

Factors affecting Jordanian Islamic banks towards competitive advantage**Mefleh Faisal Mefleh Al-Jarrah^a, Abdalla Mohammad Khalaf Al Badarin^a and Murad Ali Ahmad Al-Zaqeba^{b*}**^aAssociate Professor, Islamic Economics and Banking Department, Faculty of Shari and Islamic Studies, Yarmouk University, Jordan^bFaculty of Economics and Muamalat (FEM), Universiti Sains Islam Malaysia (USIM), Nilai, Negeri Sembilan, Malaysia**CHRONICLE****ABSTRACT***Article history:*

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There are challenges Jordanian Islamic banks face in maintaining and enhancing their competitive advantage in a rapidly evolving and increasingly competitive market. This paper aims to examine the factors that affect Jordanian Islamic banks towards competitive advantage, in addition to examining the roles of strategic intelligence and organizational creativity in enhancing Jordanian Islamic banks' competitiveness. However, this paper relied on the descriptive analytical approach, and the study population included general manager, department manager, branch manager, head of department based on Banks structures and annual reports from 2018 to the end of 2023. A stratified random sample was used, approximately 243 questionnaires were examined. The results indicated that organizational creativity and strategic intelligence play a crucial role in building competitive advantage. Also, organizational creativity contributes to achieving superiority by creating an innovative organizational environment, while strategic intelligence reflects the ability to make smart decisions that enhance competitive effectiveness. This paper also demonstrated the importance of managing and harnessing information effectively in order to enhance strategic intelligence. However, this paper contributes to the understanding of success factors in Islamic banking and provides actionable insights for managers navigating the complexities of the banking sector, emphasizing the importance of innovation, differentiation, and strategic decision-making for sustained growth and competitiveness.

1. Introduction

Jordanian Islamic banks need to work harder on retaining competitiveness. They can try to innovate in-house, and face the potential risks of experimenting with new technology or even more damaging: a lack of any innovation culture at all. Whereas this can be a setback for them as inefficient processes and misplaced resources may slow midnight completion down. What is more, skills gaps among employees and suboptimal engagement levels can further negatively impact their performance. Economic surroundings may increase problems with hazard management (fluctuations) and compliance requirements (on the strict finish of things), which require a non-trivial expenditure in sources to be compliant. New local and foreign banks have made the market more competitive. Customer demands are also changing, with people expecting more personal and speed features. This competition heats up as the innovative and consumer-friendly digital offerings, introduced over the past decade by fintech companies at lower costs. As banks increase their usage of technology, cybersecurity threats are increasingly becoming a more important risk factor. Nevertheless, Jordanian banks are now facing grave challenges to maintain and increase their competitive edge. Rising competition within the Islamic banking sector also makes it important for these banks to consider taking a strategic view on how they can remain competitive or be distinctive in this highly penetrated market. Research literature addresses the particular problem of identifying and assessing measures that are contributing to combined competitive advantage factors, as is widely theoretical in this search for Jordanian Islamic banking with highlights especially on such issues which include strategic wisdom regarding creative ideas in organization.

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The economic growth of a state is expanded with the help of banks by conserving money, shielding our properties, building up savings deposits transferring wealth across time span, removing redundancy and credit policies, employment burns & poverty (Douglas 2008; Zhuang et al., 2009). They also help to mobilize financial resources and provide credit as a medium of exchange within countries (Mazzucato 3023). The performance of bank is critical because it shows financial position and act as macroeconomic policy tool (Altunbas et al., 2018) Shareholders are interested in enhancing the value of their investments, over a longer-term horizon that is typically measured through accounting metrics such as Return on Equity (ROE) (Fligstein & Goldstein, 2022). In addition, bank rating is financial ratios related to non-financial indicators that cohere with banks strategic goals (Onoja et al., 2021; Kiprop, 2022; Bek-Gaik & Surowiec, 2023). Moreover, the comprehensive view of performance without financial aspects is obtained through measures like customer perspectives, learning and growth as well as internal processes (Dossi & Patelli 2010; Monteiro et al. 2022); According to Kaplan (2009), balanced scorecards unite financial and non-financial measures as a more accurate method of evaluating performance. As such, it is a necessity for the stability and sustainability of banks to integrate resources-based view with strategic intelligence along organization creativity (Ahmed et al., 2017). Banks must analyze and interpret their environment to determine the ideal strategy, which necessitates strategic intelligence (Vinichenko et al., 2021; Hamour et al., 2023; Chowdhury et al., 2023). It deals with the gathering, refinement and spread of intelligence information that translates into mitigated risks and enhanced competitive edge (Shatnawi et al., 2024). In the Jordanian banking industry, there has been a significant phenomenon regarding Islamic banks: they have played an increasingly important role within this competitive arena that has witnessed fast growth in the last twenty years (Zouari & Abdelhedi, 2021; Asif & Nasir et al., 2023). Realising competitive advantage in this sector needs a strategic focus on differentiation, drawing customers to it, efficiency and innovation. It is organizational creativity which ultimately leads to innovation and problem-solving, two skills that are mandatory to survive in a fast-paced environment. Although competitiveness; organizational culture, and strategic intelligence has been identified as key in achieving competitive advantage in Islamic banks that operate within Jordan, few comprehensive studies were conducted to ascertain how well these issues impact on their ability to achieve a sustainable competitive edge over each other. As this paper focuses on strategic intelligence and its impact on enhancing the competitive advantage of Islamic banks in Jordan. This paper focuses specifically on the mediating role of organizational creativity, which has a vital role in adopting and implementing more effective strategies. How can this contribute to enhancing the competitive advantage of these banks? By exploring the impact of strategic intelligence and organizational creativity in Jordanian Islamic banks, this paper looks to understand how improving strategic intelligence and enhancing creativity can lead to further development and excellence. The paper begins by explaining the background of the study and the research gap, and in the next section the literature and studies are presented to support the theoretical framework, and at the same time developing hypotheses and building the study model, followed by the study methodology, then analyzing the demographic data and testing the hypotheses, where the study concludes with a discussion and conclusion that sheds light. On the study's contributions and limitations, as well as future work.

2. Literature and Empirical Review

This paper is based on Resource-Based View (RBV) theory, which is about gaining a competitive advantage. The idea was first introduced by Penrose in the 1950s and has been expanded upon by other researchers like Prahalad and Hamel (Penrose, 1959; Kor and Mahoney, 2004; Gerald, 2019). RBV helps managers identify the capabilities, resources, assets, and competences that can lead to a company's growth. The RBV theory suggests that if a company can protect its resources from being copied, transferred, or replaced, it will have a competitive advantage and be able to withstand external pressures. This ultimately leads to better performance. However, RBV has faced criticism for not being adaptable and innovative enough in rapidly changing market environments (Zahra, 2021). Dynamic Capabilities Theory (DCT) focuses on a company's ability to quickly adapt to evolving market needs by orchestrating and reconfiguring external competences. This theory is particularly relevant in the banking sector, which is known for its volatility and constant change (Brink, 2019; Suddaby et al., 2020; Randhawa et al., 2021; Jarah et al., 2022). Successful performance in the banking industry is associated with using the right resources to achieve superior financial results, and this reinforces the idea that having unique combinations of resources can lead to competitive advantage (Shan et al., 2019; Hafiz et al., 2022; Malhotra et al., 2024). In addition, strategic intelligence plays a crucial role in helping banks in general and Islamic banks in particular to outperform other banks that do not possess strategic intelligence (Lichtenthaler, 2020; Apreku-Djan et al., 2022).

Strategic intelligence theories focus on the idea of thinking and use the brains to make smart decisions. However, strategic intelligence provides, guides, and efforts to raise a company's position, and focuses on long-term performance prospects (Bose, 2008; Kruger, 2010; Calof et al., 2015; Kori et al., 2021). In this context, organizational creativity and strategic intelligence emerge as key pillars that significantly influence competitive advantage. Organizational creativity, characterized by innovative thinking and problem-solving capabilities, has been recognized as a vital driver of competitive advantage in banking. Similarly, strategic intelligence, encompassing the ability to analyze market trends, anticipate changes, and make informed decisions, is instrumental in shaping a bank's competitive position. This introduction sets the stage for an exploration of the intricate relationships between these factors and competitive advantage in the banking sector. However, the following sections refer to the literature review and hypotheses development as follows.

2.1 Organizational Creativity and Competitive Advantage

Dynamic capabilities describe the ways in which competitive advantages can be quickly built in an uncertain environment (Froehlich et al., 2017). Chowdhury et al. (2019) asserts that both IT capability and human capital investment have an impact on value creation and bank performance. Al-Shaikh and Yaseen (2023) examine the factors that influence customer engagement, they found that there are some important marketing strategies that banks can use. In addition, they found that offering ownership to customers can be a great way to build a strong relationship with them. Jaradat et al. (2022) explored the factors that influence the adoption of these systems and found that both the environment and the organization itself play a role. In addition, Muhammad et al. (2022) found that creativity and leadership in the banking industry are crucial for banks to stay competitive. For example, banks that encourage their employees to think outside the box and show strong leadership tend to have an edge over their competitors. Moreover, Abou-Moghli et al. (2012) found that banks that embrace new technologies and come up with creative solutions have a competitive advantage. However, by enhancing employee culture, a culture of creativity as well as encouraging employees to generate new solutions, Islamic banks can create a competitive advantage, attract more customers, and strengthen their position in the market. Therefore, it can be assumed that higher levels of organizational innovation led to increased competitive advantage, especially in Islamic banks, especially in Jordan. Therefore, the following is assumed.

H₁: *Organizational Creativity positively affects Competitive Advantage in Jordanian Islamic banks.*

2.2 Strategic Intelligence and Competitive Advantage

Strategic intelligence has emerged as a key determinant of competitive advantage within financial institutions. Strategic intelligence plays a crucial role in guiding decision-making processes and positioning banks for success, encompassing the capacity to gather, process, and utilize information effectively. However, Roustaei and Taghavi (2023) found that strategic intelligence components, knowledge management and competitive intelligence have a significant and positive effect on gaining competitive advantage. Jebri et al. (2023) found that strategic intelligence has a positive impact on enhancing competitive advantage, in the same time with the mediating effect of cybersecurity. In addition, Niwash et al. (2022) assert that strategic intelligence and dynamic capabilities positively influence firms' competitive superiority, and point to a mediating role for the quality and speed of innovation and organizational and business intelligence in this context. Moreover, Alomian et al. (2019) found that strategic intelligence has a significant and positive effect on achieving competitive advantage in Jordan, in addition to the requirement for continuously creating instruments for strategic intelligence, assessing the strategic environment, and keeping an eye on the markets. However, strategic intelligence contributes to promoting sustainable growth by increasing profitability in more effective ways. Furthermore, strategic intelligence protects banks' image and financial stability by helping them recognize possible dangers and take appropriate action. Thus, the following is assumed.

H₂: *Strategic Intelligence positively affects Competitive Advantage in Jordanian Islamic banks.*

2.3 Strategic Intelligence and Organizational Creativity

Organizational creativity fosters flexibility, Innovation, and problem-solving, which helps businesses come up with cutting-edge ideas and remain ahead of the curve. Strategic intelligence and organizational creativity work synergistically to propel innovation, cultivate expansion, and boost organizational competitiveness. For example, Hamour et al. (2023) found that strategic intelligence (motivation, foresight, partnership, strategic vision, and organized thinking) greatly impacts the flexibility of strategy. Furthermore, the impact of strategic intelligence and strategic flexibility on the success of logistics organizations is mediated by effective decision-making. Al-Qadi et al. (2022) found that strategic intelligence affects organizational creativity, with the Jordanian bank demonstrating a high degree of organizational creativity implementation. The study suggested that in order to reap the benefits of strategic intelligence in developing organizational innovation, Jordanian commercial banks should increase their investments in these processes. Hamour (2021) confirmed that Building vision, strategic focus, and creativity ability are the three aspects of a leader's strategic intelligence that collectively have an influence on organizational innovation. Based on the literature, banks can be inspired to think creatively and innovatively by the information that strategic intelligence gives them about consumer preferences, regulatory changes, and market dynamics. Islamic banks are able to distinguish themselves from the competition and provide cutting-edge goods and services that cater to the demands of their clientele. Moreover, banks may take proactive steps to improve organizational creativity and flexibility by using strategic information to foresee future possibilities and obstacles. Strategic intelligence is essential to developing a creative and innovative culture in Jordanian Islamic banks, where innovation is increasingly seen as a source of competitive advantage. Thus, the following is assumed.

H₃: *Strategic Intelligence positively affects Organizational Creativity in Jordanian Islamic banks.*

2.4 Organizational Creativity as Mediation

As organizations strive to navigate complex and evolving environments, organizational creativity plays a critical role among key factors such as strategic intelligence and competitive advantage. For example, Muhammad and Mayea (2022) examined the impact of organizational creativity on strategic decisions. The study showed that organizational creativity acts as a mediator between artificial intelligence capabilities and organizational performance. Besides, Alfawaire and Atan (2021) overview the impact of emotional intelligence on organizational performance and show how management's emotional intelligence affects the quality of strategic decisions with the mediation of open innovation. Kori et al (2021) focus on the role of dynamic capabilities as a mediator in the relationship between strategic intelligence and performance of commercial banks in Kenya. The results of the study indicate that dynamic capabilities have a statistical mediating effect on the relationship between strategic intelligence and the performance of commercial banks. Moreover, Bazrkar and Hajimohammadi (2021) showed that knowledge management positively and significantly affects financial performance, with a mediating role for organizational intelligence and innovation. Furthermore, AlTaweel and Al-Hawary (2021) show that innovation capability plays A mediating role in enhancing the relationship between strategic agility and organizational performance. Thus, the literature stated that organizations may obtain a competitive edge in the market by using strategic intelligence to collect, evaluate, and use information strategically. Nonetheless, organizational creativity could make it easier to convert strategic information into a real competitive advantage. Thus, Islamic banks may successfully leverage the insights from strategic intelligence to create distinctive goods, services, and strategies that differentiate them from their rivals by cultivating a culture of creativity and innovation. Moreover, strategic intelligence and competitive advantage are connected through organizational creativity, which makes it easier to translate intelligence into projects that can be implemented immediately and lead to organizational success. Therefore, the following is assumed.

H4: Organizational Creativity mediates the effect of Strategic Intelligence on Competitive Advantage in Jordanian Islamic banks.

3. Research Model and Hypotheses

Based on the above literature, organizational creativity represents an essential element in enhancing the competitive advantage of Islamic banks, given the ability to generate and innovate new ideas, and develop internal processes in innovative ways. Smart banks can anticipate the competitive environment and make effective strategic decisions, as strategic intelligence plays a major role in achieving competitive advantage, and in the interaction between strategic intelligence and organizational creativity, strategic intelligence is considered a catalyst for organizational creativity. Strategic thinking and smart planning can enable Islamic banks to develop new ideas and implement innovative operations in accordance with Islamic Sharia. Finally, organizational creativity can act as a mediator that contributes to transforming the positive effect of strategic intelligence into enhancing competitive advantage. Accordingly, this paper develops the following research model, as shown in Fig. 1 below, followed by research hypotheses.

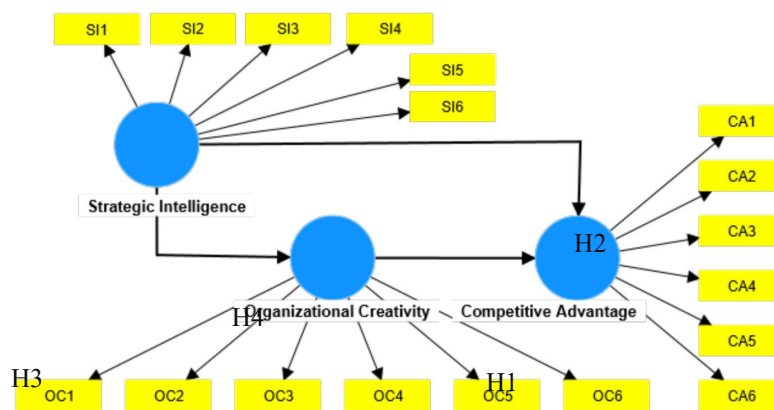


Fig. 1. The proposed research model

Based on Fig. 1, it is clear that there is a relationship between the variables mentioned in this research, and this is consistent with the hypotheses that will be tested in this paper.

4. Methodology

The main objective of this paper is to identify the relationships between variables in order to verify the mediating role of organizational creativity between the impact of strategic intelligence on competitive advantage in Jordanian Islamic banks. However, a descriptive analytical method was used to find the extent relationship between the studied variables in order to

provide good analysis for all kinds of conditions. This study targeted all employees occupying senior and intermediate management positions (general managers, department heads, branch directors or officers) in Islamic banks domiciled in Jordan. Now, we estimated the number of such employees through 2018 to end-2023 based on their company organizational chart and annual reports were around 1.015 heads Applying Krejcie and Morgan (1970) table to find the right sample size, it showed 355 individuals. Stratified random sampling was used in order to ensure that all representative employee populations were accounted for, and a total of 243 questionnaires were gathered (after exclusion of missing data or outliers) which served as the basis for statistical analysis. A structured questionnaire was developed for this study based on literature review to gather the primary data. The questionnaire included two sections, the first section was for collecting demographic data such as gender, age groups and educational level of participants in addition to years of experience at work and training courses attendance. The 18-item, five-point Likert scale questionnaire explored the main variables of strategic intelligence with a total score ranging from (1–5), organizational creativity from (6 to 11) and competitive advantage of firms comprising items (12-16). By rigorousness we mean to focus through systematic scrutiny and relating of inter- variables so as the Q design was framed in a way where any logical answer creates more information about the questioner. Regarding this reliability all scales tested for their internal consistency, whereas validity and effect size (Shubailat et al., 2024) were assessed using correlation analysis.

Data collection started with a consent was obtained in written form from the respondents including Central Bank of Jordan, Yarmouk University and Universiti Sains Islam Malaysia. Respondents were well-informed of aims and hypotheses, as well potential implications. Participants were guaranteed data privacy and anonymity, with their personal information only being used for research. This procedural step was recorded in the presence of representatives from the Central Bank of Jordan and research team members. During the data collection, 243 questionnaires were distributed among a convenience sample in selected groups of the study population after ensuring understanding and comprehension- which opens questions (which also clarifies any concern) to be asked before completing each. The data was initially processed using SPSS Version 29, and for the primary analysis of this paper; several statistical tests as it is user-friendly with a capability to handle big datasets. Moreover, for traditional data analysis such as Structural Equation Modeling (SEM) which is practicable in the case of small size samples (≤ 100), SMART PLS-4 was used effectively with both measurement and structural models. The systematic review applied descriptive statistics to summarize and describe the main features of data collected, reliability and validity tests were used to ensure the consistency and accuracy in measurement instruments while SEM was utilised as a tool for testing the proposed hypotheses evaluating relationships among variables. Thus, this approach guarantees comprehensive and scientifically sound analysis of the data thus leading to strong insights about factors influencing competitive advantage in Jordanian Islamic banks.

5. Results

The distribution of respondents, across some key features such as gender, age group and academic qualification. Descriptive characteristics of the respondent profiles are shown in Table 1 below for 243 employees.

Table 1
Respondent Profiles

Variable	Category	Frequency	Percentage
Gender	Male	185	48.3%
	Female	58	19.7%
Age	-40 to <50 years	176	72.4%
	Other	67	27.6%
Academic Qualification	Bachelor's degree	131	53.9%
	Diploma or less	112	46.1%
Job Title	Head of a division	73	30.0%
	Manager	26	10.6%
	Lower management staff	144	59.3%
Years of Experience	15 years or more	177	72.8%
	Less than 5 years	66	27.2%

As a result of the profiles of the respondents (243) using descriptive analysis, the results indicated that the male employees of Islamic banks are the most frequent, which reached (185), with a percentage of (48.3%), while females are the least frequent, which reached (58), with a percentage of (19.7%). Regarding the age variable, it appears that employees of Islamic banks whose ages are between (-40 and less than 50 years) are the most frequent, reaching (176) with a percentage of (72.4%), while those who specialized in (finance) are the least frequent, which reached (67), a percentage of (27.6%). Regarding the academic qualification variable, it appears that employees of Islamic banks who hold a bachelor's degree are the most frequent, reaching (131), with a percentage of (53.9%), while those holding a diploma or less are the least frequent, reaching (112), with a percentage of (46.1%). Regarding the job title variable, it appears that employees of Islamic banks in the category of head of a division reached (73) with a percentage of (30%), while the category of manager reached (26) with a percentage of (10.6%). While 144 with a percentage of (59.3%) are lower management staff. Regarding the years of experience variable, it appears that employees of Islamic banks with 15 years of experience or more are the most frequent, reaching (177) with a percentage of (72.8%), while those with less than 5 years of experience are the least frequent, reaching

(66) with a percentage of (27.2%). To test the common method of bias, the principal components factor analysis was used and all the items of a study have to be set to load on a single component. Number of components was determined based on the eigenvalues. Using the Harmon’s single factor test, all the items of this study were set to load on one solution of eigenvalues. The result indicated that there are four components with eigenvalues greater than 1 and the total variance explained is 24.86%, which is less than 50% indicating that there is no issue of common method bias in the components of this study. In addition, the existence of differences in the answers indicate that there is a social desirability. However, if there are no differences, then the social desirability does not exist. SPSS was used to examine the social desirability bias in the sample of this study. The paired sample t-test was conducted on the peer and self and the result indicated the existence of social desirability for both scenarios ($t= 8.167, p<0.01$) indicating the existence of statistical differences. However, Table 2 shows the result of paired t-test. The mean score value of peers is 3.52 while for self is 3.29.

Table 2
Social Desirability Bias Analysis

Paired differences	Mean	Std. Deviation	Std. Error Mean	t-value	df	Sig. (2-tailed)
Pair 1 Peer-Self	0.227	0.612	0.028	8.167	484	0.000

The difference in means as shown in Table 2 is 0.227 with $t=8.167$ and Sig (2-tailed) is 0.000 indicating a statistical difference between the peer and self. In addition, Cronbach's alpha reliability coefficient (Cronbach, 1951) was calculated using the SPSS-29, through which the discrimination coefficient is calculated for each question, where the question with a weak or negative discrimination coefficient is deleted. Cronbach's alpha coefficient is considered a good unit of measurement for measuring reliability and honesty in answers in studies related to sociology, and a value equal to 0.70 or greater is considered good. The larger the Cronbach alpha coefficient is and the closer it is to 1, the more reliable the study tool is, has a high degree of validity, and is more closely related to the study variables (Morrow, 1993). As a result of the analysis, it was found that the Cronbach alpha coefficients for the study fields ranged between (0.81-0.95), the highest being for the “strategic intelligence” field, and the lowest for the “motivation” field. The Cronbach alpha coefficient for the tool as a whole was (0.96), and all reliability coefficients are high and acceptable for the purposes of the study, as the reliability coefficient (Cronbach alpha) is considered acceptable if it exceeds (0.70). The repetition reliability coefficients for the study fields ranged between (0.81-0.94), the highest being for the field of “strategic intelligence” and the lowest for the field of “motivation.” The repetition reliability coefficient for the tool as a whole was (0.94), and all repetition reliability coefficients are high and acceptable for the purposes of the study, as the coefficient is considered Repetition stability is acceptable if it exceeds (0.70).

5.1 Measurement Model Testing

The measurement model was tested, which consists of validity and reliability tests for the study questions, first ensuring the ability of the data to measure the thing for which it was built (Validity), as well as the ability to measure under several conditions (Reliability) by relying on measuring convergent validity (Convergent Validity) and discriminant validity. (Discriminant Validity); All of them were acceptable for the purpose of statistical analysis. For example, for Convergent Validity, three methods were followed to reveal the validity and reliability of the measurement model. These methods are factor loading, composite reliability, and average variance extracted. As a result of using SmartPLS4, the following results were produced, as shown in Fig. 2 and Table 3 below.

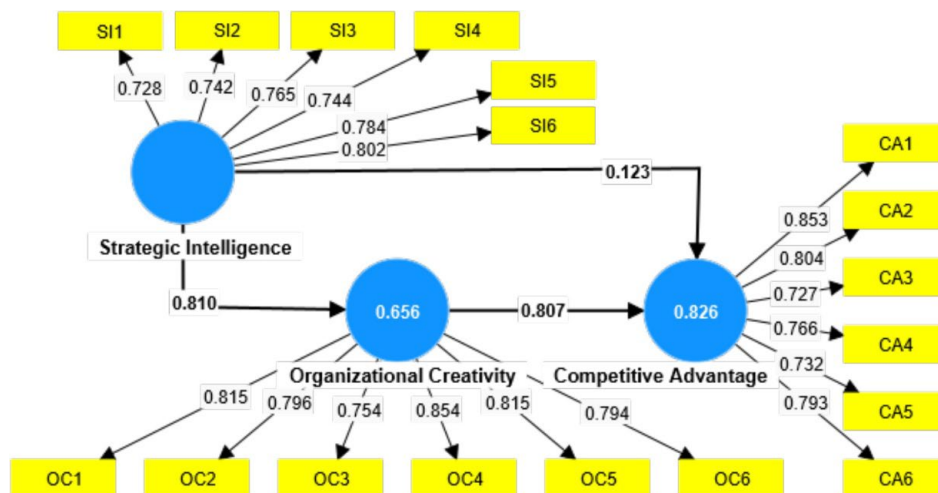


Fig. 2. Factor loading (Measurement Model Testing)

Table 3
Discriminant Validity

	Cronbach's alpha	Composite reliability (rho a)	Composite reliability (rho c)	Average variance extracted (AVE)
Competitive Advantage	0.872	0.881	0.903	0.609
Organizational Creativity	0.891	0.894	0.917	0.649
Strategic Intelligence	0.855	0.858	0.892	0.580

It appears from Table 3 and Fig. 2 above that the model obtained high convergent validity, while the composite reliability and the variance extracted rate of the model were within excellent limits. This means that the model is characterized by high validity within this test. Discriminant validity also indicates that paragraphs for a variable are spaced logically and are not repeated or overlapping with other variables. Cross loading and Variable Correlation were acceptable and the saturation factor was greater than 0.70. Finally, for the Fornell and Larker criterion, which stated that any variable must have a higher correlation with itself than its correlation with any other variable in order to be characterized by stability. For example, the field of partnership had a correlation with itself at a rate of (90%), which is higher than all correlation values with other variables. As well as other variables that correlated very highly with themselves.

5.2 Structural Model Testing

After evaluating the study model in its standard way, the structural model of the study was tested, based on SMART PLS 4; The path coefficient was extracted to show the extent to which each field of study contributes to supporting and building the overall variable. That is, knowing the total effect of each of the independent variables on the dependent variable. However, to test hypotheses in statistical analysis, a set of significant indicators is used, which includes sample estimates of the original value (O), t statistics (T), and probability values (P). A value close to +1 indicates a positive relationship, and a value close to -1 indicates a negative relationship. Researchers can use these values to understand the general direction of the relationship between variables. As for T, to evaluate the importance of the relationship, a t-statistic value greater than 1.96 (at a 95% confidence level) indicates the existence of a significant relationship between the variables. A p-value smaller than the specified significance level (usually <0.05) indicates that the relationship between variables is statistically significant. Fig. 3 and Table 2 below show the values obtained for the indicators mentioned above for hypothesis testing.

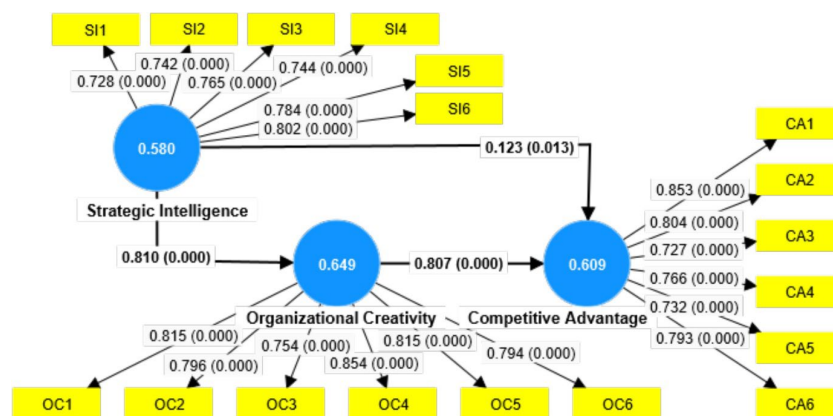


Fig. 3. Bootstrapping (Structural Model)

Table 2 below indicates the results of hypothesis testing. It is also clear from the above figure that organizational creativity has a positive impact on competitive advantage, and the results also show that strategic intelligence contributes positively and significantly to achieving competitive advantage. Moreover, the results showed that there is a positive effect of strategic intelligence on organizational creativity, which indicates that developing smart strategies works to enhance creativity in the organizational context. The above results also indicate that strategic intelligence and organizational creativity constitute an effective means of enhancing competitive advantage, as Fig. 3 above and Table 4 show the statistical values that indicate the significance of the average relationship between these variables. In addition, to explain mediating hypotheses in this paper, first the direct effect was tested. It was found that the effect is positive and significant ($\beta=0.49$, T-value= 11.16, P-value <0.01). After entering the mediator into the relationship, the direct effect was reduced ($\beta=0.31$, T-value= 6.58, P-value <0.01). Fig. 3 above shows that the direct effect when the mediator was included was reduced but stayed significant. Since both effects (direct and indirect) are significant, this leads to a conclusion that the mediating effect existed and it shows a partial effect.

Table 4
Results of Hypothesis Testing

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values	Results
Organizational Creativity → Competitive Advantage	0.807	0.806	0.043	18.783	0.000	Supported
Strategic Intelligence → Competitive Advantage	0.776	0.778	0.032	24.368	0.000	Supported
Strategic Intelligence → Organizational Creativity	0.810	0.812	0.027	29.959	0.000	Supported
Strategic Intelligence → Organizational Creativity → Competitive Advantage	0.653	0.654	0.035	18.583	0.000	Supported

Table 4 indicates the results of hypothesis testing, focusing on the direct effects and indirect effects of organizational creativity and strategic intelligence on competitive advantage in Jordanian Islamic banks. For direct effect, “H1: Organizational Creativity positively affects Competitive Advantage in Jordanian Islamic banks” the original sample mean is 0.807, sample mean is 0.806, standard deviation of 0.043. In addition, T-statistics is 18.783, which indicates a significant relationship. While P values for (Organizational Creativity → Competitive Advantage) is 0.000, which is less than 0.05, supporting H1 “the hypothesis that organizational creativity positively affects competitive advantage”. In addition, H2 “Strategic Intelligence positively affects Competitive Advantage in Jordanian Islamic banks”. The original sample mean is 0.776, sample mean is 0.778, and standard deviation of 0.032. while T-statistics is 24.368, indicating that there is a significant relationship. While P-values for “Strategic Intelligence → Competitive Advantage” is 0.000 which is less than 0.05, this supports H2, this confirms that strategic intelligence positively affects competitive advantage in Jordanian Islamic banks.

For H3 "Strategic Intelligence positively affects Organizational Creativity in Jordanian Islamic banks" The original sample mean is 0.810, sample mean is 0.812, and standard deviation of 0.027. While T-statistics results indicate a significant relationship at 29.959. P-value for path "Strategic Intelligence → Organizational Creativity" is less than 0.05 at 0.000, this supports H3. Moreover, H4 indicated that "Organizational Creativity mediates the effect of Strategic Intelligence on Competitive Advantage in Jordanian Islamic banks" the results of original sample mean, sample mean, and standard deviation is 0.653, 0.654, and 0.035 respectively for the indirect effect of strategic intelligence on competitive advantage through organizational creativity. While T-statistics is 18.583, indicating a significant indirect effect. In addition, P-value is 0.000, which is less than 0.05, this supports (H4) the hypothesis that organizational creativity mediates the effect of strategic intelligence on competitive advantage. Consequently, H4, organizational creativity mediates the effect of Strategic Intelligence on Competitive Advantage in Jordanian Islamic banks. This is because Table (2) above shows the indirect effect (Strategic Intelligence → Organizational Creativity → Competitive Advantage) is significant (B=0.653, T = 18.583 >1.96, P is 0.000 which is less than 0.05). Thus, H4 supported.

6. Discussion

This study aims to identify the most important factors affecting Jordanian Islamic banks towards competitive advantage, in addition to examining the effect of organizational creativity, and strategic intelligence on competitive advantage. As a result of Smart PLS4, the result indicated that the organizational creativity affects competitive advantage positively is indicative of a culture of innovation stimulated in these banks and problem-solving. This finding is consistent with previous research that highlights the importance of creativity to improve organizational performance and competitive differentiation (Al-Shaikh & Yaseen, 2023). Islamic banks will be able to create creative talents within their employees, which would help in the development of unique products and services as well as strategies enabling them to differentiate themselves from rivals therefore enhancing market position. This study also ascertains that strategic intelligence tends to form a significant determining factor of competitive edge in Jordanian Islamic banks Strategic intelligence is thought to help organizations direct strategic decision making towards business opportunities and avoid risks resulting from shifts in market trends, consumer preferences etc. (Kruger, 2010; Currie et al., 2021). This allows banks to be flexible, de-risk their operations and secure a competitive advantage. Moreover, the results demonstrated that strategic intelligence positively influences organizational creativity in those banks. In addition, strategic intelligence nurtures creativity and innovation to the development of new solutions by providing that necessary knowledge or resources. This interactive complementarity of strategic thinking and organizational creativity bolsters banking institutions' modernity capacities, as per previous studies (Hamour et al., 2023; and Shahrak et al., 2020). Furthermore, the study unveils organizational creativity as a mediating factor between strategic intelligence and competitive advantage. This suggests that creative strategic intelligence works with competitive advantage indirectly through fostering organizational creativity (independent variable). Strategic visions are translatable into more useful advantages, globalization brought competitive pressures than justify creativity and innovation (Muhammad & Maya, 2022; Alvoire & Atan, 2021). This discussion reveals the significance of combining strategic intelligence with creativity management for Jordanian Islamic banks to achieve competitiveness. A critical assessment of the findings indicates that it is in line with an extensive literature which shows organizational creativity as a key determinant for achieving competitive advantage.

The previous literature has reiterated that the development of a culture for innovation is necessary to be unique and perform better (Al-Shaikh & Yaseen, 2023; Muhammad et al., 2022). This finding has also been supported by the findings from Lumine et al. (2016) that organizational creativity greatly enhances competitive advantage in banks as it creates new products or services that differentiate these with competitors. Second, the research highlights that strategic intelligence is indeed an important driver of competitive advantage. The literature provides wide support for the role of strategic intelligence in understanding market trends, customer preferences and competitive activities (Kruger 2010; Currie et al., 2021). The current Taiwanese study confirms these results, showing that strategic intelligence enables banks in the country to more effectively compete by using well-informed decision strategies into place so as to adjust with sudden market changes. This agreement implies a strong association between strategic intelligence and competition performance, which also serves as supporting evidence for banks to invest in their capacity of conducting the process. However, the results also point to some likely areas where studies may be misinterpreting existing literature. For instance, a few studies have found that the effect of strategic intelligence is direct and pronounced on competitive advantage (Lichtenthaler, 2020; Apreku-Djan et al., 2022). By contrast, the present study provides a more nuanced view of such a relation between strategic intelligence and competitive advantage as it is theorized that this relationship is moderated by organizational creativity. This means that while strategic intelligence offers the data and insight, it is extracting this intelligence through a creativity process that creates competitive advantage. This departure makes some sense from knowing that the dynamic capabilities theory requires firms not only to have resources and competences but also adjust as well as having them reconfigured like response towards changes in environmental trends (Brink, 2019; Suddaby et al., 2020) intervenes. The cases of the Jordanian Islamic banks might not necessarily guarantee such a competitive advantage for strategic intelligence. Rather, the banks will need to apply their strategic intelligence in creating an innovative environment where alternative solutions can be fostered and adopted. This view underscores the need for technological and organizational alignment of strategic intelligence with creative thinking within firms in order to succeed over competition.

The results showed the important mediating role of organizational creativity; and thus, strategic intelligence affects competitive advantage indirectly as a result of its effect at creative level. This is in line with the resource-based view (RBV) of unique bundles of resources and capabilities as creating long term sustainable competitive advantages (Penrose, 1959; Kor and Mahoney, 2004). The RBV lists that features must be in order to give a competitive advantage: valuable, rare, inimitable, and non-substitutable (VRIN). Organizational creativity as a VRIN resource can be seen to have strategic intelligence as an antecedent which results in competitive advantage. In addition, this study is at odds with the notion that strategic intelligence and organizational creativity must be closely linked to enhance competitiveness. In the light of previous research this was a bit troublesome; Unfortunately, these constructs are excessively tackled in isolation and their interdependencies have been overlooked or ignored (Roustaei and Taghavi, 2023; Alomian et al., 2019). This study demonstrates that strategic intelligence directly affects organizational creativity and indirectly influences competitive advantage through its impact on impedance (the derivative variable of corporate complacency). Finally, the study distils its purposes through identifying and exploring the main factors that establish competitive advantage for Islamic banks in Jordan. The results are generally consistent with prior evidence for the significance of organizational creativity and strategic intelligence, but also shed light on their reciprocal connection. Thus, the finding that SI has an indirect effect on organizational creativity and competitive advantage offers confirmatory evidence to broaden current perspectives of its role in relation to both organizations competing dynamics into banking areas. This result emphasizes the importance of integrating strategic intelligence and creativity management strategies to drive organizational success in Islamic banks in Jordan.

7. Conclusion

The results of this paper concluded that there is an important impact of both strategic intelligence and organizational creativity on competitive advantage in Islamic banks in Jordan. The study also showed that there is a positive effect of strategic intelligence on the level of organizational creativity. And that organizational creativity mediates the relationship between strategic intelligence and competitive advantage in Jordanian Islamic banks. Thus, this study provides a scientific and applied contribution by revealing the importance of investing in building strategic intelligence and enhancing organizational creativity to achieve competitive advantages for Jordanian Islamic banks. The results also open the way for more future research. The study also recommends the need for Jordanian Islamic banks to adopt more effective strategic intelligence practices, through investment in human and technical resources. It also recommends the importance of adopting policies and programs that stimulate organizational creativity, through the application of innovative ideas and solutions. Finally, this study opens the way for future studies to test the impact of intellectual capital on other sectors such as traditional banks or insurance companies.

8. Theoretical and practical implications

The implications of this paper are profound both theoretically in Islamic banking academically as well as practically for the practitioners and professionals involved. This study theoretically contributes to the literature and enhances our understanding of how organizational creativity combined with strategic intelligence influences competitive advantages. This makes it evident that these factors do not work in isolation, but they are synergic; strategic intelligence favors organizational creativity and this one mediates at a competitive advantage. However, the integrated perspective proposed in the present study

questions such a view since it implies that traditional strategic intelligence is of little more than indirect importance for competitive advantage as compared to using relevant information when blending this with creative processes. This fine-grained analysis of the complexity and difficulty involved in changing organizational structures as made possible by advanced social network scores provides new insights into how VRIN resources like innovative organizations could be viewed from the RBV theory or dynamic capabilities perspective to develop sustainable advantages. For managers, this study provides practical implications in Jordanian Islamic banks and other similar institutions. The positive relationship between organizational creativity and competitive advantage highlights the importance of developing an innovative culture for banks. Managers need to foster creativity among their workers and provide a learning climate that supports collective problem-solving, then follow up with structured training programs which build critical faculties for rhythm weavers. In addition, strategic intelligence might put it very bluntly, but more or less the same thing in different contexts with context-based applicability - come into play even further. Incorporating strategic intelligence alongside creativity management can help banks to be better equipped in developing new products and services, reacting faster on ever changing market conditions and ultimately stay competitive. Banks need to follow these actionable strategies for smarter growth and sustained success in this competitive banking industry landscape.

9. Limitations and Future Research

Although this study provides some important insights, its limitations should be kept in mind. There is a lack of causality between strategic intelligence, organization creativity and competitive advantage as the design chosen for this study was cross-sectional. Longitudinal studies are needed to understand better the casual nature of these relationships over time. Second, the study focuses on Jordanian Islamic banks and this may affect how generalizable these findings are to conventional or financial institutions in different regions. Widen the research context, to increase confidence that initial evidence of causality is not spurious, researchers might consider expanding this line of inquiry to other jurisdictions where banking environments are different. In addition, self-reported data can lead to bias and affect the integrity of conclusions. Future research can build on this analysis using data from a variety of sources, in addition to objective performance metrics and qualitative interview findings. Finally, future studies should also investigate contingency factors (e.g., market conditions, regulatory changes and technological advances) that might moderate the effect of strategic intelligence on organizational creativity or competitive advantage. Furthermore, such an analysis would be more complete with information on other factors such as leadership styles and organizational structures that contribute to the success of companies in a competitive environment. A mixed-methods approach that includes both quantitative and qualitative data could offer a more holistic view on the mechanisms behind competitive performance in banking. It is our hope that addressing these limitations and pursuing such future research avenues will help to develop a more comprehensive understanding of the key drivers towards competitive advantage in bank-based innovative services which can then inform strategic thinking for years to come, fostering persistent success throughout banks and across global societies.

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