



The Effect of Insight Marketing in Achieving Banking Brilliance

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ABSTRACT

The study aims to find out the impact of the independent variable marketing, the insight and dimensions represented (future vision, actionable, commercial capabilities, credible, originality) in achieving the dependent banking brilliance and dimensions represented (brilliance in service and innovation, Glittering in knowledge, brilliance in leadership, through a sample of workers in commercial banks in the southern region. The questionnaires, where (200) versions of analyzing questionnaire were obtained from the workers of the commercial banks in the southern region, through the use of the (Smart PLS) program to test the hypotheses of the correlation of the study variables and obtain the results. One of the most important results of this study is that Insight Marketing contributes to achieving banking brilliance, through that insight helps the bank's top management to fully understand the market landscape and developments in a world of competition in financial institutions in general and the banking sector in particular.

Keywords: Insight Marketing; Banking Brilliance; Commercial Banks; Performance.

INTRODUCTION

The global environment is witnessing this era and the financial and economic environment in particular, rapid changes, great challenges, increasing demands and accelerating technology, which require banks to find appropriate solutions that enable them to adapt and survive. The old methods of leadership are no longer feasible in the shadows. These variables were the first insightful marketing method in this field, as they broadcast positive signals to the workers and push them to make more efforts and adhere to the culture of banks and achieve the objectives of the banks. Mohsin et al. (2022); Hameed et al. (2022); and Hani et al. (2023) distinguished that regulatory brilliance leads to achieving the goals of the Banking sector. Therefore, obtaining banking brilliance and enhancing the performance of these sectors will increase the ability to achieve the banking sector's goals. It works to motivate and encourage workers to obtain proactive information that banks benefit from, so that banks are strategically vigilant in the face of all challenges and through banking marketing are scientific foundations that lead to success by adopting the correct ideas that are achieved by scientific methods, and this comes from attention and care. Because they depend on the level of performance that expresses the performance of its tasks and in line with these developments in the banking environment, many intellectual proposals have begun to appear on topics that were not discussed in the past, as the need to study insight and find solutions arose Innovative, which will enhance banking brilliance, and this means that the use of insight marketing is a critical element in its success through the use of information technology and the adoption of its tools to achieve the desired goals in financial institutions, and to help them respond to threats and non-environmental opportunities. Excellence to maintain the efficiency, effectiveness and ability of the university to maintain, through the integration of expertise and organizational strategies in the bank's performance crucible to reach the desired banking brilliance. In the methodology of the study, as for the second topic, the marketing presentation of insight and banking brilliance.

Research problem

The research problem is about the level and nature of banking brilliance and its connection in achieving goals through the use of the insight marketing effect in the researched banks, and what distinguishes this problem is the scarcity of field studies, if not the absence of it, especially at the level of Iraq, as far as the researchers are informed. On it, which tests the association between insight marketing and banking brilliance, as the problem can be summarized by the

question: What is the nature of the role of marketing insight in achieving banking brilliance in the researched banks?

Research Objectives

Considering the problem of the study, and the scarcity of field studies linking insight marketing and banking brilliance, this study seeks to achieve the following objectives:

1. Determine the level of each of the insightful marketing dimensions in the banks in question.
2. Determine the level of banking brilliance in the banks in question.
3. Clarify and explain the nature of the relationship between insight marketing and banking brilliance in the banks in question.
4. Clarification of the contents and theoretical and practical marketing evidence for the workers, individual samples of the respondents, to enhance their ability to achieve banking brilliance.
5. Going out with a set of conclusions and recommendations that may contribute to enhancing the awareness of the banks in the interest, adopting insight marketing as a comprehensive strategy to support the opportunities of banking, the banks, the researched banks.
6. Develop a theoretical and applied basis for future research on insight marketing and its relationship to other variables and in other applied fields in financial institutions.

The Importance of Research:

The importance of the research can be indicated according to the following:

1. The importance of the study is embodied in addressing a vital issue that is in dire need of financial institutions, especially Iraqi ones, to have the ability to determine the basic capabilities of insight marketing requirements to help it achieve banking brilliance and how to extract and transfer and use her knowledge to achieve superiority in her performance.
2. The importance of the study stems from the focus on increasing the insightfulness of the managers in the researched banks to motivate them to achieve the banking brilliance in order to achieve their goals and the ability to compete with another bank.
3. In addition to the importance of the study as an attempt to study the insight dimensions in a local environment that is characterized by a change in other financial institutions and assists them in an attempt to achieve banking brilliance in the researched banks.

Research Hypotheses:

1. **The primary premise:** There is a positive correlation between marketing, insight as an independent variable, bank brilliance, as a dependent variable in the researched banks.
2. **The second main hypothesis:** There is a positive impact relationship between insight marketing as an independent variable and banking brilliance as a dependent variable in the banks in question.

The hypothetical diagram

Figure No. (1) shows the proposed hypothetical study diagram, which represents the general framework for the variables of the study and its hypotheses for the independent variable (marketing of insight), its dimensions, and the dependent variable (banking brilliance), and its dimensions, based on the assumptions of the correlation and influence between the independent and dependent variable.

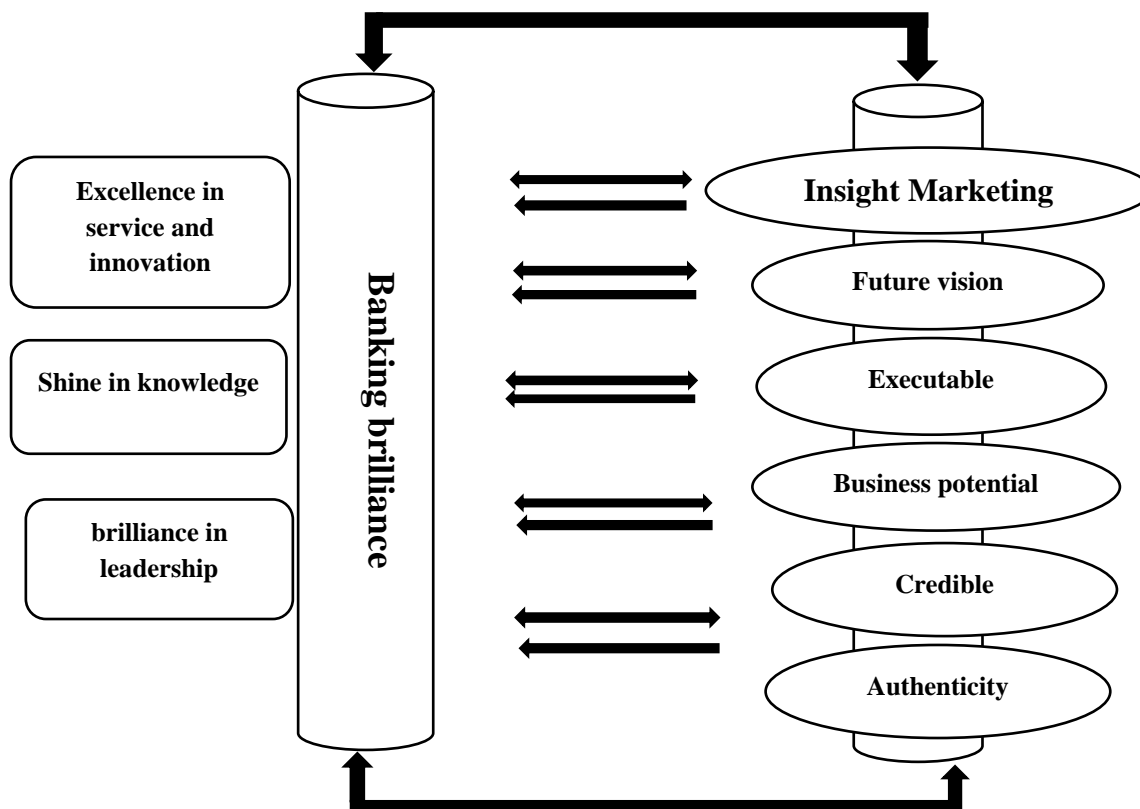


Figure 1: Suggested hypothetical study of the study

Source: Preparing researchers based on the sources approved for the development of the measurement tool.

The Study Community and its Speculation

The study community represented a group of senior leaders in the respondent banks, as their number reached (200) individuals, and the motivation for this category of leaders was based

on the fact that these individuals dictate their work positions with the responsibility for the continuous pursuit of the level of brilliance. The banker in order to achieve good performance and achieve its strategic objectives in the respondent banks.

The Study Methodology

- **The Descriptive Method:** through the literature related to its subject, including letters, university thesis, periodicals, books and articles that contributed to building the theoretical framework of research.
- **Analytical Method:** using the questionnaire form as the tool to obtain information, and specify the method (liquid five) to measure the response of the respondents, to test the dimensions of the study and its variables, depending on many sources.
- **Statistical Analysis Tools:** In order to reach accurate indicators, the Smart Pls (SPSS) program has been relied upon.
- Finding the correlation and influence between the main variables and their sub-dimensional dimensions at the overall level.

Marketing Insight

The Concept of Marketing Insight

That the world of marketing between organizations and customers is still highly obsessed with modernity and its developments in marketing knowledge, such as the concept of marketing. He argued that focusing on the customer as an individual helped the collapse of traditional societies, creating self-obsession, the capable customers. Therefore, marketing theory needs to follow a postmodern approach, focusing on the value of a customer's link (Cockayne, 2016). Marketing insight is more useful for brands and communications. For example, insight can require modification of the claim, restructuring of communication channels, attracting new concepts, transforming advertising and media, redefining messages, developing new sponsorships, or common brand alliances. The Insight Marketing Institute helps organizations to communicate better with the emotionally targeted audiences (Berger, 2020). We classify it as developmental, and this stage needs emotional communication between human resources and customers. At this stage, the marketing insight includes integrated efforts from research, development, manufacturing, marketing and sales, and the involvement of customers in creating a common value between the organization and the customer. A study (Martin, 2017) provided a reproducible way to drive multicultural projects and share marketing insight into

multiple job teams and holistic shifts in information systems, when marketing insight calls for a complete organizational reshaping, affecting the core of a business strategy. Banks, and at this stage, include marketing insight into a new market, to modify the organizational structure of the bank and most of its functional areas, if not all (Davenport, 2020).

Dimensions of Marketing Insight

1- Future vision

is the ability to visualize the organization in the form of a social system capable of formulating a real business strategy and it is a description of a better future image determined by the organization and excels in its current performance, and the future vision also refers to the perceptions (Al-Azzawi et al, 2021). And the expectations of what the organization should be, and represents the view of the future and the expectations that can be obtained in the long term, as all organizations work to reach the future they seek to achieve their goals, and this requires a vision to reach those goals, because the vision is the image that is formed in the minds of the future that it wants to reach. Organization (Khaled & Shaker, 2020). From another point of view, the vision relates to the ability of higher management to look to the future, and how the organization will be in the future. On the other hand, the vision refers to the common image of the future that the members seek to create and should be drawn by all organizational levels The future is the mental image that the institution seeks to build on its own in the distant and near future in proportion to its current capabilities and resources and what it will reach in the future (Muhammad et al, 2018).

2. Executable

How can marketing theory, especially the literature on the market orientation, help develop the framework into an actionable theory with a competitive advantage. And work to develop a more feasible viewpoint for the organization in terms of what it knows, what to do and how it adapts. The study Power (2017) presents a pattern of methodological actions to discover new meanings of complex results and explore new causal maps to produce feasible knowledge in favor of management practice. The administrative importance of the study depends on the increasing demand for directing marketing decisions in terms of actionable knowledge, through the disclosure of new recipes to switch between incoming and outgoing technologies. Her activities are in response to her insightful insight. It also shows that one of the main components of the learning organization is the ability to modify its behavior to reflect the new insight

knowledge. Consequently, FAO put an additional market share on its competitors. On the contrary, the lack of change could lead to a loss of competitiveness, a decrease in the attractiveness of customers, and, ultimately, a decrease in revenues and a market share. A study shows that organizations need to adjust their capabilities and make them more flexible in developing their responses that will enhance their performance (Guerra, 2024).

3- Business potential

Business Literature means (marketing potential) Determining commercial potential is an essential element necessary to determine successful marketing strategies. To determine these possibilities, strengths and weaknesses, as well as opportunities and restrictions related to their commercial use, must be assessed. More recently, many models have been developed to determine the commercial potential. These models evaluate several effective factors in successful commercial marketing (Dominic, 2024) and explained that insight creates value from this knowledge because it reflects a goal, and reality can be addressed using rational and symbolic logic. However, there were efforts to build a bridge between These two lines of thought through the so-called integration perspective. In this way, insight indicates flashes of inspiration that can lead to specific opportunities to take advantage of the value exchange entity. As such, the value of insight harness is helping to structure decision-making thinking is critical to effective marketing (Mora, 2018).

4- Credible

Credibility can be seen in general as a whole set of perceptions that people carry towards things. And that credibility, as they are the most applicable to the perceptions of organizations. The development of our domain has thus focused on measuring human resource perceptions and the confidence-making of the basic aspects of the organization's credible concept, defined the credibility of the organization as the degree to which human resources, investors and others are insured (Stoelhorst, 2004). The components of the organization's credibility and experience in accordance with the previous work on the credibility of the organization, and that the form of insight plays a role in the credibility of insight, in terms of symbolic use as well as the effective use of marketing insight. Recent work on form and function in business relationships, and that insight care is particularly crucial in enabling the beneficial benefits of insight. Possibly to build a positional advantage in the organization's activities, and focus on a range of means that can be used effectively (Berger ,2020).

5- Authenticity

The word originality means combining old ideas and methods together in a new way instead of thinking of something that has not been done or thought of before (Shaheen, 2021). Originality is a kind of mysterious and wonderful thing that is really essential to support societies which means that without originality it is impossible to achieve all inventions as well as innovations, moreover, the most vital characteristic regarding originality is that it can always be something useful and new (Shareef, 2018). Originality is also described as the ability to produce unusual and rare ideas in a particular topic or event, which means that creative individuals have different ideas from others, in addition to presenting different points of view and developing new ideas (Karakelle, 2009).

Banking Brilliance

It is defined as the activities and businesses represented by a set of services provided by banks to their customers and other stakeholders with high quality and low cost and in a continuous manner that is superior to competitors in terms of performance to ensure sustainability and organizational continuity (Painter, 2013). It also defined the extent of the organization's ability to achieve growth and prosperity in the products and resources that are provided in a comprehensive environment (Pappas, 2011) A set of characteristics and advantages that the bank possesses, represented by the essential and organizational resources and capabilities that are difficult to imitate by other competing banks operating in the same sector (Al-Azzawi, 2021) The participation of all employees in all departments of the bank to work together by understanding all activities and working to achieve flexibility in work and remove errors to improve the bank's effectiveness and competitiveness and improve quality process practices towards achieving brilliance. (Isobe, 2020) The bank's ability to provide results and a high level of brilliance and excellence is a result of the skills and creative and innovative ideas possessed by the working individuals (Karakelle, 2009) Achieving the strategic goals that the bank seeks to achieve through its implicit and explicit skills and experiences, which are reflected in achieving positive results in performance that contribute to achieving organizational sustainability, (Shaheen, 2021) Monitoring, sensing and exploiting opportunities by the bank through effective strategic planning and clarity of the comprehensive vision in which goals are determined and the necessary resources are provided to achieve organizational brilliance in performance (Shareef, 2018).

The Importance of Banking Brilliance (Al-Azzawi, 2021)

- Achieving continuous organizational happiness for employees through success and continuous progress in the business world, as well as achieving organizational sustainability.
- Improving the quality of services and products provided to customers, which contributes to the bank's achievement of winning many international awards.
- The direct link between banking excellence and the concept of outstanding performance, meaning that achieving better performance leads to achieving banking excellence.

Dimensions of Banking Excellence

1- Excellence in Service and Innovation

According to Hani (2023), service is defined as the set of advantages and facilities that the bank provides to its customers through its websites in an efficient, effective and fast-delivery manner and that organizations provide distinguished and high-quality services through which they can meet the expected and unexpected requirements and needs of customers in order to gain their loyalty in the long term and maintain them, they must adopt an incentive rewards system that contributes to raising the morale of employees and gaining their loyalty towards their organization, as providing distinguished services and creativity in them is the main goal of achieving banking excellence (Kridi, 2024). As for innovation, it has become one of the most important basic factors that organizations cannot go far without and achieve their strategic goals in the long term, especially after technological developments and the emergence of the concept of globalization and economic openness between countries, which forced them to adopt this concept and is known as the specific method or tool for organizational leaders and their extent and ability to exploit change in order to provide the best products in a diverse way, or it is the process of transforming an opportunity into new and modern ideas and used on Wide scope in the process (Jarbouli, 2023).

2-Brilliance with knowledge

The technological developments witnessed by contemporary organizations in various directions imposed on them the necessity of achieving adaptation and response to these developments in order to achieve organizational sustainability and achieve excellence in providing products, by adopting the concept of knowledge management to bring about change and renewal, which is one of the most important modern methods and strategies that enhance

banking brilliance operations (Painter, 2013) and was defined as the process through which the bank can enhance banking performance through optimal processing and application in establishing a flexible structure as well as organizational culture, system and procedures that contribute to enhancing knowledge and exchanging it among bank employees (Kridi, 2024). Knowledge also contributes to providing a huge amount of information and data that contribute to helping banks communicate in developing their skills and capabilities and then processing and transforming them into a set of decisions that help them achieve their goals and solve their problems, in addition to their contribution to achieving competitive advantage and representing one of the most important organizational resources in addition to their material resources (Waswas, 2019).

3- Leadership brilliance

Brilliant leadership is considered one of the most important basic dimensions supporting the achievement of banking brilliance through its effective role in motivating and charging the spirits and energies of working individuals and encouraging them to carry out innovative and creative brilliance operations that contribute to moving away from traditional and routine methods (Azimi, 2016). Brilliant leadership also contributes to achieving the process of linking and integrating between the capabilities of workers with competitive business strategies so that it leads to achieving results characterized by high efficiency and effectiveness, in addition to its distinguished role in enhancing the capabilities of working individuals to face challenges in the work environment and then developing the best possible solutions to confront them (Al-Adaileh, 2017). Leadership brilliance contributes to activating the role of empowerment in the process of correct and best orientation towards achieving banking brilliance due to its great importance in enhancing the ability of workers through training and development, and establishing justice and equality among everyone in the bank, which facilitates positive cooperation between them to achieve commitment and job satisfaction, in addition to the principle of self-control over the workers themselves and not being followed up by senior management from By creating suitable working conditions for them, which contributes to extracting the latent energies of the workers and employing them for the benefit of the organization, which leads to raising the morale of the subordinates and their feeling of self-realization and motivating them to increase their skills and improve their performance in a way that contributes to enhancing the banking brilliance and improving the bank's competitive ability in a continuous manner (Saremi, 2015).

Practical aspect

After conducting the necessary tests to ensure the quality of the data collected, the amount of influence between the study variables will be identified, as the study aimed to achieve banking excellence in commercial banks through their influence by insight marketing in financial institutions. In order to test the hypotheses of influence, the application program (SMART PLS) will be used. In the beginning, for each hypothesis, the correlation relationship between the study variables will be tested, then the extent to which the independent variable (insight marketing) explains the variance in the dependent variable (banking excellence) will be identified, then the influence coefficient between the study variables will be estimated, as two main hypotheses were assumed, which are as follows:

First: The first main hypothesis:

The researchers assumed the existence of a significant and positive influence relationship between insight marketing in achieving banking excellence. This assumes that insight marketing is a real function of banking excellence and that any increase in (the independent variable) will lead to a similar increase in (the dependent variable). The structural equation (SEM-PLS) will be tested, and the results will be extracted through the statistical program (SMART PLS) according to (the simple regression method), as the impact coefficient (Beta) and the level of significance that appears on the arrow connected between the independent variable to the dependent variable are estimated as shown in Figure (2) and Table (1), which are as follows:

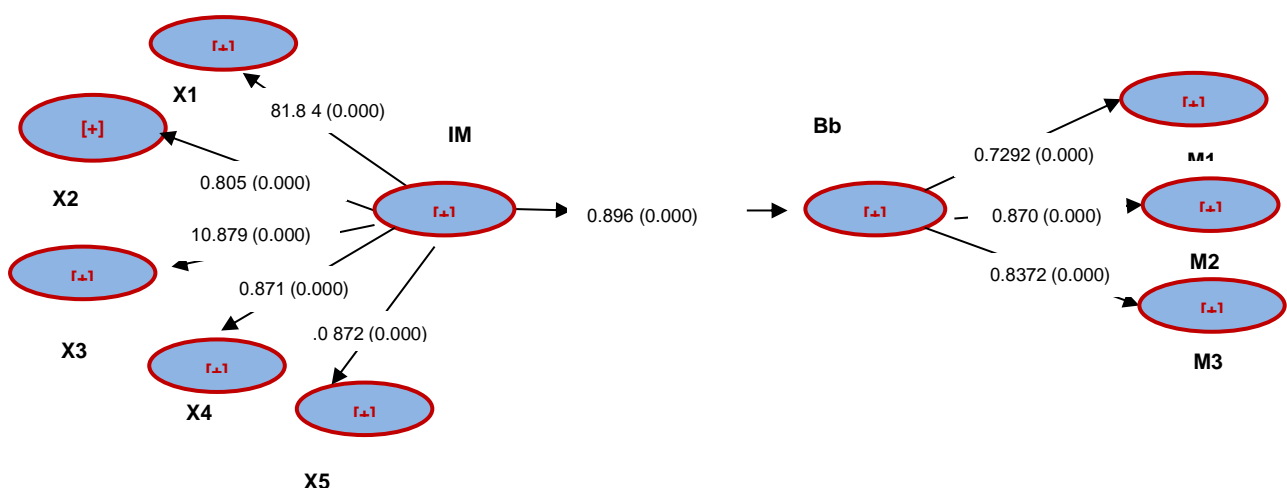


Figure 2: Results of the simple regression analysis test Marketing insight in banking brilliance.

Table 1: Statistics of the impact coefficient test Marketing insight in banking brilliance

	Original Sample (O) Impact factor	R	Standard Deviation (STDEV)	R ²	T Statistics (O/STDEV)	P Values Morale level
Bb ->IM	50.79	0.810	0.091	10.6	8.980	0.000

According to the results of Table (1), it became clear that there is a significant relationship between insight marketing and banking excellence. It reached (0.810), which is positive and acceptable at a significance level of (0.05). It also became clear from Table (1) that the coefficient of determination (R²) reached (0.62), which indicates that insight marketing explains (0.61) of the variance in the dependent variable, banking excellence. As for the amount of influence, it reached (0.796), meaning that any increase in the independent variable, insight marketing, will lead to an increase in banking excellence by (0.795). It is significant at a significance level of (0.05). According to these results, this hypothesis is accepted at the level of this study.

Third: The second main hypothesis:

The researchers assumed the existence of a significant correlation between insight marketing and banking excellence. This assumes that banking excellence. It is a real function of insight marketing and any increase in (the independent variable) will lead to a similar increase in (the dependent variable), and the structural equation (SEM-PLS) will be tested, and the results will be extracted through the statistical program (SMART PLS) according to (the simple regression method), as the impact coefficient (Beta) and the level of significance that appears on the arrow connected between the independent variable to the dependent variable are estimated as shown in Figure (3) and Table (2). They are as follows:

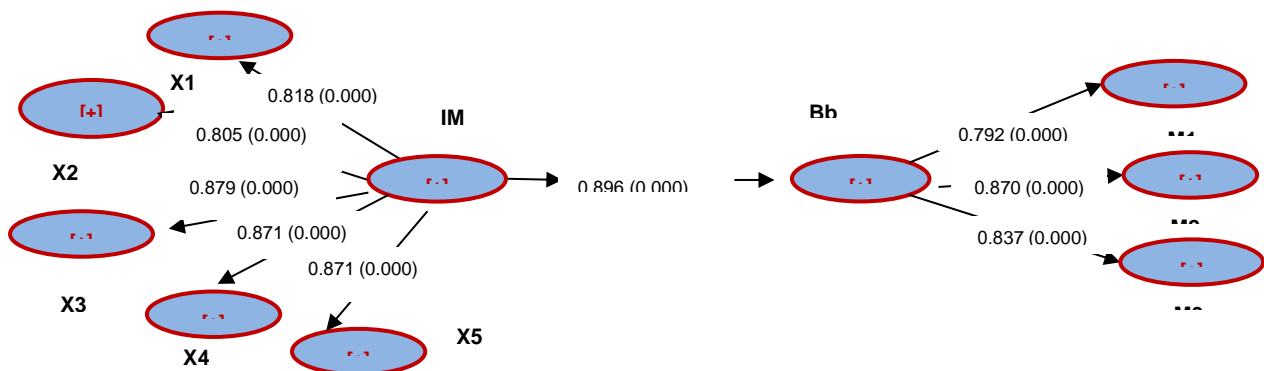


Figure 3: Results of the simple regression analysis test of marketing insight in banking brilliance.

Table 2: Statistics of the impact coefficient test of marketing insight in banking brilliance.

	Original Sample (O) Impact factor	R	Standard Deviation (STDEV)	R ²	T Statistics (O/STDEV)	P Values Morale level
Bb IM ->	3-0.60	8-0.63	90.07	40.3	2-7.80	0.000

According to the results of Table (2), it became clear that there is a correlation between insight marketing and banking excellence, which reached (0.638), which is positive and acceptable at a significance level of (0.05). It also became clear from Table (2) that the coefficient of determination (R²) reached (0.34), which indicates that insight marketing explains an amount of (0.34) of the variance in the variable of banking excellence. As for the amount of influence, Figure (3) showed that the influence coefficient reached (0.603), meaning that any increase in the variable of insight marketing will lead to an increase of (0.603) in banking excellence. It is significant at a significance level of (0.05). According to these results, this hypothesis is accepted at the level of this study.

CONCLUSION

1. The dimension of future vision obtained the highest dimensions among the dimensions of marketing insight in terms of importance, which indicates that the prevalence of this dimension was high and that the leaders of the banks surveyed enjoyed high credibility because they were not under pressure from others, considering that most of the leaders are the owners of the bank.
2. The results of the statistical analysis showed that the dimension of commercial potential obtained the least importance, which indicates that the leaders of the banks surveyed do not have sufficient knowledge in employing marketing insight to achieve economic and financial value.
3. The statistical results showed that the availability of the independent variable of marketing insight was good, which indicates that the leaders of the banks surveyed have good marketing insight, but the teacher is not clear to them.
4. The dimension of leadership brilliance obtained the highest dimensions among the dimensions of banking brilliance in terms of importance, which indicates that the

prevalence of this dimension was high and that the leaders of the companies surveyed enjoyed high skill in their leadership of technology. The reason for this is their belief that technology is the key to the success of the banker.

5. The results showed a significant effect of the independent variable (marketing insight) on the dependent variable (banking brilliance), which indicates that marketing insight contributes to building banking brilliance.

Recommendations

1. Bank leaders should focus on how to achieve economic returns through marketing insight and employ the commercial capabilities dimension well to create a material difference from adopting marketing insight.
2. The need for additional attention to adopting the dimensions of marketing insight by commercial banks as the bridge that connects companies and their customers, which helps bank leaders.
3. Bank leaders should focus on the brilliance dimension to service and innovation by diversifying services and building a mental image in the customer's mind about providing distinguished service and working to adapt current services better and identify strategies that make their services distinctive.
4. Bank leaders in the researched banks should develop marketing insight and modify all company activities, including modifying human resources behaviors and making changes to internal work to translate insight into tangible tasks. Also, building a marketing insight that works to better meet the needs of customers, which helps companies build a distinct image in the minds of customers of the services provided by the companies.

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