and it does not mean managing resources with efficiency and distinct competence to provide something new or innovate a new economic and administrative activity, and is characterized by a kind of calculated risk.

Secondly: The importance of entrepreneurship

Entrepreneurship is of real importance, as it was found as a necessity to search for new methods to achieve success and stability for business organizations, and this process is expressed by the fundamental transformation in order to achieve new goals in the field of strategic management, as companies have recently encouraged companies to conduct research related to entrepreneurship because of its great importance as it portrayed that it implements new ideas in organizations, and also contributes to achieving economic savings that contribute to the growth of projects and give them competitive advantage and stability in the face of fluctuations and obstacles by creating permanent assets beyond simple dreams to building great wealth

The economic importance of entrepreneurship at the micro and macro economic level and in economic development and achieving sustainable growth is highlighted through the roles played by the entrepreneur as follows (Kharboutli, 2018):

- 1) Creating new markets according to the modern concept of marketing, the market is a group of individuals who have the desire and ability to satisfy their needs, and this is economically called effective demand, entrepreneurs are creative people and creators of resources and opportunities, they create customers and sellers, and this makes them different from traditional businessmen who perform traditional administrative functions such as planning, organizing and defining tasks.
- 2) Entrepreneurs are never satisfied with traditional or available sources of materials, so due to their innovative nature, they work to discover new sources of materials to improve their business and can develop it to have a competitive advantage in terms of transportation, cost, and quality.
- 3) They mobilize capital resources. Entrepreneurs are the organizers and determinants of most of the elements of production such as land, labor, and capital, and they mix these elements of production to create new goods and services. In economics, capital resources are the machines, buildings, and other physical resources used in production. Entrepreneurs have the innovation and self-confidence to accumulate and mobilize capital to create new businesses or expand existing ones.
- 4) Introducing new technology, new industries and new products Apart from being innovative and taking risks responsibly, entrepreneurs take advantage of opportunities to create new businesses and turn them into profits, so they offer new and slightly different things. Such an entrepreneurial spirit strongly contributes

to the modernization of the economy, and every year we see new products and technology, all aimed at satisfying human needs in an appropriate way.

- 5) Creating new job opportunities, as the largest provider of job opportunities is the private sector, millions of jobs are provided by factories, service industries, agricultural companies, and some small and medium-sized businesses. More jobs means more income, which increases the demand for goods and services, which increases production, which increases the demand for jobs again, and so on.

Third: Qualities to be found in an entrepreneur

Many experts emphasize the necessity of having a set of qualities in an entrepreneurial person, and these qualities are as follows (Al-Hamali and Al-Arabi, 2016):

- 1- The ability to control calculated risks: Risks and accepts the challenge, evaluates alternatives and takes the necessary actions to minimize risks or control the results.
- 2- Initiative: Takes initiative to go beyond the requirements of the job, accomplishes work before events dictate it, and works to expand the business to cover new products.
- 3- Recognizes and seizes opportunities: Looks for opportunities, takes personal responsibility, and takes advantage of unusual opportunities to get help or expand the organization.
- 4- Determination, persistence, commitment to action and follow-through: Takes decisions to face obstacles and challenges, places the highest priority on doing the job well, takes full responsibility for issues related to work obligations, shares work with workers to get the job done, spares no effort to satisfy customers, fulfills commitments even with extra effort, develops and uses work procedures to ensure work is completed and of the required quality, personally supervises all aspects of the work, and has a strong desire to achieve and grow.
- 5- Seeks information for work: Seeks information to achieve goals or clarify and analyze issues; researches, investigates, and analyzes on own regarding product or service evaluation; uses communication media and information networks to obtain information; seeks the opinions of others; responds to suggestions and criticisms; searches for information needed for the organization and consults with experts.

Third Requirement: Creative Excellence

The word creativity in the language refers to a state of renewal, new ideas, innovation and invention of everything that is different or finding something from nothing, and organizational creativity is one of the contemporary concepts that organizations need in order to compete in light of the developments and intense competition in the current era, which organizations need to survive and continue through their ability to offer creative solutions to the issues they face. It is also considered an essential source of competitive advantage that achieves the goals of the organization. In this paper, the term creative excellence, its importance, types, and the stages it goes through, in addition to clarifying the most important factors that affect it, and finally explaining its dimensions.

First: Creativity and its types

In the language: The word creativity means from heresy; which means the introduction of new methods, behaviors, ideas or the ability to create and innovate, as many people differed in defining the word creativity, some of them dealt with the concept of creativity as a process of scientific research, and others attributed it to people as abilities that distinguish them (Al-Abdalat, 2016).

There is also a lot of confusion between the concepts of innovation and creativity, while we note that there is a difference between the two concepts, as we differentiate between creativity and innovation as follows: Creativity is the process of generating ideas and is considered the first step of innovation, while innovation is the introduction of new ways, means and methods of doing things (Malkawi, 2015).

Creativity is defined as "different thinking, which means the availability of skills and abilities through which new ideas are reached." It is also defined as "the possession by individuals of a mixture or combination of a number of elements such as fluency, originality and flexibility to expand their thinking from the ordinary level to thinking characterized by skill and novelty to be able to find new and innovative solutions to issues" (Al-Abdalat, 2016).

Secondly: The importance of creative thinking

The development of the movement of life in various fields and the multiplicity and diversity of ways and means of thinking, education, communication and production has made it necessary for us to update and develop our ways of thinking, education, work and production in line with the nature and challenges of the era in which we live, and then creativity and innovation has become a legal obligation and human necessity (Dhiab et al., 1995), and the Arab mind is characterized by imagination that may sometimes push it to come up with pioneering innovative ideas (Dhiab et al., 1995). Therefore, this importance can be summarized as follows:

1. Optimization and improvement: The importance of creativity lies not only in the fact that it is a production process in which every moment witnesses the birth of a jewel of immediate value, but also in the fact that creativity is one of the necessities of life (Al Taqanah and Sharif, 2001). For example, when there are errors in the work process, we need logical thinking or experience to remove these errors. But when we want to improve and develop performance at work, and thus increase productivity, creative thinking is important

here, so when we establish a new department in the university, this department, despite its independence, is still affiliated with the university with its different ideas and affiliations. In order to attract students to join this department, it is necessary to rely on creative thinking that brings the new and adds unprecedented additions (Al-Serafi, 2006).

2. Problem solving and crisis management: The usefulness of creative thinking lies in recognizing a problem with detailed identification of its dimensions, creative thinking helps us to identify and develop alternative solutions, the goal is to search for the problem and this is the path of the creative people, the creative is the person who puts his hand on the problem and then solves it, creative thinking also helps to avoid problems before they occur (Tawfiq, 2004).
3. Creativity is one of the important characteristics of contemporary organizations: As a result of the rapid developments and increasing interest in knowledge, intellectual capital, learning organizations, and the knowledge economy at the end of the twentieth century, creativity emerged as a requirement and an urgent need in the organizations of the twenty-first century, in which authority is based on the thinking mind, and economies are based on the economy of human knowledge, and the shift in the concept of management from investing physical capital to investing knowledge capital (Mada, 2005). Creativity is also one of the important characteristics of contemporary organizations that operate under the concept of gradual globalization and the accompanying intense competition and the need for organizations to change and achieve better degrees of efficiency and effectiveness in order to be able to survive and adapt to the surrounding changes.
4. Creative thinking is important when planning and strategizing: Logical thinking usually has a strong presence in the planning process, but there remains a desire to search for better ideas according to a set of planning mechanisms such as alternatives, which are useful in discovering different ways and different forms of taking the same road, and this allows us to discover alternative locations that rely on them as monitoring points, as well as the challenge that we apply to the plan. We challenge the conditions that this plan faces and ask ourselves, do we have to accept these limits? Or is this matter or fact a necessary factor? In addition to creative thinking in the planning stage creates the excitement that we rely on in two or two things, generating new concepts, and secondly, testing the flexibility of the plan.
5. Creativity as a source of competitive advantage: In this age – the age of science, technology, globalization and information – we need to keep pace with this rapid progress by actively participating in knowledge, learning and achievement, to offer the world our own innovations resulting from the greatest wealth of its owner, which is the mind (Lasser, 2000).

Third article: Discussion of Hypothesis Results

- Discussion of the results of the first hypothesis

The first hypothesis states that: "There is a statistically significant effect at the significance level ($\alpha \leq 0.05$) of strategic intelligence with its dimensions (benchmarking, foresight, partnership, motivation, creativity) on TBI's creative excellence." This hypothesis was accepted. The results also indicated that there is a statistically significant effect of benchmarking, foresight, partnership, motivation, and creativity on TBI's creative excellence at the significance level ($0.05 \geq \alpha$).

Strategic intelligence affects business success, especially with the high rate of competition in the banking industry, which poses a great challenge for growth and development, this shows that effective strategic intelligence by the bank leads to business success, banks must also be flexible enough to adapt to changes arising from the external business environment.

Business organizations need strategic intelligence to improve and maintain their current position in a dynamic environment, especially in this critical period of economic recession and political quagmire. Strategic intelligence is a term used in the context of strategic planning and strategic management, and it aims to understand where an organization is headed and how it can remain competitive in light of long-term future challenges and changes.

Creative excellence can be achieved with the influence of strategic intelligence through the following:

- Creative Development - by building campaign strategy using data-driven insights.
- Creative Evaluation - assessing and maximizing creative potential to achieve short- and long-term brand impacts.

This finding was supported by the study of Al-Omayyan, Al-Sawalha, and Al-Morshed (2019). Ismail's study (2020) reported this result as it found a statistically significant relationship between strategic intelligence and organizational excellence. Aylaf's study (2019) indicated that there is a statistically significant relationship between intelligence and creativity, so institutions must develop training programs aimed at developing intelligence and creativity as well as providing the appropriate environment capable of stimulating and detecting creativity. Kori et al. (2021) also found a relationship between strategic intelligence and the performance of commercial banks, and praised the need for policy makers in commercial banks to consider restructuring their internal and external competitive strategies, by engaging behavioral scientists to identify better ways to achieve the intended competitive advantage that can lead to superior performance for their banks.

- Discussion of the results of the second hypothesis

This hypothesis states that: "There is a statistically significant effect at the significance level ($\alpha \leq 0.05$) of strategic intelligence on TBI's entrepreneurial performance." The study accepted this hypothesis. It indicates that (strategic intelligence) explained (69.7%) of the change in entrepreneurial performance, and this indicates that there is a statistically significant effect of strategic intelligence on TBI's entrepreneurial performance at the level of significance ($0.05 \geq \alpha$). The results also indicated that there is a statistically significant effect of benchmarking, foresight, partnership, motivation, and creativity on TBI's entrepreneurial performance at the level of significance ($0.05 \geq \alpha$).

Entrepreneurial performers are increasingly turning to strategic intelligence to help them anticipate changes in the organization's environment, understand events, and make judgments about managing and developing new strategies. Strategic decisions can be categorized at different levels, such as organizational, corporate, business, and functional levels, each related to different aspects of the resource transformation process.

In today's dynamic markets, competitors quickly imitate your company's market position, and competitive advantage is short-lived. In this environment, an entrepreneurial spirit is essential for companies of all sizes to ensure survival and growth. Strategy is about making decisions about the long-term direction of the company, while entrepreneurial performance provides a variety of options and helps to adopt more effective strategies based on the changing competitive landscape.

Strategic intelligence consists of combining different types of intelligences, creating a synergy between entrepreneurial performance, competitive intelligence, and knowledge management to provide value-added information and knowledge in order to make organizational strategic decisions. Individuals with social intelligence will be the right choice for strategic leadership, and this type of leader has ensured the success and progress of organizations.

The study of Mohammed, Mohammed and Fadil (2018) found a contribution of strategic intelligence with its variables (future vision, systems thinking, partnership, and motivation) in enhancing entrepreneurial behavior. Ahmadi et al. (2020) indicated that there is a statistically significant positive relationship between manager's strategic intelligence and organizational development. It also indicated that there is a positive and statistically significant relationship between manager's strategic intelligence and entrepreneurial behavior.

Amiri et al. (2016) indicated that firms were required to obtain a competitive advantage. Pellissier (2011) reported that strategic intelligence can provide management with information that may lead to competitive advantage and innovation. There is a strong relationship between strategic intelligence and managerial skills that help the manager and the organization in achieving competitive advantage.

- Discussion of the results of the third main hypothesis

This hypothesis states that: "There is a statistically significant effect at the significance level ($\alpha \leq 0.05$) of entrepreneurial performance on creative excellence in its dimensions (people, partnership, process, service) at TBI." This hypothesis was accepted, as the results indicate that (entrepreneurial performance) explained 65.5% of the variance in creative excellence. Entrepreneurial performance explained (30.7%) of the change in TBI employees. Entrepreneurial performance explained (53.1%) of the change in partnership at TBI. Entrepreneurial performance explained 37.9% of the change in TBI's operations and 49.1% of the change in TBI's employees.

Accordingly, the hypothesis was accepted, which states that: "There is a statistically significant effect at the significance level ($\alpha \leq 0.05$) of entrepreneurial performance on creative excellence in its dimensions (employees, partnership, operations, service) at TBI".

Entrepreneurship is of great importance in driving economic development. Because of this phenomenon, tremendous opportunities are created and more and more business options are created, which in turn has a positive impact on various aspects including revenue generation, per capita income, lifestyle, etc. Entrepreneurship is the same as doing any other business venture, but it has some characteristics that distinguish it from the traditional approach. Above all, creativity, which must have the skill and characteristics of an entrepreneur; the creativity of entrepreneurs is the source of entrepreneurial activities.

If entrepreneurship is the main function of creative excellence, creative excellence is a way for entrepreneurs to endow existing resources with greater potential for wealth creation as well as a way to create new wealth-producing resources. Entrepreneurs must inquire, listen, go out and look for it because it is cognitive and conceptual, by analyzing people and numbers to come up with an innovation that satisfies the opportunity.

- Discussion of the results of the fourth main hypothesis

This hypothesis states that: There is a statistically significant effect at the significance level ($\alpha \leq 0.05$) of entrepreneurial performance on the relationship between strategic intelligence and creative excellence at TBI. This hypothesis was accepted. The results of the study found that (0.437) of the changes in creative excellence are due to changes in strategic intelligence. The value of the impact degree was ($0.641 = B$), which means that a one-degree increase in the level of interest in strategic intelligence leads to an increase in creative excellence with a value of (0.641), which indicates that strategic intelligence explains (64.1%) of the variation in creative excellence. It also confirmed the significant role of the mediating variable (entrepreneurial performance) in improving the impact of strategic intelligence on creative excellence, as the percentage of explaining the variance in creative excellence improved by (48.7%) to increase from (43.7%) to (49.2%). Therefore, the fourth

main hypothesis is accepted, which states that "there is a statistically significant effect at the significance level ($\alpha \leq 0.05$) of entrepreneurial performance in the relationship between strategic intelligence and creative excellence at TBI".

Findings and Recommendations

First requirement: Research results

By analyzing the hypotheses of the study, the following were found:

- The bank manager seeks best practices for benchmarking with other banks, as the bank's management believes in partnering with similar banks as a way to fulfill its mission.
- The bank's management provides a healthy climate that helps employees to maximize their achievements; the bank's management works to involve all levels of management in solving issues.
- The bank has a holistic vision to determine the direction of the business.
- The best methods are chosen that are suitable for the bank's work environment.
- The bank's management provides modern equipment that contributes to customer service.
- The bank's management works to increase the knowledge and efficiency of the staff through training to achieve success at work.
- There is a positive significant effect of benchmarking on TBI's creative excellence.
- There is a positive significant effect of foresight on TBI's creative excellence.
- There is a positive significant effect of partnership on TBI's creative excellence.
- There is a positive significant effect of motivation on TBI's creative excellence.
- There is a positive significant effect of creativity on TBI's creative excellence.
- There is a positive significant effect of benchmarking on TBI's entrepreneurial performance.
- There is a positive significant effect of foresight on TBI's entrepreneurial performance.
- There is a positive significant effect of partnership on TBI's entrepreneurial performance.
- There is a positive significant effect of motivation on TBI's entrepreneurial performance.
- There is a positive significant effect of creativity on TBI's entrepreneurial performance.
- There is a statistically significant positive effect of strategic intelligence on TBI's creative excellence.
- There is a statistically significant positive effect of entrepreneurial performance on TBI's creative excellence.
- There is a mediating role for entrepreneurial performance in the relationship between strategic intelligence (in dimensions) and creative excellence (in dimensions) at TBI.

Second requirement: Recommendations

Based on the findings, the study recommends the following:

- It is important for bank managers to extrapolate the future before starting to prepare strategies, so that they can deal with future changes.
- Paying attention to the principle of partnership, where the bank should build partnerships with different organizations to expand the scope of its work and improve its efficiency. In addition to taking advantage of the diverse resources of organizations by building partnerships with them, the performance strength increases when the bank's employees are allied with employees of other banks
- It is important to adopt the principle of teamwork to accomplish work, which contributes to finding good solutions to get out of the crises that the bank faces.
- The need to pay attention to the level of entrepreneurial performance through the measures followed, such as encouraging management to encourage its staff to put forward creative and innovative ideas and proposals.
- Training management to adopt an organizational structure capable of enhancing the professor's performance in a distinctive manner, in addition to environmental sensitivity regarding environmental change and harnessing it for the benefit of the bank.
- Management accepts the philosophy of continuous innovation in accomplishing its work, and this can be done by accepting the opinions of all stakeholders.
- Management encourages its staff to share knowledge to identify and exploit growth opportunities.
- Conducting future studies and research based on current research to expand the results to different sectors.

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