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Exploring the Impact of Strategic Intelligence on Strategic Orientation: A Field Study on Jordanian Commercial Banks

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ABSTRACT

This study aimed at identifying the impact of strategic intelligence on strategic orientation in Jordanian commercial banks. The population of the study consisted of all thirteen Jordanian commercial banks. The study sample included all of the study population (a comprehensive survey). The unit of sampling and analysis totaled (870) respondents and was comprised of the following job titles: general manager, deputy general manager, department manager and branch manager in the targeted banks. In order to achieve the objectives of this study, quantitative methods (descriptive and analytical methods) were used and a questionnaire was designed to collect the required data from the respondents to test the study hypotheses using Partial Least Squares-Structural Equation Modeling (PLS-SEM). The findings of the analysis indicated that strategic intelligence has a statistically significant impact on strategic orientation in Jordanian commercial banks. Also, the findings revealed that the levels of strategic intelligence and strategic orientation in Jordanian commercial banks were high. Based on the findings, the study concluded the necessity of promoting the adoption of a high level of strategic intelligence in the targeted banks because of its significant influence on the strategic orientation of these banks.

Keywords: Strategic intelligence, Strategic orientation, Jordanian commercial banks.

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استكشاف أثر الذكاء الاستراتيجي في التوجه الاستراتيجي: دراسة ميدانية في البنوك التجارية الأردنية

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ملخص

هدفت هذه الدراسة إلى التعرف إلى أثر الذكاء الاستراتيجي في التوجه الاستراتيجي في البنوك التجارية الأردنية. تكون مجتمع الدراسة من جميع البنوك التجارية الأردنية البالغ عددها ثلاثة عشر بنكًا. وشملت عينة الدراسة جميع عناصر مجتمع الدراسة (تم استخدام أسلوب المسح الشامل). وبلغ مجموع أفراد وحدة المعاينة والتحليل (870) مستجيباً ضمن المسميات الوظيفية التالية: مدير عام، ونائب مدير عام، ومدير دائرة، ومدير فرع في البنوك المستهدفة. ولتحقيق أهداف هذه الدراسة، تم استخدام المناهج الكمية (الوصفية والتحليلية)، وتم تصميم استبانة خاصة لجمع البيانات المطلوبة من المبحوثين من أجل اختبار فرضيات الدراسة باستخدام المربعات الصغرى الجزئية لنمذجة المعادلات الهيكلية (PLS-SEM). وأشارت نتائج التحليل إلى أنّ للذكاء الاستراتيجي تأثيراً ذا دلالة إحصائية في التوجه الاستراتيجي في البنوك التجارية الأردنية. كما كشفت النتائج عن ارتفاع مستويات الذكاء الاستراتيجي والتوجه الاستراتيجي في البنوك التجارية الأردنية. واستناداً إلى النتائج، خَلُصَت الدراسة إلى ضرورة تعزيز تبني مستوى عالٍ من الذكاء الاستراتيجي في البنوك المبحوثة، لما له من تأثير كبير في التوجه الاستراتيجي لدى هذه البنوك.

الكلمات الدالة: الذكاء الاستراتيجي، التوجه الاستراتيجي، البنوك التجارية الأردنية.

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1. STUDY FRAMEWORK

1.1 Introduction

The contemporary business environment, including Arab societies, is characterized by complexity, turbulence and hyper-competition due to the effects caused by globalization and information-technology advancement, which resulted in rapid and continuous changes in customers' needs, desires and expectations. These conditions facing the current global economy have led to the emergence of many modern management trends and concepts in order to respond to dynamic markets, environmental uncertainty and competitiveness, given the important role of banking sectors all over the world, including the Jordanian banking sector, as well as the unique position that they occupy in national economies as one of the most important instruments in achieving financial and monetary stability and contributing to economic and social development.

The banking sector has become, like all other sectors, in dire need of employing modern strategic concepts; the most important of these is strategic intelligence, because it is considered one of the most important strategic techniques for enabling organizations to achieve excellence and entrepreneurship by providing organizations with useful information of strategic value related to markets, customers and competitors in the surrounding environment, in order to forecast potential changes and formulate appropriate strategies in this regard (Abuzaid, 2017) and adopt the proper strategic orientations to interact with the changing external environment (Zhou & Li, 2010). According to the economic importance of the banking sector in the Jordanian society, the success and continuity of Jordanian commercial banks will be critical. Therefore, the purpose of this study is to explore the impact of strategic intelligence on strategic orientation in Jordanian commercial banks.

1.2 Study Problem

In light of the abovementioned environment types facing the global business economy and the effects of the Corona pandemic, which represents a situation that may continue and increase in the coming years, it is largely required to conduct business remotely and increasingly focus on online shopping and electronic services. The banking sectors have undergone important changes in technological and physical structures due to the requirements for high competitiveness in providing electronic services, the emergence of virtual banking and changes in relations with customers due to the heterogeneity of customers and continuous changes in their values and consumption patterns. Therefore, Jordanian commercial banks may have become more in need of preparing various strategies and adopting appropriate strategic orientations to face such environmental conditions and challenges. This is due to the role of strategic orientations in reflecting organizations' choices, the way how they interact with external environments and how they manage their business (Zhou & Li, 2010) by guiding the direction that organizations intend to pursue in order to monitor their activities and direct them to achieve superior performance (Panda, 2014; Menguc & Auh, 2005). From this standpoint, it can be seen that there is a need to have a systematic and ongoing process to produce necessary intelligence information of strategic value in an actionable format to support long-term decision-making (Ahmadi et al., 2020) in order to formulate appropriate strategies to interact with and respond to potential changes.

Upon the review of literature and previous studies, it was noticed that there was a lack or absence of previous studies within the limits of the findings of the researchers that combined the variables and dimensions adopted by this study within one analytical scope in the Jordanian operating environment or abroad, whether in the banking sector or in other sectors. In other words and more specifically, the originality of this study is shown by considering it as one of the rare studies—if not the only study within the limits of the findings of the researchers—that adopts a

holistic view in exploring the direct impact of strategic intelligence with its five dimensions (i.e., foresight, visioning, system thinking, partnering and motivating) jointly on the four dimensions of strategic orientation (i.e., entrepreneurial orientation, market orientation, technology orientation and learning orientation) whether jointly or individually in the Jordanian operating environment (including the banking sector) or in other work environments and sectors.

Due to the research gap mentioned above, the problem of this study is focused on exploring the answer to the following main question: What is the impact of strategic intelligence on strategic orientation in Jordanian commercial banks?

1.3 Study Questions

1. What are the perceptions of managers in upper-and middle-level management in Jordanian commercial banks of the strategic-intelligence level when measured by its dimensions jointly (i.e., foresight, visioning, system thinking, partnering and motivating)?
2. What are the perceptions of managers in upper-and middle-level management in Jordanian commercial banks of the strategic-orientation level when measured by its dimensions jointly (i.e., entrepreneurial orientation, market orientation, technology orientation and learning orientation)?
3. What is the impact of strategic-intelligence dimensions jointly (i.e., foresight, visioning, system thinking, partnering and motivating) on strategic orientation dimensions jointly (i.e., entrepreneurial orientation, market orientation, technology orientation and learning orientation) in Jordanian commercial banks?

1.4 Study Objectives

This study mainly aims to explore the impact of strategic intelligence on strategic orientation in Jordanian commercial banks. Accordingly, it seeks to achieve the following sub-objectives:

1. Identifying the strategic-intelligence level in Jordanian commercial banks when measured by its dimensions jointly (i.e., foresight, visioning, system thinking, partnering and motivating).
2. Identifying the strategic-orientation level in Jordanian commercial banks when measured by its dimensions jointly (i.e., entrepreneurial orientation, market orientation, technology orientation and learning orientation).
3. Identifying the impact of strategic-intelligence dimensions jointly (i.e., foresight, visioning, system thinking, partnering and motivating) on strategic-orientation dimensions jointly (i.e., entrepreneurial orientation, market orientation, technology orientation and learning orientation) in Jordanian commercial banks.
4. Presenting conceptual models that clarify the main variables of this study, represented by strategic intelligence as an independent variable and strategic orientation as a dependent variable, as well as clarifying these concepts in their various dimensions, in order to form a clear integrated picture of them and to form a knowledge framework for them.

1.5 Study Significance

This study has a theoretical significance and a practical significance as follows:

1. Theoretical Significance: This study acquires its theoretical significance through its intention to provide an integrated theoretical and conceptual framework that combines strategic intelligence and strategic orientation in a way that contributes to enriching the literature and the field of strategic management. Hence, it can be said that the theoretical significance of this study lies in its subject matter and the dimensions it has adopted, which made it one of the rare studies, if not the only study-within the limits of the findings of the researchers-that explored at such a

holistic and extensive level the impact of strategic intelligence on strategic orientation, whether in the Jordanian context (including commercial banks) or in the global context. Therefore, this study may be considered as a reference for future studies on this subject.

2. Practical Significance: The practical significance of this study arises from the contribution of its findings that have been reached through the practical side in providing evidence that managers of Jordanian commercial banks can use as guidance to keep pace with the rapid environmental changes and developments, in order to achieve excellence in their performance. Furthermore, the contribution of these findings to raising the strategic-intelligence level of managers at the upper and middle levels of management could help Jordanian commercial banks identify, adopt and implement the best strategic orientation (s) (response patterns) to deal with rapid changes in their surroundings.

2. LITERATURE REVIEW

In this part, the study will provide theoretical knowledge about the concepts of strategic intelligence and strategic orientation, their importance and dimensions, as well as previous studies related to the variables and concepts of this study.

2.1 Strategic Intelligence

Strategic intelligence can be described as the gathering, processing, analyzing and publishing of information of high strategic value. It should be noted that strategic intelligence has traditionally been associated with national-security intelligence, military planning and the strategic level of decision-making in large-sized organizations (Kuosa, 2011). Organizations with a high degree of strategic intelligence can forecast the future and conceptualize an ideal clear vision for the future and this may be accomplished by conducting a strategic analysis of both internal and external variables, in order to enable organizations to adapt to potential changes to achieve success in business, growth and performance (Al-Daouri & Atrach, 2020; Al-Zu'bi, 2016).

Strategic intelligence is a conceptual system that assists leaders in leading change and involves tools and qualities to develop foresight, visioning, system thinking, partnering, motivating and empowering. The alignment of these components and their achievement is dependent on contextual challenges and relationships, as well as on the personalities and philosophies of leaders (Maccoby, 2015; Maccoby & Scudder, 2011). Based on mainstream literature, the concept and importance of strategic intelligence are illustrated by its role as a strategic instrument that operates simultaneously with several functionalities within an interrelated system that employs organizations' core knowledge and leaders' mindsets to provide decision makers with intelligent information of strategic value in an actionable form, enabling them to make proper strategic decisions.

Various strategic intelligence dimensions, such as foresight, visioning, system thinking, partnering, motivating, intuition and creativity, are now being endorsed by an increasing number of studies (Alomian et al., 2019; Maccoby, 2015). In this study, strategic intelligence as an independent variable was measured based on the most commonly used dimensions among researchers in literature and previous studies (Abuktaish & Alkshali, 2020; Al-Daouri & Atrach, 2020; Al-Fawaeer & Alkhatib, 2020; Maccoby, 2015; Maccoby & Scudder, 2011). Also, these dimensions were adopted to be compatible with the study objectives and the Jordanian operating environment. These dimensions are:

1."Foresight" can be defined as the ability to comprehend and perceive business trends that present opportunities and/or threats to organizations. Moreover, Maccoby (2015) stated that foresight is the ability to detect the forces and upcoming changes that will shape the future and to perceive the opportunities and threats that these forces and changes might bring, which might result in redefining business. It should be

noted that foresight, unlike forecasting or predicting the future, is the result of integrating core knowledge with environmental monitoring and interpretation of business patterns and trends.

2."Visioning" can be defined as the ability of leaders to conceive an ideal future situation for their organizations based on foreseeing the future in cooperation with other employees and creating the required processes to engage all others to implement these strategic visions. The vision refers to where organizations are heading and what shape these organizations ought to be in the future and it reflects the current situations and circumstances in order to give an impression or an image of the desired future, requiring the organizations' strategic vision to be comprehensive and integrated in order to achieve coordination, interdependence and interaction between all the workers and activities practiced by them, enabling these organizations to control the current situation while also ensuring the future (Idris & Al-Ghalbi, 2016; Dess et al., 2014).

3."System Thinking" can be defined as the ability to comprehend, synthesize and integrate diverse aspects and elements that operate as a whole to accomplish a shared purpose. System thinking includes the ability to synthesize and integrate a group of variables that relate to each other in order to analyze these variables clearly in a more well-determined and clarified method (Maccoby, 2015). System thinking is also defined as the ability to synthesize and merge multiple elements and understand the way that they interact with each other and then analyze and evaluate these elements and variables in a way that serves and benefits the organizations' operations (Al-Fawaeer & Alkhatib, 2020) and helps in developing proper strategies for the future (Abuzaid, 2019).

4."Partnering" can be defined as the ability to form long-term relationships and strategic alliances with individuals, groups and entities both inside and outside of organizations to achieve common goals. According to Maccoby (2015), "partnering" refers to establishing a leadership team of people whose combined talents span all elements of strategic intelligence and create diverse partnership connections both inside and outside their organizations with customers, suppliers, relevant organizations, individuals, divisions and departments, so that strategic partnerships are considered trust-based interactions in which the partners exchange a lot of information and search for shared solutions.

5."Motivating" can be defined as the ability to inspire the different types of employees and coworkers, understand what stimulates each type and convey a sense of feeling that each one of them is engaged in implementing the strategic vision. Motivating includes leaders' abilities to handle different plans and goals of the new vision, encourage different people to participate actively in implementing these plans and inspire and motivate them towards achieving high performance (Abuzaid, 2017). Understanding the types of personality and creating motivating cultures while depending on different internal and external factors are all part of smart motivation, knowing that the heart of smart motivation includes reason, responsibility, recognition, reward and relationships (Maccoby & Scudder, 2011).

2.2 Strategic Orientation

Organizations, regardless of size or type, strive for business survival, stability and growth. However, success in achieving the goals and objectives that these organizations pursue depends highly on how they react and respond to the various and rapid changes taking place in their surrounding environment. These responses differ among organizations, even within the same industrial group, based on the strategic orientation of each of these organizations (O'Regan & Ghobadian, 2005).

The definitions of strategic orientation and the concept structure itself are still quite open in the literature due to the various ways of developing market strategies. Kumar et al. (2012) stated that strategic

orientation refers to the response patterns that organizations make to their surrounding operating environment in order to enhance performance and acquire a competitive advantage. This was supported by Agic et al. (2016), who argued that definitions are usually contemplated and developed to examine the patterns of organizations' strategic behavior. This was also supported by Obeidat (2016) and Hakala (2011), who viewed strategic orientations as the principles that guide and influence the organizations' activities and generate organizational behaviors intended to ensure organizations' performance and viability. Other researchers showed that business strategies are the multiple ways in which organizations compete in a market or an industry by using one or more strategic orientations in order to achieve their goals and objectives (Bapat, 2017). Other scholars refer to strategic orientations as one of the organizational culture aspects, where strategic orientations manifest in organizations' culture and serve as antecedents for organizations' decisions and practices and are associated with resource allocation and pursuing current and future opportunities (Balodi, 2014; Deshpandé et al., 1993).

Based on the mainstream literature, it can be said that strategic orientation is a structured, long-term perspective that reflects the strategic directions that organizations implement to create proper behavior patterns and direct and affect activities in order to develop a set of actions that are consistent with the organizations' beliefs (mental models) that will ensure the survival and growth of these organizations by achieving superior performance.

Various strategic orientations, such as those of brand, value, market, entrepreneurship, innovation, learning, employees and technology, are now being endorsed by an increasing number of studies (Mazzarolo et al., 2021; Yadav et al., 2019; Masa'deh et al., 2018). In this study, strategic orientation as a dependent variable was measured based on the most commonly used dimensions among researchers in literature and previous studies (Han & Zhang, 2021; Tho, 2019; Yadav et al., 2019; Masa'deh et al., 2018; Obeidat, 2016). Also, these dimensions were adopted to be compatible with the study objectives and the Jordanian operating environment. These dimensions are:

1. "Entrepreneurial Orientation" can be defined as the situation when organizations focus heavily on entrepreneurial orientation and attempt to adapt to environmental changes and market trends ahead of competitors, thus impairing the competitors' ability to compete and respond to these organizations' actions in the future. The works of Miller (1983) and Covin & Slevin (1989) highlighted three main aspects (components) in order to measure the entrepreneurial orientation of organizations. These are the levels of innovativeness, pro-activeness and risk-taking. Innovativeness can be defined as the tendency to engage in support of new ideas, creative processes and experimentation, which leads to the development of new services, products or technologies (Lumpkin & Dess, 1996). Pro-activeness means the extent to which organizations anticipate and act according to future needs by looking for new opportunities that may be related or not related to the current line of operations (Venkatraman, 1989). Risk-taking is related to organizations' willingness to inject higher levels of resources into projects where the cost of error can be very high (Wiklund & Shepherd, 2005) and the levels at which organizations are willing to make significant resources and risky commitments (Miller & Friesen, 1978). Lumpkin & Dess (1996) suggested two aspects (characteristics) of entrepreneurial orientation: (a) autonomy, which refers to independent actions that aim to bring about new ventures and (b) competitive aggressiveness, which refers to the organizations' tendency to challenge their competitors in order to achieve entry or improvement in market position.

2. "Market Orientation" can be defined as an organization's behaviors in responding to customers, competitors and changes taking place in the macro-environment that ensure the quality of business relationships. Market orientation is composed of three

behavioral components: customer orientation, competitive orientation and inter-functional coordination (Narver & Slater, 1990). Customer orientation refers to the collection of information about present and future customers' needs and desires in order to constantly offer them increased value, while competitive orientation refers to the consideration of short-term fortresses and flows and long-term capabilities and tactics of current and potential competitors in order to develop the awareness of their relevant information and strategies (Hilman & Kaliappen, 2014). Inter-functional coordination enables organizations to capture warning signals or opportunities, process and transform them into specific deliverables of departments and ensure concerted efforts (Balodi, 2014).

3. "Technology Orientation" can be defined as the level of an organization's tendency toward the introduction or usage of new technologies, services (and products), processes and innovations in order to increase customers' values and business performance. Organizations with a high level of commitment to research and development (R & D) will have a culture that aligns their structures, resources and systems with technology and highlights organizations' tendency to rely on the use of technology as a competitive advantage (Gatignon & Xuereb, 1997). Hakala (2011) stated that customers' values and organizational long-term success depend on new technological solutions, products or services, processes or innovations. Thus, technology orientation contributes significantly to improving products' and/or services' performance, as well as business performance (Salojärvi et al., 2015).

4. "Learning Orientation" can be defined as the degree of the organizations' commitment to challenging their fundamental practices and beliefs systematically. Many scholars have described learning orientation as the implementation of an organization's knowledge base in order to reframe its fundamental practices, beliefs, assumptions and/or the development of contemporary and new policies to acquire competitive advantages (Mahmoud et al., 2016; Abdulai Mahmoud & Yusif, 2012). Also, it can be viewed as an organizational culture that facilitates innovation, as it reflects the ability of organizations to learn and develop (generate and/or acquire) new knowledge, facilitating organizational changes (Mahto et al., 2018; Sheng & Chien, 2016). Learning orientation also includes activities such as gathering (collecting) and sharing information related to technological advancement, changes in customers' requirements, competitors and other changes in the market, which in turn enables organizations to have a better understanding of their internal and external environments compared to their competitors to acquire a competitive advantage (Calantone et al., 2002; Farrell et al., 2008).

2.3 The Relationship between Strategic Intelligence and Strategic Orientation

Due to the scarcity of previous studies that addressed the effect of strategic intelligence on strategic orientation or linked these two variables within the limits of the findings of the researchers, this study made comparisons with other previous studies that addressed these variables with other managerial concepts in order to simulate the findings that will be revealed by this study. These studies can be classified as follows:

1. Studies That Addressed Strategic Intelligence As an Independent Variable.

For instance, the work of Blandina et al. (2021) indicated positive and significant effects of strategic intelligence on financial performance (i.e., return on equity) in commercial banks in Kenya, as well as the study by Ahmadi et al. (2020), which showed a positive and significant relationship between the strategic intelligence of managers and entrepreneurial behaviors in government agencies in under-developed countries. The study by Abuktaish & Alkshali (2020) indicated a significant effect of strategic intelligence on all competitive advantage dimensions in Jordanian

extractive and mining companies. Al-Daouri & Atrach (2020) revealed that strategic intelligence has a statistically significant impact on strategic flexibility at Al-Etihad Bank in Jordan. Also, Abuzaid (2017) showed that strategic intelligence positively impacts entrepreneurial orientation in Jordanian companies for diversified financial services.

2. Studies That Addressed Strategic Orientation As a Dependent Variable.

For instance, a study by Al-Ja'afreh (2021) revealed that knowledge management has a statistically significant impact on strategic orientation in Jordanian telecom companies. As for the study by Mazzarolo et al. (2021), it revealed that internal marketing has a positive impact on strategic orientation in the banking sector in Brazil. The study by Alkshali & Badran (2020) showed that organizational flexibility has a significant impact on entrepreneurial orientation in Jordanian information-technology companies. The work by Abdel Razzaq et al. (2019) indicated the existence of a positive correlation relationship and a significant effect between organizational culture and strategic orientation in the Iraqi Ministry of Higher Education and Scientific Research. Also, Salih & Al-Salhi (2018) indicated that governance models have a significant impact on the strategic orientation of private Jordanian universities in Amman city,

Based on the literature and previous studies that were reviewed above, the study hypotheses were formulated as follows:

The Main Hypothesis (H01): Strategic intelligence (i.e., foresight, visioning, system thinking, partnering and motivating) doesn't have any statistically significant impact at the statistical significance level of ($a \leq 0.05$) on strategic orientation (i.e., entrepreneurial orientation, market orientation, technology orientation and learning orientation) in Jordanian commercial banks.

In order to examine the impact of strategic intelligence in terms of its dimensions jointly on each dimension of the strategic orientation in Jordanian commercial banks, the main hypothesis was divided into four sub-hypotheses, as follows:

H01.1: Strategic intelligence (i.e., foresight, visioning, system thinking, partnering and motivating) doesn't have any statistically significant impact at the statistical significance level of ($a \leq 0.05$) on strategic orientation in terms of entrepreneurial orientation in Jordanian commercial banks.

H01.2: Strategic intelligence (i.e., foresight, visioning, system thinking, partnering and motivating) doesn't have any statistically significant impact at the statistical significance level of ($a \leq 0.05$) on strategic orientation in terms of market orientation in Jordanian commercial banks.

H01.3: Strategic intelligence (i.e., foresight, visioning, system thinking, partnering and motivating) doesn't have any statistically significant impact at the statistical significance level of ($a \leq 0.05$) on strategic orientation in terms of technology orientation in Jordanian commercial banks.

H01.4: Strategic intelligence (i.e., foresight, visioning, system thinking, partnering and motivating) doesn't have any statistically significant impact at the statistical significance level of ($a \leq 0.05$) on strategic orientation in terms of learning orientation in Jordanian commercial banks.

Figure (1) represents the study model that displays its variables, dimensions, main hypothesis and sub-hypotheses.

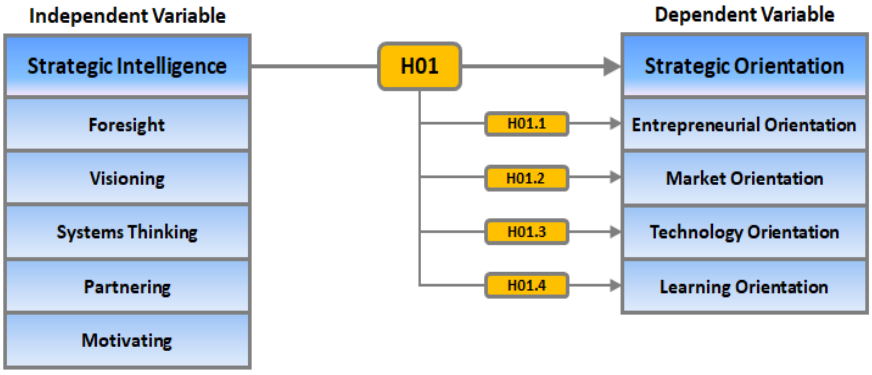

Figure (1)
Study model

Source: Prepared by the researchers based on literature and previous studies.

3. STUDY METHODOLOGY

This study used quantitative methods (descriptive and analytical), where the descriptive method was used to describe the characteristics of the study variables and the personal and functional characteristics of the respondents, while the analytical method was used to explore the impact of strategic intelligence on strategic orientation in Jordanian commercial banks by designing a special questionnaire to gather the required data from respondents and analyzing this data and testing the study hypotheses based on Partial Least Squares for Structural Equation Modeling (PLS-SEM) using Smart PLS 3.0.

3.1 Study Population and Sample

The population of this study consisted of all Jordanian commercial banks, totaling (13) banks. The study sample covered all elements of the study population (a comprehensive survey). The unit of sampling and analysis included (870) respondents of all the following job titles: general manager, deputy general manager, department manager and branch manager, or their equivalent job titles (according to the annual reports of Jordanian commercial banks, 2021) that were chosen based on the authority they have and their long-term vision for drawing a clear picture of the general policies of Jordanian commercial banks. Table (1) shows the total number of questionnaire forms distributed to the managements of Jordanian commercial banks by e-mail and direct visits, the number of questionnaire forms retrieved and the number of questionnaire forms valid for analysis.

Table (1)
Total number of questionnaires distributed, retrieved and valid for analysis

	Number of Distributed Questionnaires	Number of Retrieved Questionnaires	Number of Questionnaires Valid for Analysis
Total	870	571	540
Response Rate%	100%	65.6%	62.1%

Table (2) addresses the characteristics of the study's population (sample): gender, age, educational level,

job title and experience. This is done by extracting the frequencies and percentages of the respondents' demographic and functional variables.

Table (2)
Characteristics of the study population (respondents)

Variable	Category	Frequency	Percentage
Gender	Male	383	70.9%
	Female	157	29.1%
Age (years)	Less than 30	66	12.2%
	30-less than 40	134	24.8%
	40-less than 50	182	33.7%
	50 and over	158	29.3%
Educational Level	Diploma	8	1.5%
	Bachelor	419	77.6%
	Master	78	14.4%
	PhD	35	6.5%
Job Title	General Manager	6	1.1%
	Deputy General Manager	8	1.5%
	Department Manager	97	18%
	Branch Manager	429	79.4%
Experience (years)	less than 5	61	11.3%
	5-less than 10	131	24.3%
	10-less than 15	106	19.6%
	15 and over	242	44.8%
	Total	**540**	**100%**

3.2 Study Instrument and Data Sources

This study relied on two main sources for data collection; namely, secondary sources, which include literature related to the variables of this study (strategic intelligence and strategic orientation) and its dimensions, available in books, articles, previous studies, reports, internet resources, … etc. The primary data was collected by designing a special questionnaire to be used as the main tool to collect the required data from the respondents. The questionnaire consisted of three parts: The first part included the paragraphs related to the respondents' demographic and functional variables, which are: gender, age, educational level, job title and experience. The second part included the paragraphs related to strategic intelligence and its dimensions and this part was developed based on previous studies (Abuzaid, 2017; Maccoby, 2015), where the items (1-25) were devoted to measuring this variable and its dimensions. The third part included the paragraphs related to the strategic orientation variable and its dimensions and this part was developed based on previous studies (Han & Zhang, 2021; Tho, 2019; Masa'deh et al., 2018), where

the items (26-45) were devoted to measuring this variable and its dimensions. The answers to the second part and the third part of the questionnaire depend on a five-level Likert scale.

3.3 Study Instrument Validity and Reliability

In order to ensure the instrument's validity, the preliminary questionnaire was presented to seven academic lecturers who possessed sufficient knowledge and experience in this field to examine its content, analyze its questions (items) and ensure its validity to measure what it should measure. Then, the questionnaire was modified based on their feedback in order to achieve the instrument validity. The instrument's reliability in this study (questionnaire) was measured by the internal consistency coefficient (Cronbach's alpha) with a cut-off value of (0.70) (Hair et al., 2010; Sekaran & Bougie, 2013), which was calculated on an exploratory sample consisting of (30) individuals outside the study sample. The results of the analysis showed that the values of Cronbach's alpha coefficient for the dimensions of strategic intelligence and strategic orientation were > 0.70, which is an indicator of a high degree of reliability, as shown in Table (3).

Table (3)
Assessment of internal consistency coefficient (Cronbach's alpha)

Items (Questions)	Dimension	Number of Items	Cronbach's Alpha
1-5	Foresight	5	0.885
6-10	Visioning	5	0.788
11-15	System Thinking	5	0.883
16-20	Partnering	5	0.875
21-25	Motivating	5	0.852
26-30	Entrepreneurial Orientation	5	0.885
31-35	Market Orientation	5	0.798
36-40	Technology Orientation	5	0.857
41-45	Learning Orientation	5	0.875

4. STUDY FINDINGS AND RECOMMENDATIONS

4.1 Assessment of the Measurement Model

The current study relied on convergent and discriminant validity in assessing the measurement model used in it. The analysis and assessment were based on Partial Least Squares as a technique for Structural Equation Modeling (PLS-SEM) using Smart PLS 3.0 (Ringle et al., 2015), as follows:

1. Convergent Validity: The convergent validity was statistically analyzed by examining composite reliability (CR), average variance extracted (AVE), Cronbach's alpha and factor loading. Table (4), Table (5) and Figure (2) show the results of the assessed measurement model.

Table (4)
Convergent validity indicators

Dimension	Composite Reliability (CR)	Average Variance Extracted (AVE)	Cronbach's Alpha
	0.70<	**0.50<**	**0.70<**
Foresight	0.916	0.686	0.885
Visioning	0.854	0.544	0.788
System Thinking	0.914	0.682	0.883
Partnering	0.909	0.667	0.875
Motivating	0.893	0.625	0.852
Entrepreneurial Orientation	0.916	0.688	0.885
Market Orientation	0.858	0.549	0.798
Technology Orientation	0.902	0.654	0.857
Learning Orientation	0.910	0.670	0.875

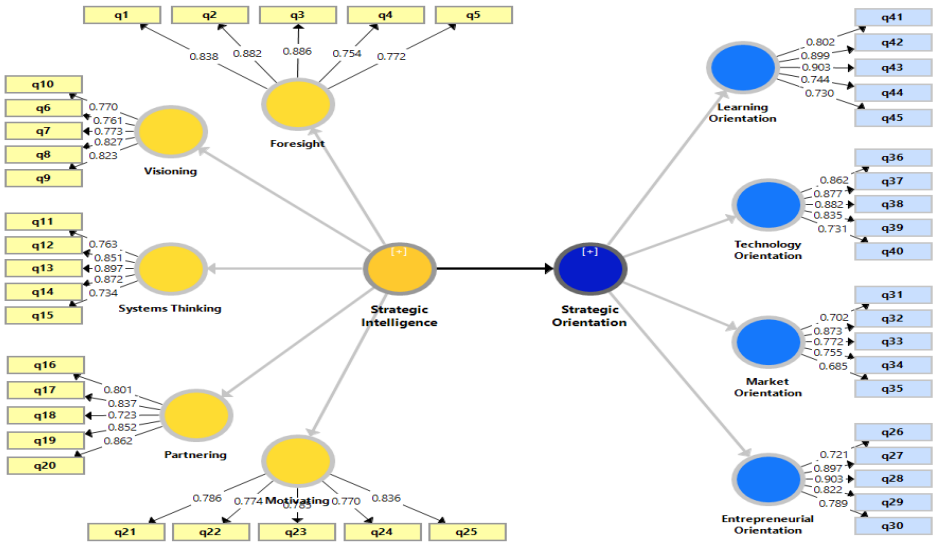

Figure (2)
Factor loading

Table (4) shows the values of composite reliability (CR), average variance extracted (AVE) and Cronbach's alpha. George & Mallery (2003) mentioned that Cronbach's alpha of more than (0.70) is excellent; in this study, it can be noticed that all values of Cronbach's alpha are more than (0.70), which is excellent. Moreover, (AVE) should be equal to or more than (0.50) and (CR) should be (0.70) or above (Hair et al., 2010). In this study, both (AVE) and (CR) values exceeded the acceptable range. Also, Figure (2) shows that all constructs in this study have a factor-loading value of more than (0.50), which is acceptable, since factor-loading should at least exceed (0.50) to attain an acceptable level of convergent validity according to Hair et al. (2010). As a result, in this study, convergent validity was attained.

2. Discriminant Validity: The discriminant-

validity coefficients were analyzed and examined to ensure that the dimensions of the study variables did not overlap with each other. The analysis results were as indicated in Table (5).

Table (5)
Discriminant validity matrix

Dimension	Entrepreneurial Orientation	Foresight	Learning Orientation	Market Orientation	Motivating	Partnering	Systems Thinking	Technology Orientation	Visioning
Entrepreneurial Orientation	0.829								
Foresight	0.489	0.828							
Learning Orientation	0.499	0.784	0.819						
Market Orientation	0.575	0.438	0.439	0.741					
Motivating	0.638	0.539	0.539	0.641	0.790				
Partnering	0.792	0.632	0.651	0.618	0.742	0.817			
System Thinking	0.413	0.442	0.445	0.444	0.363	0.533	0.826		
Technology Orientation	0.502	0.569	0.569	0.548	0.500	0.622	0.783	0.809	
Visioning	0.633	0.515	0.506	0.614	0.685	0.649	0.471	0.583	0.738

Table (5) shows the discriminant-validity (DV) coefficients, where all of them are significant and statistically acceptable as the value of the intersection of each dimension with itself is greater than its intersection with any other dimension in the matrix. This indicates that there is no overlap between the dimensions of the study variables (Henseler et al., 2015). Accordingly, it can be said that an appropriate level of discriminant validity was found in the measures used in this study.

4.2 Structural Model Assessment

1. The Collinearity Issue of the Structural Model: The variance inflation factor (VIF) quantifies the extent of correlation between one predictor and other predictors (the independent variables' dimensions) in a model. It is used for diagnosing collinearity and multicollinearity. A rule of thumb commonly used in practice is that it should be taken into consideration that the (VIF) value should be equal or less than (10) and the value of the allowable variance (tolerance) for all dimensions should be greater than (0.05) (Henseler et al., 2015). In our case, with tolerance values that fall between (0.458) and (0.801) and (VIF) values that fall between (1.266) and (2.354), as shown in Table (6), we are in a good shape and can proceed with our regression.

Table (6)
Tolerance & VIF values of the independent variable's dimensions

Dimension	Tolerance	VIF
Foresight	0.624	1.276
Visioning	0.649	1.266
System Thinking	0.458	1.731
Partnering	0.801	2.354
Motivating	0.681	1.453

2. Coefficient of Determination (R^2): In statistics, the coefficient of determination (R^2) represents the proportion of variation in the dependent variable (s) that can be predicted by the independent variable (s). In (PLS-SEM), the (R^2) value of (0.67) and above is considered substantial, within the range of (0.33-less than 0.67) as moderate and within the range of (0.19-less than 0.33) as weak (Chin, 2010). Consequently, in this study, the values of (R^2) as presented in Table (7) fall within the substantial-influence category, except for the value of (R^2) for the path Strategic Intelligence->Market Orientation, which falls within the moderate-influence category, which is also acceptable according to (Henseler et al., 2009).

3. The Predictive Relevance (q^2): The predictive relevance can be evaluated based on the scale of (q^2), which indicates that the independent variable has a large predictive relevance in predicting the dependent variable when the value of (q^2) is equal to (0.35) or greater, a medium predictive relevance when the value of (q^2) ranges between (0.15-less than 0.35) and a small predictive relevance when the value of (q^2) ranges between (0.02-less than 0.15), according to (Henseler et al., 2009). Thus, the model of this study has a large predictive relevances, since the values of (q^2), as presented in Table (7), fall within the large predictive-relevance category.

4. The Effect Size (f^2): In statistics, the effect size (f^2) is considered as a measure of whether a predictor latent variable (independent variable) has large, medium or weak effects at the structural level and has the same assessment categories that were mentioned above for assessing (q2) (Hair et al., 2017). Therefore, the results of the analysis, as presented in Table (7), show that the predictor latent variable (strategic intelligence) has a large effect at the structural level.

Table (7)
Structural model indicators (SMIs)

Path	R^2	f^2	q^2
Strategic Intelligence -> Strategic Orientation	0.866	0.639	0.506
Strategic Intelligence -> Entrepreneurial Orientation	0.677	0.441	0.416
Strategic Intelligence -> Market Orientation	0.630	0.392	0.367
Strategic Intelligence -> Technology Orientation	0.719	0.468	0.452
Strategic Intelligence -> Learning Orientation	0.742	0.621	0.472

4.3 Descriptive Statistics

Table (8) shows that the means of strategic-intelligence dimensions were within the range of (3.711-4.021). The overall mean was (3.893) on the five-level Likert

scale, which indicates that the strategic-intelligence level in Jordanian commercial banks was high, where the mean of motivating was (4.021) and ranked first. The mean of system thinking was (3.963) and ranked second. The mean of visioning was (3.903) and ranked third. The mean of foresight was (3.865) and ranked fourth. The mean of partnering was (3.711) and ranked fifth.

Table (8)
Strategic-intelligence dimensions' means and standard deviations

Items (Questions)	Dimension	Mean	Standard Deviation	Rank	Priority
1-5	Foresight	3.865	0.800	4	High
6-10	Visioning	3.903	0.900	3	High
11-15	System Thinking	3.963	0.917	2	High
16-20	Partnering	3.711	0.951	5	High
21-25	Motivating	4.021	1.021	1	High
Total		**3.893**			**High**

Table (9) shows that the means of strategic-orientation dimensions were within the range of (3.879-4.192). The overall mean was (3.991) on the five-level Likert scale, which indicates that the strategic-orientation level in Jordanian commercial banks was high, where the mean of market orientation was (4.192) and ranked first. The mean of technology orientation was (3.994) and ranked second. The mean of learning orientation was (3.900) and ranked third. The mean of entrepreneurial orientation was (3.879) and ranked fourth.

Table (9)
Strategic-orientation dimensions' means and standard deviations

Questions (Items)	Dimension	Mean	Standard Deviation	Rank	Priority
26-30	Entrepreneurial Orientation	3.879	0.980	4	High
31-35	Market Orientation	4.192	0.725	1	High
36-40	Technology Orientation	3.994	0.977	2	High
41-45	Learning Orientation	3.900	0.654	3	High
Total		**3.991**			**High**

4.4 Hypothesis Testing

H01: Bootstrapping was used with (540) sample observations for this study to examine the significance of the path coefficient. This hypothesis was verified (with a path coefficient of 0.955, a T-value of 146.713 and a P-value <0.05). It shows that strategic intelligence has positive and significant effects on strategic orientation. Therefore, H01 was approved, as shown in Table (10) and Figure (3).

Table (10)

H01 bootstrapping test

Path	Path Coefficient	Standard Deviation	T-value	P-value
Strategic Intelligence -> Strategic Orientation	0.955	0.007	146.713	0
Coefficient of Deamination. **R^2 = 0.866**.				

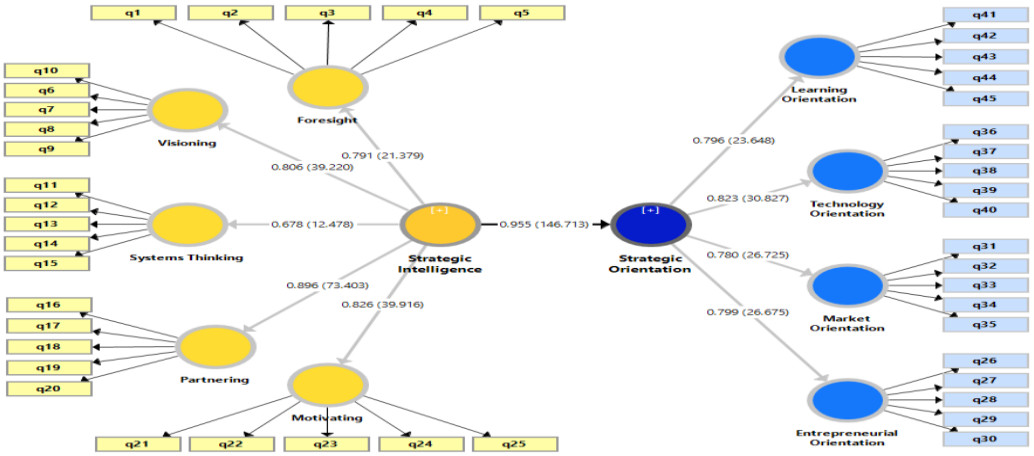

Figure (3)

Main-hypothesis test

H01.1: This hypothesis is verified (with a path coefficient of 0.746, a T-value of 20.593 and a P-value <0.05). It shows that strategic intelligence has positive and significant effects on entrepreneurial orientation. As a result, H01.1 was approved as shown in Table (11).

H01.2: This hypothesis is verified (with a path coefficient of 0.726, a T-value of 23.630 and a P-value <0.05). It shows that strategic intelligence has positive and significant effects on market orientation. As a result, H01.2 was approved as shown in Table (11).

H01.3: This hypothesis is verified (with a path coefficient of 0.804, a T-value of 28.145 and a P-value <0.05). It shows that strategic intelligence has positive and significant effects on technology orientation. As a result, H01.3 was approved as shown in Table (11).

H01.4: This hypothesis is verified (with a path coefficient of 0.802, a T-value of 21.453 and a P-value <0.05). It shows that strategic intelligence has positive and significant effects on learning orientation. As a result, H01.4 was approved as shown in Table (11).

Table (11)

Sub-hypotheses bootstrapping test

Path	Path Coefficient	Standard Deviation	T-value	P-value	R^2
Strategic Intelligence -> Entrepreneurial Orientation	0.746	0.036	20.593	0	0.677
Strategic Intelligence -> Market Orientation	0.726	0.031	23.630	0	0.630
Strategic Intelligence -> Technology Orientation	0.804	0.029	28.145	0	0.719
Strategic Intelligence -> Learning Orientation	0.802	0.037	21.453	0	0.742

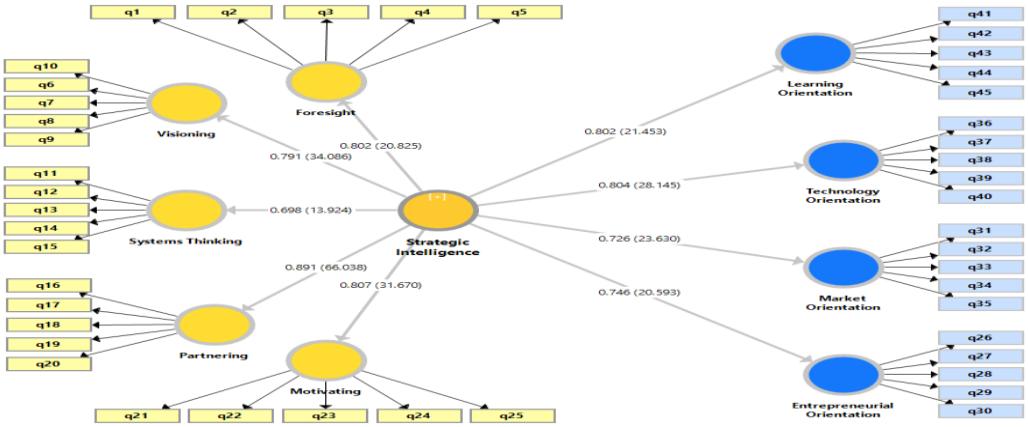

Figure (4)

Sub-hypotheses test

4.5 Summary of Findings and Discussion

1. The strategic-intelligence level in Jordanian commercial banks is high when measured by its dimensions jointly (i.e., foresight, visioning, system thinking, partnering and motivating).
2. The strategic-orientation level in Jordanian commercial banks is high when measured by its dimensions jointly (i.e., entrepreneurial orientation, market orientation, technology orientation and learning orientation).
3. The strategic-intelligence dimensions jointly (i.e., foresight, visioning, system thinking, partnering and motivating) have a statistically significant impact at the statistical significance level of ($a \leq 0.05$) on the strategic-orientation dimensions jointly (i.e., entrepreneurial orientation, market orientation, technology orientation and learning orientation) in Jordanian commercial banks. Also, the strategic-intelligence dimensions jointly (i.e., foresight, visioning, system thinking, partnering and motivating) have a statistically significant impact at the statistical significance level of ($a \leq 0.05$) on each of the strategic-orientation dimensions separately in terms of entrepreneurial orientation, market orientation, technology orientation and learning orientation in Jordanian commercial banks.

As mentioned earlier, due to the scarcity of previous studies that linked strategic intelligence with strategic orientation and studying its impact on strategic orientation within the limits of the findings of the researchers, this study tended to simulate its findings by comparing them with the findings of other previous studies that addressed these variables with other managerial variables. By doing so, it was noticed that the findings of this study agreed with the findings of those previous studies in terms of the existence of a statistically significant impact of strategic intelligence as an independent variable on financial performance (Blandina et al., 2021), entrepreneurial behaviors (Ahmadi et al., 2020), competitive advantage (Abuktaish & Alkshali, 2020), strategic flexibility (Al-Daouri & Atrach, 2020) and entrepreneurial orientation (Abuzaid, 2017). The findings also agreed with the findings of those previous studies in terms of the statistically significant impact of other managerial variables as independent variables, such as knowledge-management dimensions (Al-Ja'afreh, 2021), internal marketing (Mazzarolo et al., 2021), organizational flexibility (Alkshali & Badran, 2020), organizational culture (Abdel Razzaq et al., 2019) and governance models (Salih & AL-Salhi, 2018) on strategic orientation as a dependent variable.

4.6 Recommendations

In light of the study results, the following recommendations have been suggested:

A. Keeping the continuity of Jordanian banks' attention towards strategic-intelligence dimensions (i.e., foresight, visioning, system thinking, partnering and motivating) through:

1. Considering strategic intelligence as part of the organizational culture and forming specialized units in strategic intelligence to provide these banks with useful strategic information in a way that contributes to drawing an ideal future situation for them.
2. Paying attention to information technologies and expert systems and working to update them continuously to provide valuable information in a timely manner and consequently, enable decision makers to take effective strategic decisions.
3. Attracting creatives, motivating and training them to develop and refine their strategic-intelligence dimensions to support the efforts of their banks in facing the challenges and intense competition conditions in the surrounding environment, as well as preparing leaders to forecast the future and create an ideal systemic vision for their banks.
4. Paying attention to recruiting and developing operational and strategic partners to support the strategic vision of these banks, complement their abilities and support their efforts to translate the strategic visions into reality.

B. Keeping the continuity of Jordanian banks' attention towards strategic-orientation dimensions (i.e., entrepreneurial orientation, market orientation, technology orientation and learning orientation), taking into consideration the following:

1. Owners and managers need to determine their current position in terms of various strategic orientations and make the appropriate adjustments. This, in turn, may encourage their banks to enter into different operational and strategic partnerships to enrich and enhance knowledge, transfer experience and technology and encourage cooperation levels among all concerned parties.
2. Jordanian commercial banks, in light of the dynamic environment and fierce competition, need to adjust their strategies and adopt more than one strategic orientation to help them respond optimally to the environmental challenges and competitive conditions. This requires owners and managers to be intelligent in aligning different orientation types effectively, since each of these orientation types has different and even contradictory goals and objectives.

4.7 Suggestions for Future Studies

The researchers recommend carrying out future studies in sectors and geographical environments other than the banking sector and operating environment in Jordan in order to validate the findings of the current study. They also recommend conducting future studies that address dimensions of strategic intelligence other than the dimensions adopted by this study, such as intuition and creativity, as well as addressing other dimensions of strategic orientation, such as brand orientation and value orientation.

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