

## The Effect of the Marketing Mind and Marketing Intelligence in Marketing Ambidexterity: An Applied Study in Iraqi Private Banks

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**Abstract:** The present research collected and examined the three variables (marketing mind, marketing intelligence and marketing ambidexterity), the relationship that has not been studied in previous researches. The research aims to show the impact of the marketing mind and marketing intelligence in marketing ambidexterity, the marketing mind and marketing intelligence are two decisive forces in enhancing marketing ambidexterity . Marketing mind enables innovating ideas and analyzing the market, while marketing intelligence provides the data needed to make evidence-based decisions. When these elements are integrated, innovative and effective marketing strategies can be achieved that lead to sustainable market success. The research population is represented by managers, heads of branches, divisions and units in Iraqi private banks, either a sample research consisting of (127) respondents was selected from them, where a questionnaire form was designed consistent with the objectives and hypotheses of the research, and the questionnaire forms were distributed to the sample, and (125) forms were retrieved that can be analyzed statistically, i.e. the percentage of retrieval of questionnaires was (98.42%). The research reached to several conclusions, the most important of which was that through the marketing mind and marketing intelligence, it is possible to work to create competitive positions within the current market context by making the most of advertising activities and strategic directions to achieve the goals.

**Key words:** Marketing mind (MM), marketing intelligence (MI), marketing ambidexterity (MA).



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## **Introduction:**

The marketing mind represents the ability to analyze the market, understand customer needs and develop effective strategies to meet those needs by analyzing competition, identifying opportunities and threats in the market, devising new ideas to promote products and services, and providing the aptitude to familiarize to rapid vicissitudes in the marketplace. Marketing intelligence relies on data to understand market trends and predict future changes through the use of tools and techniques to collect accurate information about the market and customers, interpret data to understand customer behavior and preferences, and use predictive models to predict future trends. Marketing ambidexterity is the ability to implement effective marketing strategies that ensure success and excellence in the market. It requires the integration of a marketing mind and marketing intelligence to achieve high performance through the ability to transform strategies into practical plans that are successfully implemented and respond quickly to changes in the market to improve performance, monitor marketing performance and evaluate the extent to which goals have been achieved. Marketing mind and marketing intelligence are indispensable tools for achieving outstanding marketing ambidexterity. By developing these skills and capabilities, and the organizations can achieve a clear competitive advantage in the market.

## **1:Research methodology**

### **1.1 Research problem:**

The research problem is the inability of banking units to analyze competition and identify opportunities and threats in the market, the lack of new ideas to promote goods and services, as healthy as the inability to familiarize to rapid vicissitudes in the marketplace. As well as not using tools and techniques to collect accurate information about the market and customers, not interpreting data to understand customer behavior and preferences, and using predictive models to predict the future. The research problematic can be spoken finished the following question: Does the marketing mind and marketing intelligence affect in marketing ambidexterity ?.

### **1.2 Research importance:**

The importance of research originated from the standing of the marketing mind, marketing intelligence and marketing ambidexterity , as the marketing mind refers to the ability to think strategically and creatively in the field of marketing. It represents understanding customer needs and developing effective strategies to meet those needs. Marketing intelligence is the systematic collection and analysis of information to improve marketing decisions. It relies on data to understand market trends. While marketing ambidexterity means the ability to implement effective marketing strategies that ensure success and excellence in the market.

### **1.3 Research Objectives:**

The research goals to show the influence of the marketing mind and marketing intelligence in marketing ambidexterity , the marketing mind and marketing intelligence are two decisive forces in enhancing marketing ambidexterity . A marketing mind enables insights and market analysis, while marketing intelligence provides the data needed to make evidence-based decisions. When these elements are integrated, innovative and effective marketing strategies can be achieved that lead to sustainable market success.

### **1.4 Hypothetical diagram of the research:**

The Hypothetical diagram of the research can be exemplified in the subsequent figure:

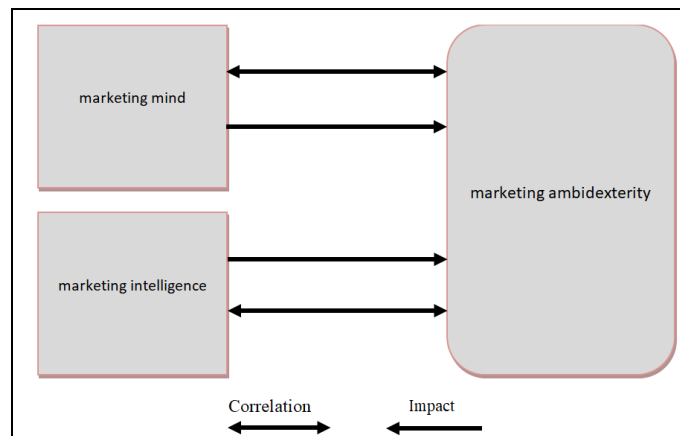


Figure (1): Hypothetical diagram of research

Source: Prepared by the researcher

### 1.5 Research hypotheses:

The research is founded on two basic theories, which are as follows:

Marketing ambidexterity, marketing ambidexterity, and marketing mind have a statistically significant correlation.

Marketing ambidexterity is influenced by marketing mind and marketing intelligence in a statistically significant manner.

### 1.6 Research sample and population:

The research population is represented by managers, heads of branches, divisions and units in the Iraqi private banks, either the research sample was selected from them a sample consisting of (127) respondents, where a questionnaire form was designed consistent with the objectives of the research and its hypotheses, and the questionnaire forms were distributed to customers, and (125) forms were retrieved subject to statistical analysis, i.e. the percentage of retrieval of questionnaire forms was (98.42%).

### 1.7 Research method:

To achieve the objectives of the research, the deductive approach has been followed by relying on books, periodicals, theses, university dissertations and the Internet, in addition to using the analytical method in the practical side of the research by depending on the questionnaire form and analyzing it using appropriate statistical tools.

## 2: Theoretical background

### 2.1 The concept, characteristics and importance of MM:

The concept of MM is a modern marketing concept that involves analyzing consumers' ideas and requests and interacting with them to provide products that align with their values and emotions, and the marketing mind is seen as ways to access what consumers think, including feelings, memories and everything that happens in the conscious and unconscious mind (Zaltman & Zaltman, 2008:37).

To achieve balance and study marketing problems, the marketing mind involves adopting new approaches and creating unique tools. To determine how marketing business contexts can apply and expand tools and methods from basic disciplines, they are evaluated. The organization can obtain positive results in the long term by managing marketing activities that are consumer-oriented in a sound manner (Moorman, et.al.,2019:2).

The marketing mind expresses the joint innovation among organizations and workers in designing future products, marketing messages and sales channels through which the minds and souls of marketers and consumers will be simultaneously available to influence their hearts and thus influence their preferences and requirements. Thus, it is the introduction of a new set of diverse ideas for a product and the choice of the idea that leads to successful innovations. That is, it is the way some customers feel connected to a particular brand (Yarrow,2014:113).

It is clear that the marketing mind is higher than the marketing thinking process as it includes what it possesses of marketing capabilities, some viewed it as a series of principles connected to knowledge management. While others pointed to a system based on research and growth processes for marketing work with a focus on creativity, innovation and the psychology of understanding customers and consumers to meet their needs using smart marketing and effective technology. The characteristics and importance of the marketing mind can be illustrated through the following: (Hinloopen,et.al.,2022:2)

1- Innovating the main standard in scheming unique products, and the countless shift from the data age to the digital age of sharing.

2- Emphasizing the presentation of new ideas and the creation of an appealing business environment, while also considering the mental and mystical viewpoint of consumers in its place of the institutional one.

Promoting the market of ideas is where marketing excels, as a strong market is not created by itself. In order to make the market a vital center, a set of significant factors must be present, and the significance of having a competitive mindset can be elucidated through the following: (Kohli,2021:44)

1- Interacting with the real consumer and identifying institutional and societal problems, as it provides a greater opportunity, to develop new and innovative ideas, opening the way for creativity, development and progress in different ways that help build a competitive advantage for organizations.

2- Diversity of market areas and topics such as property rights, quality of service, social marketing, orientation to the market, management of consumer relationships and other marketing operations that need intensive and deep study in the modern marketing mentality directed.

## **2.2 The concept and importance of MI:**

As a replacement for marketing information group organizations from marketing investigation and marketing information systems, marketing intelligence is one of the newest marketing methods. The organization gathers and analyses daily information about its markets to make precise decisions, identify market opportunities, develop market penetration strategies, and measure market growth metrics. When incoming the foreign market, MI is crucial. Relationships with software are possible for MI software to be organized using either on-premises software or software as a management provision. These schemes collect statistics from dissimilar data foundations, such as mesh analytics, call center, and auctions data (Gregory, et.al., 2019:167).

For marketing managers to obtain marketing information, it is essential to stay up to date with pertinent books, newspapers, and trade publications. They need to communicate with stakeholders, such as suppliers, distributors, and customers. They are also in charge of keeping an eye on social media and participating in online debates. Instead of waiting for analysts to submit their periodic reports, marketing managers can create reports that correlate and visualize data from multiple departments and sources, enabling them to view current KPIs in real time and analyze trends (Choy,et.al.,2021:92).

Using the power of marketing intelligence is critical in today's competitiveness and in today's business environment. It provides valuable insights into consumer behavior, market trends, and competitor strategies, enabling organizations to make data-driven decisions. By exploiting marketing intelligence, organizations can improve their strategic planning, improve their marketing efforts, and ultimately achieve sustainable growth. Rely on marketing intelligence to stay ahead of the curve and thrive in a dynamic market environment (Metscher & Gilbride,2015:32).

Marketing intelligence gains its importance from the value of the information it provides to decision-makers to develop appropriate marketing plans and reduce the time required to achieve effective confrontation through successful decision formulation that suits the situational situation that governs the market, as follows: (Miles,2018:75)

- 1- Improving marketing decisions in the organization that can become one of the best sources to achieve marketing excellence.
- 2- Make meaningful contributions by providing the organization with information that enables it to make the right decisions.
- 3- Satisfying the needs and desires of customers efficiently by collecting information about them in order to design appropriate marketing products, and achieve cumulative knowledge among employees in the organization and increase their information skills, through their awareness and knowledge of the nature of the variables surrounding their work.

### **2.3 The relationship among research variables:**

MA draws care of eldest bests to the supplies necessary to build present and upcoming marketing directions, while reassessing the marketing substructure to encounter the ecological tests that affect the attainment of marketing arrangement and version and thus grow the planned settings essential to achieve marketing punishment and trust-based social provision to attain efficiency. Marketing ambidexterity aims to move away from old classical and traditional models of innovation and towards managing marketing discipline based on R&D to market products that meet differing market demands (Blumenbach, et.al.,2014:22).

Marketing ambidexterity involves exploring and investing marketing resources and marketing work based on the optimal investment of scarce marketing resources to create value for the customer and build attitudes. In addition, marketing ambidexterity contributes to the study of a variety of concepts related to the exploration and exploitation of opportunities associated with operational efficiency and control systems necessary to control innovation and risk needed to introduce new products while building capabilities that lead to enhancing marketing performance (Xu, et.al., 2016:118).

Finished the marketing attention and marketing intellect, it is possible to create competitive positions within the current market context by making the most of advertising activities and strategic directions to achieve goals, as well as reviewing the challenges associated with research activities, investing in new opportunities, and using marketing knowledge to improve and develop innovation-related activities. Marketing ambidexterity also contributes to identifying and developing outstanding marketing capabilities and capabilities to generate value in the future. Making the necessary improvements to be compatible with the external environment and increase the life of the organization Survive as long as possible, improve the capabilities of all the organization's different resources, and learn from new processes to achieve a specific goal (Josephson, et.al., 2015:45).

Also, through the marketing mind and marketing intelligence, it is possible to depend on a group of individuals, sources and procedures that undertake the task of collecting, processing and presenting data in a legal manner about the marketing environment, and developing outstanding

marketing capabilities and capabilities to generate value in the future. Making the necessary improvements to be compatible with the external environment which is directly or indirectly related to the organization's goals such as making a profit, and meeting the needs and desires of customers (Deusen & Muller, 2019:189).

### 3: The applied side of the research

#### 3.1 Research population and sample:

The research was applied in a sample of private Iraqi banks listed on the Iraq Stock Exchange. There are eighteen private banks listed in the Iraq Stock Exchange, namely the National Bank of Iraq, the Islamic Credit Bank, the Gulf Commercial Bank, the Middle East Bank, the United Investment Bank, the Iraqi Islamic Bank, the Mosul Investment Bank, the Elaf Islamic Bank, the Kurdistan Bank and suck Ashur International Rack, Investment Bank of Iraq, Al-Mansour Investment Bank, Sumer Commercial Bank, Erbil Investment Bank, Regional Commercial Bank, International Development Bank, South Islamic Bank and National Islamic Bank. The research population is represented by leaders, managers, heads of branches, divisions and units in the Iraqi private banks, either the research sample has been selected from them a sample consisting of (127) respondents, where a questionnaire was designed consistent with the objectives of the research and its hypotheses, and the questionnaires were distributed to sample, and (125) forms were retrieved that can be analyzed statistically, i.e. the percentage of retrieval of the questionnaires was (98.42%). The questionnaire form was designed and the questions were formulated in it so that the answer is converted into quantitative values on the five-degree Likert scale and in the range from 1 to 5, and the apparent validity of the tool used in the current research was verified using the Cronbach alpha test, and the Cronbach alpha coefficient can be clarified for the research variables represented by the marketing mind, marketing intelligence and marketing ambidexterity , as shown in the table (1).

Table (1) Cronbach alpha coefficients

no.	variables	items	Cronbach alpha coefficient
1	marketing mind	6	0.894
2	marketing intelligence	6	0.887
3	marketing ambidexterity	6	0.862
	average	6	0.881

Source: Prepared by the researcher.

A statistical test's reliability is measured with the Cronbach alpha coefficient. The scale's accuracy or one-dimensionality are not affected by a high Cronbach alpha coefficient value. Additional analyses can be carried out to demonstrate that the scale is one-dimensional, in addition to measuring internal consistency. It is clear that the Cronbach alpha coefficient of research variables has reached its value (0.881), and this indicates that the responses of the research sample members and the expression of the suitability of the paragraphs included in the questionnaire have a high level of credibility. To demonstrate that the relationships between the research variables are genuine and do not return to chance, a number of statistical techniques were employed, including the mean, percentages, and standard deviation, in addition to the T-test.

#### 3.2 Questionnaire distribution and the demographic characteristics:

Table (2) shows the consequences of distributing the survey lists to the members of the research example.



Table (2) The results of allocating the survey lists to the research example

details	number	percentage
distributed questionnaires	127	100%
recovered and analyzable questionnaires	125	98.42%
non-refundable questionnaires	2	1.58%

Source: Prepared by the researcher.

It is clear from the above table that the distributed questionnaires (127) questionnaires, and (120) forms have been retrieved for statistical analysis, as the percentage of these forms reached (98.42%), while the non-recovered forms amounted to (2) forms that are not subject to analysis, i.e. (1.58%).

Demographic data is information about research sample according to certain characteristics such as age, gender, educational qualification and years of experience, and the demographic characteristics of the members of the research sample can be analyzed through the following table:

Table (3) Analysis of the demographic characteristics

No.	variable	classification	number	percentage
1	age	30- 40 years old	19	14.62%
		41- 50 years	45	34.62%
		more than 50 years	61	46.92%
2	sex	male	71	54.62%
		female	54	41.54%
3	qualification	bachelor	78	60.0%
		master	36	27.69%
		doctor	11	8.46%
4	years of experience	5- 10 years	15	11.54%
		11- 15 years	43	33.08%
		more than 15 years	67	51.54%

Source: Prepared by the researcher.

After analyzing the questionnaires given to the research sample, it was apparent that 14.62% of the participants were between the ages of 30-40 years. The majority (34.62%) of them are in the age range of 41-50 years, while most of them are over 50 years old. The research sample had a percentage of males of 54.62%, while females had a percentage of 41.85%. The research sample contained 60.0% members who had a bachelor's degree. The subject is understood by those who hold a master's degree (27.39%) and a doctorate degree (8.46%). Regarding the research sample members' years of experience, the largest percentage (51.54%) fell into the category of having more than 15 years of experience. This suggests that they have a thorough understanding of the research topic and the issues facing the banks where they work, which can boost the credibility of the findings and allow them to be extrapolated to the statistical proportion as a whole.

### 3.3 Descriptive statistics of research variables:

With reference to the mean, percentage, and standard deviation, the following table provides an explanation of the descriptive statistics of the marketing mind variable, which is the primary independent variable in this study:

Table (4) Descriptive statistics for the marketing mind variable

No.	Mean	Percentage	Standard deviation
1	4.176	%83.52	1.026
2	3.839	%76.78	1.594

3	3.377	%67.54	1.369
4	3.813	%76.26	1.315
5	3.714	%74.28	1.226
6	3.516	70.32%	1.101
Overall average	3.739	74.78%	1.272

Source: Prepared by the researcher.

It is renowned from the overhead table that the mean of the total paragraphs of the marketing mind variable was (3.739) with a percentage of (74.78%) and a standard deviation of (1.272). As the bank brings new ways of thinking and developing unique tools to study marketing problems and evaluate how to apply them, joint innovation between the bank and workers in designing future services, marketing messages and sales channels, as well as relying on research and development processes for marketing work with Focusing on creativity and innovation, in addition to creating the main standard in designing unique services, focusing on putting forward new ideas, building an attractive brand, focusing on the mental and spiritual perspective of consumers, interacting with the real consumer and identifying institutional and societal problems to develop new and innovative ideas.

The descriptive statistics of the marketing intelligence variable with regard to the mean, percentage and standard deviation can be illustrated through the following table:

Table (5) Descriptive statistics for the marketing intelligence variable

No.	Mean	Percentage	Standard deviation
1	3.516	%70.32	1.098
2	4.402	%88.04	1.614
3	3.611	%72.22	1.008
4	3.94	%78.80	1.215
5	3.90	%78.00	1.408
6	3.524	70.48%	1.161
Overall average	3.816	76.31%	1.251

Source: Prepared by the researcher.

It is renowned from the overhead table that the mean of total paragraphs of marketing intelligence variable was (3.816) with a percentage of (76.31%) and a standard deviation of (1.251). Where the bank is keen to obtain information from customers about the required services, as the information received from customers contributes to the development of banking services and develop them better than competitors, and the bank depend on information received from customers in making and making marketing decisions, and the bank seeks to always be in the middle of The market to obtain information and meet customer requirements as the bank changes its strategies according to the changes in the market, and marketing intelligence contributes to achieving modern innovations in the facilities providing by the bank

The descriptive statistics of the marketing ambidexterity variable can be clarified as the reliant on variable in this investigation with respect to each of the mean, fraction and standard deviation finished the following table:

Table (6) Descriptive statistics of the marketing ambidexterity variable

No.	Mean	Percentage	Standard deviation
1	3.905	%78.10	1.614
2	4.219	%84.38	1.391
3	3.431	%68.62	1.314



4	4.409	%88.18	1.315
5	3.915	%78.30	1.186
6	3.512	%70.24	1.415
Overall average	3.899	%77.97	1.373

Source: Prepared by the researcher.

It is renowned finished the above table that the mean of total paragraphs of marketing ambidexterity variable was (3.899) with a percentage of (77.97%) and a standard deviation of (1.373), which indicates the acceptance of the results of this variable as a result of their importance in the subject of the research. Where the bank works to explore and invest marketing resources based on the optimal investment of scarce marketing resources and new alternatives are being tried that contribute to achieving marketing addition using the core capabilities and current technology as the bank works To explore and exploit opportunities that are associated with operational efficiency and necessary control systems, To achieve marketing discipline and social support based on trust, the marketing infrastructure must be revisited to address ecological tests that affect the attainment of marketing version. The bank is pursuing a strategy of managing marketing discipline through research and development to provide services that meet market demands.

### 3.4 The correlation test:

The value of correlation coefficient (Pearson) among the investigation variables can be elucidated as exposed in subsequent table:

Table (7) The value of the correlation coefficients (Pearson)

variables	marketing mind	marketing intelligence	marketing ambidexterity
marketing mind	1	.911*	.932*
marketing intelligence	.911*	1	.919*
marketing ambidexterity	.932*	.919*	1

To determine whether a change in one or a group of variables is connected to a change in another, the Pearson correlation coefficient calculates the degree of relationship between two or more variables or phenomena. The table above makes it evident that there is a strong direct correlation between the marketing mind and marketing ambidexterity variables, with a correlation coefficient of 0.932. Similarly, the marketing intelligence and marketing ambidexterity variables had a correlation coefficient of 0.919. The correlation coefficient between the marketing intelligence and marketing mind variables was 0.911, indicating a strong direct correlation between the two variables.

### 3.5 Test the relationship of impact of the research variables:

The effect relationship among the research variables container be tested as exposed in the next table:

Table (8) Testing impact relationship among research variables

Independent variables	Model Summary		Analysis of Variance (ANOVA)			Coefficients		
	R	R <sup>2</sup>	F	Sig.F	Dependent variable	βi	T	Sig.T.
marketing	0.932	0.869	8.718	0.05	marketing	6.231	5.338	0.05

mind					ambidexterity			
marketing intelligence	0.919	0.845	8.554	0.05		5.882	5.684	0.05

Source: Prepared by the researcher.

Based on the above table, it can be seen that the correlation coefficient  $R$  between the marketing mind and marketing ambidexterity variables has reached 0.932, indicating a direct correlation between the two variables. The determination coefficient  $R^2$  value of 0.869 explains 86.9% of the variation in the marketing mind, while the value of  $F$  (8.718) at the 0.05 level confirms the significance of the decline, meaning that a 1% increase in marketing mind will result in a 6.231% increase in marketing ambidexterity. Additionally, it should be mentioned that the marketing ambidexterity and marketing intelligence variables have a correlation coefficient  $R$  of 0.919. This suggests that there is a direct correlation between these two variables, as evidenced by the coefficient of determination  $R^2$  value of 0.845. and the value of  $F$  (8.554) indicates that this accounts for 84.5 percent of the variation in marketing intelligence. At the 0.05 level, which validates the decline sentiment, a 1% increase in marketing intelligence will result in a 5.882% improvement in marketing ambidexterity.

The results of the correlation and impact relationships among the research variables can be clarified as follows:

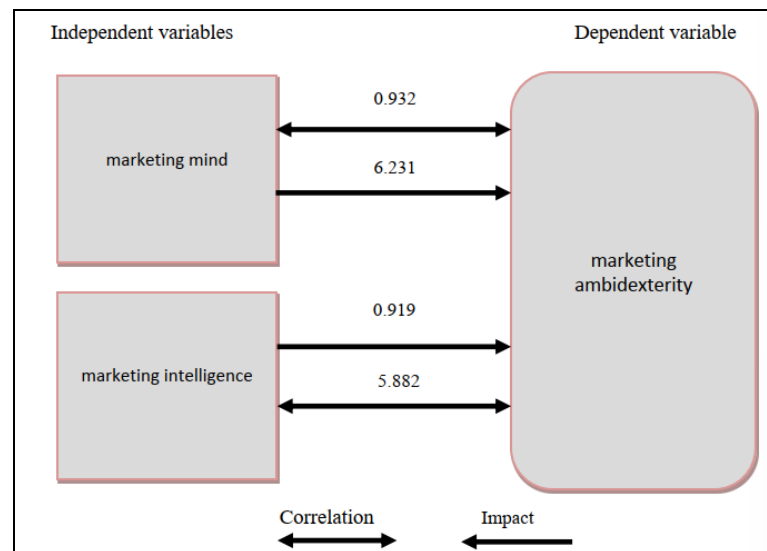


Figure (2): The results of the correlation and impact relationships among the research variables

Source: Prepared by the researcher

The aforementioned suggests that the research hypotheses have been validated, namely that there is a statistically significant relationship between marketing ambidexterity, marketing intelligence, and marketing mind. Additionally, the marketing mind and marketing intelligence have a statistically significant moral impact on marketing ambidexterity.

## 4: Conclusions and Recommendations

### 4.1 Conclusions:

1- The MM expresses the joint innovation among organizations and workers in designing future products, marketing messages and sales channels through which the minds and souls of marketers and consumers will be available simultaneously to influence their hearts and thus influence their preferences and requirements.

2- The marketing mind that it is higher than the marketing thinking process as it includes characterized by its marketing capabilities and comprises a series of values connected to knowledge administration and depends on the research and development processes of marketing work with a focus on creativity, innovation and the psychology of understanding customers and consumers to meet their needs using smart marketing and effective technology.

3- One of the newest marketing strategies is marketing intelligence, which is used in place of marketing information gathering systems from marketing research and marketing information systems. It is the daily data pertaining to the company's markets that is gathered and examined especially to help with decision-making, opportunity identification, market penetration strategy, and market development metrics.

4- MI gains its importance from the value of the information it provides to decision-makers to develop appropriate marketing plans and reduce the time required to achieve effective confrontation through the successful formulation of the decision that suits the situational situation that governs the market.

5- Through the MM and MI, it is possible to work to create competitive positions within the current market context by making the most of advertising activities and strategic directions to achieve goals.

#### **4.2 Recommendations:**

1- Asking the private banks to work on adopting the marketing mind and marketing intelligence in banking to achieve excellence and meet the requirements of customers and retain them as long as possible.

2- Providing the appropriate environment for working individuals to upgrade the marketing mind and marketing intelligence, and try to overcome obstacles that limit the advancement to the required level.

3- The need for the departments of the private banks to realize the importance of the MM and MI, especially at the present time where intense competition among private banks, as well as its important role in achieving the success, its continuity and growth.

4- The essential for the private banks to pay care to the dimensions that achieve marketing excellence and work to build and maintain competitive advantages by activating the marketing intelligence possessed by those banks.

5- The need for the private banks to adopt the marketing mind and marketing intelligence to achieve marketing ambidexterity and create competitive positions within the current market context by making the most of advertising activities and strategic directions to achieve the goals.

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### **Supplement:**

#### **Questionnaire Form**

Dear respected respondent

In your hands a questionnaire prepared to complete the tagged research (The effect of marketing mind and marketing intelligence on marketing ambidexterity - an applied study in Iraqi private banks). We would like to point out that there is no need to mention the name, as the information will be used for scientific research purposes only. We hope to answer it from you because of your experience and knowledge of being in this field, we are filled with confidence in the accuracy and objectivity of your response on all paragraphs, which will contribute to the integrity of the analysis and the accuracy of the results.

We appreciate and evaluate in advance your opinions and cooperation with us.

#### **General data:**

age:..... year

Gender: Male ..... Female .....

qualification: .....

Years of Experience : ..... year

**Questionnaire questions:**

Please place an (ü) in the appropriate place to answer.

No.	Variables	Strongly agree	I agree	neutral	I refuse	I strongly refuse
	The Marketing Mind :					
1	The bank brings new ways of thinking and develops unique tools to study marketing problems and assess how they apply them					
2	Joint innovation the bank and staff in the design of future services, marketing messages and sales channels					
3	Depending on on research and development processes for marketing work with a focus on creativity and innovation					
4	Innovation of the main standard in the design of unique services and the great transformation into the digital age of participation					
5	Focus on brainstorming new ideas, building an attractive brand, and focusing on the mental and spiritual perspective of consumers					
6	Interact with the real consumer and identify institutional and societal problems to develop new and innovative ideas					
	Marketing intelligence :					
1	The bank is keen to obtain information from customers about the required services					
2	Information received from customers contributes to the development of banking services and their development better than competitors					
3	The bank depend on information from customers to make marketing decisions					
4	The Bank strives to always be in the middle of the market to obtain information and meet the requirements of customers					
5	The bank changes its strategies according to changes in the market, taking into account the trends of competitors					
6	Marketing intelligence contributes to achieving modern innovations in the					

	services provided by the bank					
	Marketing ambidexterity :					
1	The bank works to explore and invest marketing resources based on the optimal investment of scarce marketing resources					
2	New alternatives are being tried that contribute to achieving a marketing addition using the core capabilities and current technology					
3	The bank explores and exploits opportunities associated with operational efficiency and necessary control systems.					
4	Marketing infrastructure is being revisited to meet environmental challenges affecting the achievement of marketing adaptation					
5	Strategic contexts are developed necessary to achieve marketing discipline and trust-based social support					
6	The bank is moving towards R&D based marketing discipline management to market services that meet market demands					