

THE ROLE OF STRATEGIC INTELLIGENCE IN THE DEVELOPMENT OF MANAGERS COMPETENCIES PORTFOLIO A STUDY WITH REFERENCE JORDANIAN COMMERCIAL BANKS

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Abstract

The study aimed to identify the role of strategic intelligence in the development of the managers' competencies portfolio by the application on five Jordanian commercial banks in the city of Amman. Due to the very limited total population, a comprehensive census was used numbering 120 members at the three administrative manager levels (upper, middle and first line) and information was collected through a questionnaire developed for that purpose. The results were analyzed through descriptive and inferential statistical methods. On the basis of findings, study concluded that the development of the managers' competencies portfolio results in enhancing efficiencies and depends by nearly a third on variables and practices of strategic intelligence. Explanation of this effect is found in the development of competencies between, at the highest 0.53 in the development of team competencies, and at the minimum of 0.14 in the development of global awareness competencies. At last, study made some useful recommendations.

Keywords: *Strategic intelligence, skills, competencies, managers' competencies portfolio, Commercial banks, Jordan*

INTRODUCTION

Strategic intelligence is defined as the capacity to adapt to changing circumstances, as opposed to blindly continuing on a path when all the signals in the competitive environment suggest a need for change (Blanding, M. 2012). Strategic intelligence is distributed throughout the organization. It is important because it creates more value than the competition over time, which will attract more investments, which will lead to sustainable competitive advantage in the long run. Therefore, companies will develop the capacity to continue to fulfill their constituencies' obligations on the long run, and not simply the short run. By regularly reviewing their strategies, companies can continue to develop, adapt and change (Blanding, M. 2012).

The three main dimensions of intelligence include: Tactical, operational and strategic. Tactical intelligence is a base level that provides critically analyzed information. Mid-level managers utilize operational intelligence to guide and direct actions (Lehane, J. 2011). Strategic intelligence can be considered to be a specific form that addresses any issue at the level of breadth and detail necessary to describe threats, risks and opportunities in a way that helps determine programs and policies (McDowell, D. 2005).

Managers competencies portfolios is the skill based capability that contributes to high performance in management. Competencies are explicit in the management process including those related to planning, organizing, leading and controlling. Competencies are also implicit in the information, interpersonal and decision making demands of managers.

Competencies dimensions include communication, team work, self-management, leadership, critical thinking and professionalism (Schermerhorn, 2002) Communication includes the ability to share ideas and information. Teamwork includes the ability to work effectively in a team. Self-management includes the ability to evaluate, modify and enhance one's own behavior. Leadership includes the ability to influence and support others to perform, often ambiguous tasks. Critical thinking includes the ability to gather and analyze information resulting in a creative problem solving. Professionalism includes the ability to sustain, instill and advance self-confidence and career development (Schermerhorn, 2002).

Ratcliffe notes the importance of dissemination of intelligence as a critical component of influencing decision makers, which will in turn promote better informed decisions regarding priorities and resources (Ratcliffe, J.H. 2003)

Knowledge is a commodity and intelligence is the output. Knowledge is power, therefore, integrating value added knowledge can only strengthen an organization and its decision making processes (McDowell, D 1999). Good planning must be preceded by good analysis and strategic intelligence is a particularly appropriate tool for this purpose (McDowell, D. 1999).

Where resources and appropriately skilled staff are available, the use of an integrated intelligence function may serve the many needs of an organization and the competencies of managers in setting and guiding the direction and achieving the intended outcomes (Lehane, J. 2011).

For intelligence to be effective, it must be a function that every department can use. Employees must be empowered. Intelligence is not what is collected, it is what is produced after collected data is evaluated and analyzed (BJA, 2005).

Companies with high strategic intelligence have clear strategy and they are never satisfied. They are always trying to improve and are always looking for alternative ways to be more efficient and effective. Being creative, and adaptive, are organizations whose strategic intelligence is distributed throughout the organization creating flexibility, adaptive behavior and continuous change (Blanding, M. 2012).

Strategic intelligence prepares leaders to understand the context in which they are leading and to work for the common good (Maccoby 2011). The competencies that make up strategic intelligence include vision, partnership, innovation, intuition and worker stimulation. According to Maccoby, vision means using foresight and systems thinking to design an ideal. Partnership is the ability to make strategic alliances. Strategic intelligence develops allies (Maccoby 2001). Innovation is the ability to find new approaches and continuous improvement and change. Intuition is found in effective leaders who possess the emotional intelligence and foresight to use scenarios and systems thinking to synthesize. Worker stimulation is the ability of leaders to motivate and communicate in a way that inspires people to embrace the common good. The ability not only to communicate information but also to communicate a sense of meaning that inspires people to follow. When managers have these qualities, they are considered leaders with strategic intelligence (Tham, Kim 2002).

Strategic intelligence can be considered a powerful source of competitive advantage. It can enhance decision making because it has information as its foundation. Strategic intelligence allows organizations to use information to respond to future opportunities and trend that lead to organizational longevity (Tham, Kim 2002). According to Harun, strategic intelligence capability can and should be an essential element in innovation.

Managerial competencies are more than just knowledge and skills, they involve the ability to meet complex demands. Managerial competencies are the key building blocks of success of the company and the creation of added value, employee development, and enhanced business performance. According to Prokopenko and Kuber, 2012, "Competency is the ability to perform the function or feature set and achieve a certain level of performance."

Most successful business leaders consistently demonstrate competencies such as the ability to build alliances, the ability to be flexible and responsive, and the ability to communicate the organization mission, values and strategy. These competencies lead to successful behavior in today's global, ever changing environment (O'Brien, 2014).

There is a definite connection between strategic intelligence and managerial competencies that aid the leader and the organization in achieving and sustaining competitive advantage. Strategic intelligence aids 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 complex demands entailing communication, planning, mobilizing, self-managing, strategic action in the complex global environment that organizations are currently facing.

The value of strategic intelligence can be seen through the improvement of the capabilities which in turn affects the competencies of managers and workers to learn about changes in their business environment. Giving them the ability to communicate their insights which in turn will increase the information available to all organizational members, thereby increasing the "Intelligence quotient" of all organization managers and members (Tham and Kim 2002). Intelligence platforms are a powerful competency for advancing innovation (Harun 2012), essential in today's competitive, global business environment.

A competency begins with assembling and organizing information (Maccoby 2014) and strategic intelligence has information as its foundation. The intelligence information is assembled to meet the intelligence requirements for strategic management and the strategic decision making process. Therefore, strategic intelligence should have an undeniable influence on enhancing the managers competency portfolio, aiding him in improving performance, innovation, communication and decision making.

Opinion and Intellectual Contribution

The presentation and analysis of former research reveals the importance of the role of strategic intelligence to support and develop the capabilities and competencies of managers. Therefore, Arab organizations should test the practical applications of strategic intelligence and the development of the managers competencies portfolio in the Arab organization.

Hence, the intellectual contribution of this study reveals that the decision-making centers in Jordanian commercial banks should adopt strategic intelligence as ideology and practice due to its importance in the development of the managers competencies portfolio which leads to the achievement of competitive advantage.

Research Problem

Jordanian commercial banks face competition from two distinct areas: the first arises from the competition between each other, and the second arises from competition between them and non-Jordanian banks. This premise lead to field visits and interviews conducted by the researchers to monitor the movements of competitors, their activities and the nature of the services provided for customers.

The adoption of strategic intelligence was shown to be of utmost necessity because its methodology and innovation road maps guide decision makers towards making more informed decisions regarding the competition and the organizations competitive position and therefore develop the managers competencies portfolio. It has become clear that unilateral decision making is no longer able to meet the challenges and intensity of competition. Based on this logic, the problem of the current study is to answer the following question:

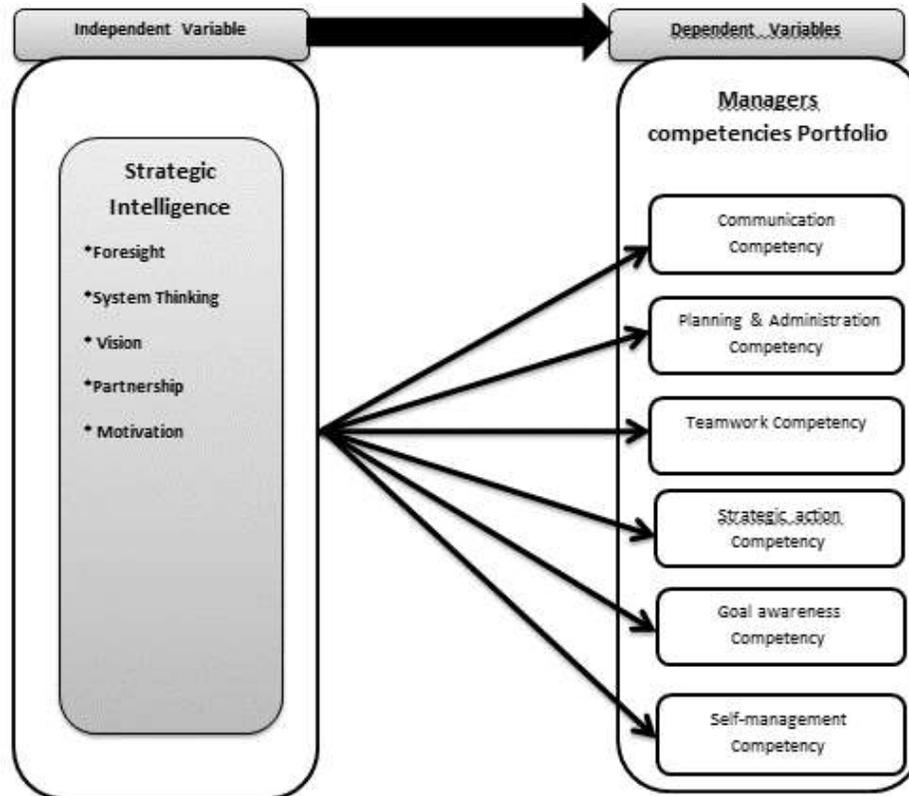
What is the role of strategic intelligence in the development of the managers competencies portfolio in Jordanian commercial banks?

Research Objectives

The purpose of this paper is to study the role of strategic intelligence in the development of the managers competencies portfolio. This can be achieved through the following objectives:

1. Discussion and analysis of the theoretical concepts relating to strategic intelligence and managers competencies portfolio as found in specialized research literature and then extracting the potential relationship between them.
2. Determining the level of strategic intelligence currently practiced in Jordanian commercial banks.
3. Determining the level of managers competencies portfolio currently found in Jordanian commercial banks.
4. Recognizing the role of strategic intelligence in the development of managers competencies portfolio in Jordanian commercial banks.

Figure 1. Research Model



Research Hypotheses

The main hypothesis (H1): Strategic intelligence has a significant role in the development of the managers competencies portfolio in the commercial banks of Jordan. There are six sub-hypothesis derived from the main hypothesis, as follows:

H1:1: Strategic intelligence has a significant role in the development of the communication competency.

H1:2: Strategic intelligence has a significant role in the development of the planning competency.

H1:3: Strategic intelligence has a significant role in the development of work teams competency.

H1:4: Strategic intelligence has a significant role in the development of the strategic action competency.

H1:5: Strategic intelligence has a significant role in the development of the global awareness competency.

H1:6: Strategic intelligence has a significant role in the development of the self-management competency.

RESEARCH METHODOLOGY

Study population and census

The study field consist of 5 commercial banks in the city of Amman, Jordan. The study population consisted of 120 managers representing the three administrative levels of management (upper, middle and first line/operational). Due to limitations, the population taken was a census for the study using the transect method.

Table 1. Banks and number of individuals in the study census

Bank	Year of establishment in Jordan	Number of Upper Level Managers	Number of Middle Level Managers	Number of Operational Level Managers	Total	Percent
Arab Bank	1930	4	8	12	24	20
Jordan Ahli Bank	1956	4	8	12	24	20
Cairo Amman	1960	4	8	12	24	20
Housing Bank for Trade and Finance	1974	4	8	12	24	20
Societe Generale Jordan	1993	4	8	12	24	20
Total		20	40	60	120	100
Percent		17	33	50	100	

Source: Pilot Study

The Data

Secondary Data included books, journals, field studies and reports directly relevant to the subject of the study and the banks surveyed. Primary Data included data collected through a questionnaire. The questionnaire was developed based on the sources mentioned in table (2).

Table 2. The initial formulation for the sources and questionnaire paragraphs

Sequence	key topics	Sub variants	paragraphs Number	References
1	Strategic Intelligence	* Foresight * System Thinking * Vision * Partnership * Motivation	20	(Maccoby,2004), (Tham & Kim,2002)
2	Managers competencies Portfolio	* Communication Competency * Planning & Administration Competency * Teamwork Competency * Strategic action Competency * Goal awareness Competency * Self-management Competency	24	(Hellriegel, Jackson, Slocum, 2002) (Chen & Wu, 2007)
Total			44	

Following the construction and development of the structure of the initial questionnaire design, it underwent the following procedures:

Validity

To ensure the validity of the questionnaire and its ability to measure that for which it was developed, the researchers conducted construct validity, through the use of principal components factor analysis, and based on the findings, the questionnaire was modified to include 33 sections rather than the original 44 sections. 5 sections were excluded from the strategic intelligence axis, and 6 sections were excluded from the managerial competencies portfolio axis. During the variable analysis, several measures were used, the most important being:

(1) KMO (Kaiser-Meyers-Olkin): Which determines the degree of interconnectivity between the dimensions of the variables of the study and whether they are appropriate to undergo factor analysis. In other words, KMO determines whether the variable dimensions are explained by other dimensions of that same variable or not, at a particular level. KMO measure is between (0-1). Excluding KMO results of Less than (0-0.5). Judeh (2008).

(2) Community: Establishes the amount of variation shared between each section and the rest of the sections included in the study.

(3) Contrast ratio and load factors: The amount of variation and load factors: The amount of percentage variation explains the dimension and factor relationship. Load factors explain the factor analysis, where the dimension receiving the coefficient load over (0.40) is considered structurally true (Hair et al, 2009:119).

Reliability

Reliability is considered one of the special tools reflecting accuracy and consistency between the indicators and thus reflects objective measurement. The researchers used (Cronbach's Alpha Coefficient) to verify the reliability of the questionnaire. After conducting statistical analysis, the results were as follows in table (3).

Table 3. Cronbach's Alpha Coefficient values

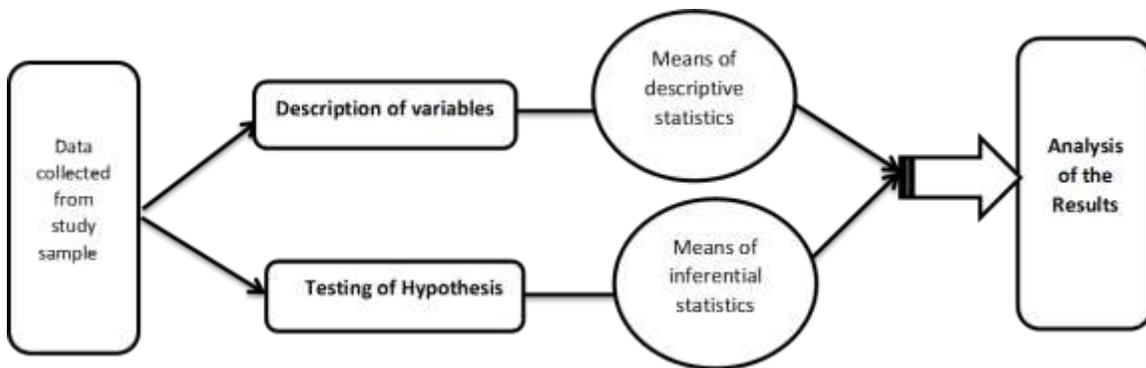
Variables	Cronbach's Alpha
Strategic Intelligence	0.65
Managers Competencies Portfolio	0.77
Questionnaire as a whole	0.69

It is clear from the results that all the values appear to be dependable and reliable and can be used for the application of the questionnaire, because the values are acceptable. (Cortina, 1993). Based on these results, the questionnaire became ready for application.

Questionnaire Administration

The questionnaire was distributed to a census study size of 120, of which 97 were filled and returned. After further examination, it was found that 4 questionnaires were not useful or valid for analysis bringing the number down to 93 actual questionnaires analyzed, a number which was deemed acceptable (Sekaran & Bougie, 2010: 295).

Figure 2. Analytical Approach



ANALYSIS AND FINDINGS

Description of Study Variables

The main variables of the study are the independent variable (strategic intelligence) and the dependent variable (manager's competencies portfolio). Results from questionnaire data underwent descriptive statistical methods with the adoption of the following scale:

Table 4. Descriptive measurement ranges

1-2.33	2.34-3.67	3.68-5
Low	Moderate	High

Description of the independent variable (strategic intelligence)

Table (5) displays the census responses regarding the independent variable (strategic intelligence).

Table 5. Responses of census regarding the independent variable (strategic intelligence)

Axis	Paragraphs	Mean	Standard Deviation	Importance
Foresight	1. Able to forecast future development direction for banks long term strategies	3.11	1.022	Medium
	2. Care about diagnosing external environments critical threats that have a direct impact on the banks future direction.	3.33	0.359	Medium
	3. Rely on systematic analysis of environmental complexity	3.89	0.458	High
System Thinking	4. Deal with the bank as a coordinated entity	3.66	0.411	Medium
	5. Adopt group rather than individual ideas because they lead to the highest level of synergy	3.75	0.833	High
	6. Rely on organizational thinking which helps to view events surrounding the bank with more clarity	2.95	1.221	Medium
Vision	7. Adopt a clear future vision towards the banks accomplishments	3.33	0.99	Medium
	8. Have the ability to deal with environmental uncertainty and high risk	3.45	0.952	Medium
	9. Ensure the use of visionary hiring to unify the efforts of the employees towards achieving the goals of the bank	2.88	1.361	Medium
Partnership	10. Ensure the use of incentives to motivate employees to accomplish the banks vision	3.85	0.522	High
	11. Balance between natural creative participation and the appropriate incentives to ensure continuity of innovation	3.01	0.852	Medium
	12. Encourage team work formation to increase the interaction between employees and knowledge sharing	3.25	0.755	Medium
Motivation	13. Support alliance building with other banks, especially competitors with the intention of increasing cooperation and market share	3.05	0.555	Medium
	14. Support the development of alliances which will increase the balance of knowledge and creative contributions	3.53	0.331	Medium
	15. By partnering with other similar banks, I see a good solution out of the crisis that my organization is facing	3.18	0.895	Medium
The mean and standard deviation of the independent variable in total		3.09	0.812	Medium

The results of the table (5) clearly show the following:

1. Twelve (12) areas were evaluated with 80% of the total independent variable (strategic intelligence) made up of 15 areas resulting in the level of (medium) importance. However, the remaining 3 areas, which constituted the remaining 20% of the portion received a level of (high) importance.
2. The third area (3) which had the content "Rely on systematic analysis of environmental complexity" received the highest mathematical average (3.89) with a standard deviation of (0.458) and a (high) level of importance. Whereas area (9) which contained "Ensure the use of visionary hiring to unify the efforts of the employees towards achieving the goals of the bank" received the lowest mathematical average (2.88) with a standard deviation of (1.361) and a (medium) level of importance.
3. The mean (mathematical average) of the independent variable (strategic intelligence) generally received (3.09) with a standard deviation of (0.812) and a (medium) level of importance.

Description of the dependent variable (Manager's competencies portfolio)

Table (6) displays the census answered regarding the axis and areas related to the (management competencies portfolio) variable.

Table 6. Responses of census regarding the dependent variable
(Manager's competencies portfolio)

Axis	Paragraphs	Mean	Standard Deviation	Importance
Communication Competency	16. Rely on informal communication at work	2.21	1.081	Low
	17. Committed to formal communication at work	3.44	1.022	Medium
	18. Adopt negotiation skills in conducting bank business	2.28	1.112	Low
Planning & Administration Competency	19. Gather information prior to problem solving	3.51	1.014	Medium
	20. Concerned with time management at work	2.28	1.058	Low
	21. Prepare financial budgeting to accomplish work	3.57	0.891	Medium
Teamwork Competency	22. Encourage team building	3.49	0.859	Medium
	23. Provide a supportive environment to accomplish bank work	3.69	0.818	Medium
	24. Motivate work team continuity	3.25	0.915	Medium

Strategic action Competency	25. Professionally understand banking activities	2.49	0.977	Medium
	26. Understand the banks strategic direction	3.22	0.848	Medium
	27. Capable of strategic thinking activities	2.3	1.888	Low
Goal awareness Competency	28. Aware of international cultures	2.37	1.258	Medium
	29. Understand the sensitivity of relations between world cultures	2.89	1.475	Medium
	30. Respect the unique characteristics of other cultures	2.75	0.896	Medium
Self-management Competency	31. Encourage ethical behavior	3.01	0.758	Medium
	32. Enjoy flexibility in dealing with others	2.87	1.026	Medium
	33. Seek personal development	3.08	0.825	Medium
The mean and standard deviation of the independent variable		2.94	1.022	Medium

The table 6 results are as follows:

1. (14) Of a total (18) areas, which represented (78%) of the total independent variables (managerial competencies portfolio), were analyzed and received an importance level of (medium). However, the remaining 4 areas, which represented (22%) of the total, received an importance level of (low).
2. Results of area (23) which contains "Provide a supportive environment to accomplish bank work" received the highest mathematical average of (3.69) with a standard deviation of (0.818) and an importance level of (high). Whereas, area (16) that contained "Rely on informal communication at work," received the lowest mathematical average of (2.21) with a standard deviation of (1.081) and a level of importance of (low).
3. The mean (mathematical average) of the management competencies portfolio received an overall (2.94) with a standard deviation of (1.022) and an importance level of (medium).

Testing the Hypotheses

In order to test the primary hypothesis of the study and the 6 secondary hypotheses, inferential statistical methods were used and after conducting the necessary testing and analysis, the results were as follows:

Testing the validity of the study model

Table 7. Statistical results to ensure validity of study model

Sig*	F –test	R ² Adjusted	R ²	R
0.002	92.22	0.518	0.549	0.741

* $\alpha \leq 0.05$

According to the results of the above table, the primary hypothesis was accepted as follows:

Strategic intelligence has a significant role in the development of the manager's competencies portfolio in the commercial banks of Jordan.

Because the (F-test) quantity reached the moral value of (0.002), and that is lower than (0.05) and since the (R² Adjusted) value was (0.518), which means that the current study census explains the value of (0.518) and disregards (0.482) to other variables not found in this model.

Testing the sub-hypotheses

H1:1: Strategic intelligence has a significant role in the development of the communication competency

Table 8. Results of testing the first sub hypothesis

Dependent Variable	R	R ²	F	DF	Sig	β	T	Sig	
communication competency	0.61	0.37	21.15	5	0.011	Foresight	0.15	2.94	0.01
						System Thinking	0.22	3.11	0.00
						Vision	0.13	2.89	0.04
						Partnership	0.24	2.76	0.03
						Motivation	0.25	3.02	0.00

* $\alpha \leq 0.05$

It can be concluded from the table above that strategic intelligence affects communication competency, since (F) amount reached (21.15) which represents its meaningfulness of (0.011), which is less than (0.05). In addition, the five strategic intelligence variables in total affect communication competency because all (T) variables were less than (0.05) which further assures that these results mean the acceptance of the first sub-hypothesis.

H1:2: Strategic intelligence has a significant role in the development of the planning competency

Table 9. Testing results of the second sub-hypothesis

Dependent Variable	R	R ²	F	DF	Sig	β	T	Sig	
planning competency	0.52	0.28	19.88	5	0.032	Foresight	0.18	2.68	0.03
						System Thinking	0.20	2.75	0.02
						Vision	0.25	2.92	0.04
						Partnership	0.28	3.18	0.04
						Motivation	0.31	3.22	0.03

* $\alpha \leq 0.05$

Results of the above table show that strategic intelligence affects the quality of planning, since (F) amount was (19.88) which is a result that reflects its meaning (0.032) which is less than (0.05). In addition, all the strategic intelligence variables affect the quality of planning because all of (T) amounts were less than (0.05) which assures that these results mean the acceptance of the second sub-hypothesis.

H1:3: Strategic intelligence has a significant role in the development of work team competency

Table 10. Testing results of the third sub-hypothesis

Dependent Variable	R	R ²	F	DF	Sig	β	T	Sig	
work team competency	0.73	0.53	28.23	5	0.000	Foresight	0.32	3.55	0.00
						System Thinking	0.28	3.26	0.00
						Vision	0.36	3.02	0.02
						Partnership	0.25	3.55	0.04
						Motivation	0.31	3.72	0.01

* $\alpha \leq 0.05$

Results of the above table show that strategic intelligence affects the quality of teams, since (F) amount was (28.23) which is a result that reflects its meaning (0.000) which is less than (0.05).

In addition, all the strategic intelligence variables affect the quality of teams because all of (T) amounts were less than (0.05) which assures that these results mean the acceptance of the third sub-hypothesis.

H1:4: Strategic intelligence has a significant role in the development of the strategic action competency.

Table 11. Testing results of the fourth sub-hypothesis

Dependent Variable	R	R ²	F	DF	Sig	β	T	Sig	
strategic action competency	0.42	0.18	15.19	92	0.034	Foresight	0.11	3.12	0.03
						System Thinking	0.19	2.75	0.02
						Vision	0.17	2.71	0.02
						Partnership	0.13	2.79	0.03
						Motivation	0.21	3.21	0.02

* $\alpha \leq 0.05$

Results of the above table show that strategic intelligence affects the quality of strategic action, since (F) amount was (10.19) which is a result that reflects its meaning (0.034) which is less than (0.05). In addition, all the strategic intelligence variables affect the quality of strategic action because all of (T) amounts were less than (0.05) which assures that these results mean the acceptance of the fourth sub-hypothesis.

H1:5: Strategic intelligence has a significant role in the development of the global awareness competency

Table 12. Testing results of the fifth sub-hypothesis

Dependent Variable	R	R ²	F	DF	Sig	β	T	Sig	
global awareness competency	0.38	0.144	15.06	92	0.021	Foresight	0.17	2.80	0.01
						System Thinking	0.21	3.90	0.03
						Vision	0.15	3.15	0.03
						Partnership	0.28	2.82	0.02
						Motivation	0.15	3.50	0.02

* $\alpha \leq 0.05$

Results of the above table show that strategic intelligence affects the development of the global awareness competency, since (F) amount was (10.06) which is a result that reflects its meaning (0.021) which is less than (0.05). In addition, all the strategic intelligence variables affect the development of the global awareness competency because all of (T) amounts were less than (0.05) which assures that these results mean the acceptance of the fifth sub-hypothesis.

H1:6: Strategic intelligence has a significant role in the development of the self-management competency

Table 13. Testing results of the sixth sub-hypothesis

Dependent Variable	R	R ²	F	DF	Sig	β	T	Sig	
self-management competency	0.39	0.16	17.66	5	0.023	Foresight	0.18	2.66	0.0
						System Thinking	0.20	3.20	0.02
						Vision	0.22	3.10	0.01
						Partnership	0.21	2.71	0.02
						Motivation	0.18	3.12	0.03

* $\alpha \leq 0.05$

Results of the above table show that strategic intelligence affects the development of the self-management competency, since (F) amount was (10.66) which is a result that reflects its meaning (0.023) which is less than (0.05). In addition, all the strategic intelligence variables affect the development of the self-management competency because all of (T) amounts were less than (0.05) which assures that these results mean the acceptance of the sixth sub-hypothesis.

DISCUSSION OF RESULTS

First – Discussing the Descriptive Results

1. The level of strategic intelligence use in the banks that were researched was (medium) and this reflects that the use of strategic intelligence was below the level aspired for and the reasons could be from:
 - a. The limited use of systems thinking in the development of the organizational vision and analysis of environmental factors.

- b. Limited ability of dealing with environmental uncertainty, crisis diagnosis, and coordinated employee efforts and performance.
 - c. Limited ability in developing strategic partnerships with other banks due, in a large part, to focus on competitive strategies rather than cooperative strategies among the banks researched
2. The importance of the managers competencies portfolio was at (medium) level, however, it was a medium leaning towards (weak) which was due to:
- a. The weakness of the quality of informal communication and the dependence on formal communication to a large extent. This leads to loss of knowledge sharing, initiative development and problem diagnosis, which cannot be reached through the formal communication channels.
 - b. Weakness in the quality of negotiation to enhance the work of the bank which could lead to the loss of bank customers and the loss of the ability of reaching the bank customers.
 - c. Weakness in the quality of time management because of lack of investment in these important, unique and rare resources, reflecting weakness in priorities management.
 - d. Obvious weakness in quality of strategic thinking methods and this confirms the limits of concern for sustainable competitive advantage.

After analyzing the descriptive results, we can conclude the following:

1. The lack of wide use of organized thinking, the limited ability to deal with uncertain environmental situations and weakness in strategic networking are the major reasons behind receiving a (medium) result in strategic intelligence.
2. Weakness in quality of informal communication and negotiation abilities, the lack of investment in time management and the lack of strategic thinking practices are the major reasons for receiving a (medium) result in the importance of the managers competencies portfolio.

Second - Discussing the Inferential Results

To insure that all the study hypothesis are accepted and indicate that the results of "strategic Intelligence" affects in enhancing and improving the competencies of the managers portfolio

and thus indicate that all the competencies will take on these benefits will take on these following three shapes:

- Treatment of the (weak) competencies and efforts to develop and promote it to (medium) level through training programs.
- Development of the (medium) level competencies to reach (high) level through specialized development programs.
- Strengthen the effectiveness of some of the competencies that received (medium/high) level of importance to increase the effect of reaching high productivity through continuous and discontinuous programs.

After analyzing the causal results we can conclude the following:

Developing the managerial competencies portfolio and strengthening its quality depends 30% on the variables use of strategic intelligence because it affects the competencies portfolio. However explaining this affect varies in competencies development between the highest average of 0.53 in work team competencies development and the least average of 0.14 in development of global awareness competencies.

RECOMMENDATIONS

1. **Attention to the strategic intelligence variables, especially those receiving (medium) level of importance through:**
 - a. Enhancing use of organized thinking in building the mission and specifying environmental situations through training workshops in the researched banks.
 - b. Development of the capabilities of dealing with certain environmental situations and diagnosing the risks through establishing training in risk management and strategic thinking planning.
 - c. Activation of leadership efforts and practice and team work by employees through enhancing empowerment and motivation through a supportive climate of financial incentives and morale development.
 - d. Increasing direction towards developing strategic networking relationships between the researched banks through enhancing a cooperative culture and preferring it over the competitive culture because cooperation will lead to achieving synergy and will increase effective productivity and reduce cost and conflict.

2. Development of researched banks competencies portfolio through:

- a. Increasing communication channels through open door policy and face to face communication and management by wandering around.
- b. Encouraging use of negotiation competencies through training scenarios and management meetings.
- c. Development of time management competencies through time management methodology and prior it listing and reducing waste.
- d. Development of strategic thinking competencies through training and scenario planning and environmental analysis and diagnosis of threats and opportunities.

3. Benefiting from strategic intelligence reflections through the development of managerial competencies portfolio through:

- a. Continuous investment in the strategic intelligence "thinking, methodology, and technology" and consider it as part of the organizational culture of the banks researched.
- b. Evaluation of competency portfolio effectiveness through dependence on strategic intelligence variables as indicators for development of these competencies.
- c. Consider strategic intelligence practice and development on competencies portfolio as indicators for performance evaluation of the researched banks managers/leaders, and depending on the results for the purpose of evaluation and promotion considerations.

STUDY LIMITATIONS

This study was applied in for-profit commercial banks in Jordan making it difficult to circulate the results to the rest of the non-profit sectors. This study tested the variables in the commercial banking sector and thus highlights the question of whether it can be applied to other sectors, especially the industrial sector? Thus findings of this study lacks generalizability.

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