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The role of economic intelligence in enhancing the competitiveness of economic enterprisesIn selected Arab countries with reference to Iraq

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***Abstract* :** The research aims to analyze the reality of Iraqi banks using the applications of economic intelligence in order to achieve a competitive ability as an economic institution, giving the concept, importance, characteristics, types and stages of economic intelligence in addition to the concept of competitiveness and its relationship to economic institutions and its application to banks, the research sample. The researcher used the deductive approach and analytical method to form The project of economic intelligence and competitive advantage for institutions based on Arab and local models, and the researcher reached a set of conclusions, including Al-Mansour Bank's endeavor to invest in achieving greater competitiveness than the Iraqi Credit Bank because of the facilities provided by the bank to its customers in addition to the development of technological means and electronic services provided by The bank and its reliance on global experiences, and the researcher reached a set of recommendations, among which it is necessary that the managers of the banking institutions, the sample of the study, be characterized by realism and efficiency that enable them to Controlling the institution on the one hand and delegating powers to their assistants to give themselves more time to plan, organize, anticipate and rely on practical and scientific experiences in the light of competitive markets, in addition to enhancing the strategic performance of competition depends on the institution's ability to implement the chosen competitive strategy in terms of arousing the interest of customers in their distinction of the institution's products from others of other products to achieve its goals.
Keywords: Egypt, Algeria, Iraq, economic intelligence, competitiveness.

INTRODUCTION: Since the end of the last century and the beginning of the twenty-first century, the concept of economic intelligence has been widely used in various fields, as some of the prevailing ideas were based on the belief that the application of the concept of economic intelligence is an expensive process and that it is a matter of sensitive sectors only, the ideas of researchers confirm that the application of economic intelligence is not The monopoly of the state, but it has become a necessity in light of the developments in the environment and the intensification of competition for all economic institutions, regardless of their size, small, medium or large. Therefore, economic intelligence is an economic concept related to the strategic framework of information, that is, it is a combination of the functions of inquiry, information protection and impact on the environment. Institutions have become Today's demand is to anticipate threats and opportunities, reduce the state of risk, and ensure the protection of information and the preservation of information asymmetry, as it has become specific to the practice of influencing the environment through information pressures. The importance of this study sheds light on economic intelligence as one of the rare topics and after a modern approach, many seek Economic institutions to adopt it as it enjoys a large role in supporting the competitive position of institutions In addition to its contributions in supporting the balance between competitive advantage and economic well-being and supporting the spread of technological development in achieving economic development in various economic sectors, in addition to that, this study contributes to adding new information to libraries that can be referenced by researchers, and a group of Arab economic institutions have been selected In addition to Iraq to be the research sample.

Research importance:

The subject of economic intelligence is one of the rare topics and is a modern approach that many economic institutions seek to adopt, as economic intelligence has a major role in supporting the competitive position of institutions, as well as its role in supporting the balance between competitive advantage and economic well-being and supporting it in the spread of technological development in achieving economic development in various sectors. In addition, economic intelligence leads to raising the market value of the economic institution

Research Assumes:

1- There is a role for economic intelligence in Iraqi economic institutions, and this leads to the creation of a competitive advantage among economic institutions
2- There is an effective role for economic intelligence in Arab institutions, and this creates a competitive advantage among institutions

Research Limits:
The spatial boundaries are the Arab countries and Iraq. As for the temporal boundaries, they are represented by the developments of the two years (2018-2019).

Research Methodology:
The research relied on the descriptive approach in the analysis based on extrapolation of the results to reach its main objectives**.**

Research structure:
The research included three main themes**:**

The first axis: economic intelligence and competitiveness (conceptual and theoretical framework

The second axis: economic intelligence and competitiveness (experiences of selected countries).

The third axis: the reality of the state of economic intelligence in Arab banking institutions**.**

The first axis: economic intelligence and competitiveness (conceptual and theoretical framework.

1. Concept and Importance.

The term economic intelligence has recently spread in the academic and media circles specialized in economic studies, after it appeared in many and overlapping fields. The logic of knowledge) and pressure (the logic of influence) as defined (Al-Attiyah, 2018: 275) as the activity of producing knowledge that serves the economic and strategic objectives of the region, and (Odile Frèdèrique, 2006:37) defined economic intelligence in France (2005) as including On the control and protection of strategic information for all economists in order to reach competition in the economic field and economic security, "the security of institutions, and the promotion of influence policy." It was shown to many materials and fields to serve the tactical and strategic goals of the economic unit, as it is the means of linking the work and knowledge of the unit**.**

The importance of economic intelligence is reflected in the following points**:**

A. The importance of economic intelligence in institutions:

Economic intelligence is very important, especially when competition is intense and technological developments are rapid, especially with what is afflicting the global economy as a result of repeated financial crises that have raised the level of inflation in some countries of the world, and this obliges institutions in those countries to search for opportunities in Other countries, especially developing countries, because they are not affected by these crises, and here the importance of economic intelligence in providing protection from all external threats emerges**.**

B. It is a tool for development, creativity and excellence:

The strategies of excellence lead the organization to offer highly competitive products in the market, which depends on information, which is an intangible commodity used when needed. Thus, the information is a source of profits and a guarantee of the continuity and survival of the institution (Hussain, Lafta, 2019: 9).

T. Adopting economic intelligence at the macro level of the state: it is certain that countries benefit from following a strategy of economic intelligence, since the state itself needs information about what is going on in the economies of other countries, so that it can draw the necessary lines and strategies to protect its economy from attacks against its national institutions and sectors. At the same time, it can make maximum use of international agreements and treaties (Khawald, 2018: 302).

2. Characteristics of Economic Intelligence:

The main characteristics of economic intelligence can be summarized as follows (Zahra, Aisha, 2018: 6):

A. Optimal use of strategic and tactical information with competitive advantages in decision-making**.**

B. Forming pressure groups and influencing making sound decisions**.**

C. The existence of a strong administration to coordinate the efforts of economists (Abdul Karim, 2012: 668-669).

D. Inclusion of scientific, technical, economic, legal and geopolitical knowledge**.**

E. Complete confidentiality in publishing and obtaining information in a legitimate and sound manner**.**

F. The existence of a strong relationship between the institutions and groups of the central and local administrations, and their contribution to the study of the present to extrapolate the future and to diagnose events and factors that link space and time (Qashi, Dayyah, 2015: 151).

Second: Competitiveness (concept and importance).

1. The concept of competitiveness

In recent years, the issue of competitiveness has received wide attention at the global level on many occasions, in order to keep pace with the rapid developments that the world has witnessed in recent times, represented by the phenomenon of globalization and integration into the global economy, openness and market liberalization policies, in addition to the enormous developments in information and communication technology, where there is no specific and agreed definition There are many questions about the concept of competitiveness and multiple points of view, as it has become possible to analyze competitiveness at the level of the economy as a whole, or at the level of a particular sector or at the level of a particular institution (Hajj Mustafa, 2005: 8), and competitiveness is also known as It is the overall economic performance of a nation measured in terms of its ability to achieve growing standards of living for its citizens on a sustainable basis and greater access to jobs for those willing to work (Balkyte, 2010:345)

2. Importance of Competitiveness:

Competitiveness is no longer just a luxury for the organization, but it has become a necessary need for it to be able to maintain its position in the market, and the importance of companies' competitiveness lies in the following points (Al-Wahidi, 2019: 37).

A. Making the institution distinct in its field of work in a competitive environment, using the human and material resources available to it efficiently and effectively, which makes it distinct from competitors in terms of price, quality, production flexibility and speed of delivery.

B. NS. Encouraging the competitiveness of creativity and innovation in the company with the aim of improving production processes and levels and improving its quality.

C. T. It helps the organization to reduce costs and prices, raise the level of performance and raise its efficiency.

D. NS. The organization helps generate value for customers in the form of products and services that meet their needs.

Third:The relationships between economic intelligence and the competitiveness of economic institutions.

1. The relationship of economic intelligence to competitiveness:

The role of economic intelligence in the economic institution, which has become one of the most important options necessary for survival, continuity and ability to compete.

The role of economic intelligence in economic growth: Economic intelligence is fundamentally concerned with achieving the process of economic growth and various fields such as developing the private and public sectors and encouraging foreign investments, as well as other contributions (Hussain, Lafta, 2019: 7).

A. Creativity:

The economist (Joseph Schumpeter) believes that creativity means introducing a new product to the market, new production methods, or creating modern types of institutions, meaning that all the processes that an organization follows to find and implement new ideas, whatever their source, will increase economic growth. One of the ways to manage the risks facing the institution, as it is a tool for development, innovation and competition.

B. Competitiveness:

Competitiveness is one of the basic means of activities in the field of economy, research and development units, and monitoring of the surrounding environment of the institution, as it supports the competitive advantage of the institution by developing it with a new product or a new production method or developing the current product and reducing costs.

C. Quality improvement:

Quality, as defined by the British Standards Institute, is one of the management philosophies of the organization, which includes all its activities, and the process of its application works to meet the needs of customers in obtaining good goods at a lower cost, in addition to the optimal utilization of human energies in a way that achieves development and sustainability (Hussain, Lafta, 2019: 7).

D. Investment intensity:

the rapid disappearance of the capital of the harnessed capital, which is considered high, is only possible at the level of several countries. Which attracts foreign investments, as the necessary information about the transfer of profits and the prevailing accounting systems are essential for every strategy to trade foreign companies (Al-Hamdani, 2013: 22).

2. The relationship of economic intelligence with economic institutions:

Economic intelligence in its various parts plays a key role in the economic institution with the great perception that the world is witnessing with the dominance of economic globalization and the rule of great competition between economic institutions locally and internationally, and it can help reduce the global economic crisis (Bharati, Subrato, 2020: 1). Technology in the business world correctly and effectively in achieving the goals of organizations, through the power of information, which is an essential component and one of the assets to reach the most useful knowledge economy, which depends on the production, distribution and use of knowledge and information and the transformation of data from mere numbers to information and knowledge to help decision makers in Making the right and strategic decisions that mainly reflect the style and work of these organizations in order to achieve greater profitability in a more competitive society (Hamo, Belabed, 2013: 13).

The second axis: economic intelligence and competitiveness (experiences of selected countries).

First: the Algerian experience:

The Algerian economy is one of the most important countries that seek to attract investments of all kinds, an effective contributor to the production of goods and services that compete on a global level and to achieve continuous growth in national income, as it guarantees economic stability, which is the origin of every economy, and according to this framework, the Algerian authorities' interest in the principle of intelligence The Economist (Kamal, Rizek, 2013: 293), as Algerian institutions suffer from weak performance, poor quality of their products in most cases, weak competitive advantage and high production costs. In this case, the state cannot achieve its goals unless the principle of economic intelligence is adhered to. On this matter, we mention the most important obstacles that the Algerian economist suffers from before his commitment to the requirements of economic intelligence (Kamal, Riziq, previous source: 293), and a significant weakness in the Algerian industrial and economic performance, the lack of consumer confidence in those products and the weak competitiveness, as well as the lack of seriousness in Foreign direct investment in the agricultural, industrial and service fields**.**

The relationship between the qualification of Algerian institutions with economic intelligence and the efforts made in the field of economic intelligence stems from the fact that the Algerian economic institutions need many qualifications and qualifications through the efforts made in the field of economic intelligence, which helps institutions to seize the initiative through monitoring tendencies and making expectations (Kamel, Riziq, Previous source: 297). A description of the Algerian institutions of economic intelligence has been developed according to the disclosure presented by the Director General of Economic Intelligence at the Ministry of Industry, Small and Medium Enterprises and Investment Promotion. In a national investigation on the extent to which new information and communication technologies are used in small and medium enterprises (Kamal Rizk, previous source: 297).

Second: the Egyptian experience:

Egypt is exposed to severe political changes that affect macroeconomic variables in general and its economic growth in particular, and therefore it needs more than others to pass its economic imbalances, based on flexible plans that lead to securing the future. They need more than developed countries to shift to studying the future and its tools From economic modeling to successful forecasting of the future to choose the appropriate policies for their economic conditions, and to ensure the success of their economic plans, which are usually balanced objectives of economic growth, given the national levels. Income, Disposable Income, Total Public and Private Investment, Public Consumption and Private, Public and Private Savings, Marginal Factor of Production, "mean the value of output return to the latter, unit of capital invested", ratio of government expenditure to income, ratio of imports and exports to income, tax rate, and the growth of GDP, and Egypt is the first Arab country in which a center for information and decision-making was established and affiliated with the Council of Ministers in 1985 for the purpose of studying economic and financial variables as well as identifying and analyzing the main problems. Egypt has introduced a new regulatory system to ensure safety, efficiency and protection in its factories, encourage innovation, and attract foreign direct investment, which indicates that communication and information technology tools, as well as research and development, have become an essential part of economic and social development and an active element in attracting foreign direct investment (Al-Zubaidi, 2017: 194). In 2019, the "FinTech Strategy for 2019" was launched during the activities of the Arab and African Youth Forum, which was held in Aswan during the aforementioned year in the context of encouraging innovation and the use of technologies in facing the diversity of customer needs, especially young people, as the Central Bank of Egypt seeks through the implementation of this strategy To strengthen the trend towards empowering youth, supporting entrepreneurship, and maintaining a balance between financial stability and freedom of innovation**.**

Third: The Iraqi experience:

Iraq has sought, with great efforts in various sectors, to advance the requirements of the development of economic institutions in both the public and private sectors, according to the visions of the knowledge economy and strategies of economic intelligence, and this can be shown according to the following**:**

1. **Diversity of economic institutions and their sustainable growth:**

Iraq sought to present a strategic vision regarding the diversification of economic institutions and had developed a strategic plan up to (2030), with regard to the economy, on the basis of looking towards a diversified social market economy, generating decent job opportunities, and enabling the Achieving a positive shift in the economic base and a link from a more powerful position to the global economy, as balanced and sustainable development will be a gateway to changing the identity of the Iraqi economy, to transform from a rentier economy to a diversified productive economy, and in the medium term (Ministry of Planning, 2019: 39).

2. **Increasing the efficiency of the oil sector:**

The important role of the oil sector in providing financing cannot be neglected, moving the wheel of development and stimulating other sectors, with the resources and energy inputs it provides, which contribute to the perpetuation of the sectors' movement. Therefore, a number of sub-goals emerge in this framework, including among these goals (Republic of Iraq, 2012: 40).

3. Increase investment in associated and free gas, and improve the structure, processing, transmission and distribution**.**

4. Expanding opportunities for the private sector to provide services, while introducing public-private partnerships on a pilot basis. Opportunities can arise in the health, education, and transportation sectors, especially in urban areas.

The third axis: the reality of the state of economic intelligence in Arab banking institutions.

In this regard, the status of banks in countries (Egypt, Algeria, and Iraq) is being studied**.**

First: The reality of the state of economic intelligence in Egyptian banking institutions.

In this field, the case of the Egyptian Investment Bank will be studied as a model for Egyptian banks, as the Egyptian Investment Bank is one of the oldest Arab banks, having been established in 1972 as an investment and business bank under the supervision of the Central Bank of Egypt. Then it started its activity in 1978 with a capital of 40 million US dollars. The National Investment Bank contributes 91.42% in Egypt and 8.58% in the Union of Arab Republics. The bank provides all banking services to individuals through various retail banking products, as well as investment and treasury services, and providing Islamic services. For which a strong Shariah body operates in accordance with Islamic banking standards. The national economy also contributes to financing small and medium enterprises, which are among the most important tools for achieving economic development**.**

In providing its services, the bank relies on the automated teller machine, as it provides its banking services to its customers throughout the country through 33 branches, and is working to expand its activity in the future and enhance the level of competitiveness with other sources**.**

The results showed an improvement in the performance of the financial position in the financial center, where an amount of 36.6 billion was achieved in 2019, while in 2018 it amounted to 23.8 billion, with a growth rate of 53%. With the improvement of the financial indicators of assets and liabilities, which shows the strength of the bank's financial position. The bank also succeeded in achieving a net profit after provisions and burden of impairment and before taxes of EGP 349.2 million in 2019 compared to EGP 305.2 million in 2018, while the net profit after provisions and taxes amounted to EGP 145.1 million in 2019 compared to EGP 145.1 million in 2019. EGP 122.2 million in 2018, with a growth rate of 26%, despite the formation of provisions and the necessary burden of impairment in accordance with control policies and standards, as well as the expenses associated with developing and opening new branches and modernizing information systems. In terms of customer deposits, it increased by an amount of EGP 30.7 billion in 2019 while it was EGP 122.2 million in 2018. EGP 20.4 in 2018, with an estimated growth rate of 51%, with an improvement in the cost, quality and term of deposits. In terms of loans and facilities to customers, it amounted to EGP 9.9 billion (including contingent liabilities) in 2019, while it amounted to EGP 9.4 billion in 2018, after deducting the necessary provisions for the portfolio, as well as an improvement in the quality and degree of merit, classification of customers and diversification of activities, while working to reduce portfolio risks to avoid any future credit risks. And the capital adequacy ratio reached about 12.5% in 2019 compared to 2018, where it reached 12.8%, in light of the optimal application of credit policies. The bank was also keen to actively participate in social responsibility that directly affects meeting some of the health, educational and economic needs of the Egyptian citizen, and contributed by donating to many social projects, developing slums, providing the needs of government hospitals, and believing in the importance of social responsibility in advancing the wheel of fair development in society, and agreed The Bank's Board of Directors approved the establishment of the "Arab Investment Bank Foundation for Community Development", which is a non-profit civil service institution that will provide the donations it receives from inside or outside the Bank to contribute to the support and development of society in various fields to achieve social solidarity and sustainable development and establish the values of goodness and humanity among members of society . This increase can be shown in the growth indicators for the years (2013-2019).

The strategy that the Egyptian Investment Bank sought to achieve reflects the desire of the employees, led by the board of directors and senior management, to complete the successes that have been achieved and to bring the bank to a distinguished position among the top (10) banks in the Egyptian banking market, growth, efficiency and performance**.**

The Egyptian sector has witnessed a gradual growth in the year 2019 as 10 Premier Relationship Managers were appointed in 10 branches where customers can conduct banking transactions quickly, confidentially and comfortably in a dedicated area in the branch to serve Premier customers, in addition to investing in certificates of deposit on demand, fixed-term deposits and money market funds In addition to preferential rates on loans and the issuance of platinum debit and credit cards without fees available to deal with them on a large scale.

Second: The reality of the state of economic intelligence in Algerian banking institutions.

In a study of the number of banks operating in Algeria, where the number of banks reached 20, it included (7) government banks and (13) private banks. Private banks varied between local, Arab, and foreign banks. The total number of internal branches of Algerian banks reached 1328. About 35,000 employees work in the Algerian banking sector. In addition, banks in Algeria are divided into (17) commercial banks, and (3) Islamic banks. As for the division in terms of local or foreign ownership, there are (7) local banks and (13) foreign banks, and government banks control the largest share of banking activity in Algeria, as they account for about 80% of the banking sector's assets and 85% of loans and 90% of deposits. The division of bank ownership can be shown in the following forms on the next page (Union of Arab Banks website). Since the Algerian banking sector has achieved great development during the past few years, and has kept pace with the economic, financial and monetary developments that Algeria has witnessed. Despite his great achievements, he still has a lot to do**.**

The Algerian banking sector constitutes only 4.9 percent of the Arab banking sector, despite the fact that the Algerian economy constitutes 8.4 percent of the Arab economy, and this indicates that the banking sector in Algeria must keep pace with the importance and size of the Algerian economy**.**

Despite the development that Algerian banks have witnessed in terms of increasing their assets and capital, they still suffer from their small size compared to Arab and foreign banks. It should be noted that the private banks in Algeria are branches of foreign banks, which means the absence of national banks with private ownership. This affects the degree of competition between banks, the level of services provided, and the development of banking products. It is necessary to continue the process of reforming the Algerian banking and financial sector by addressing the most prominent challenges facing this sector, including developing the workforce, improving risk management, developing and expanding the use of credit cards, working to reduce the large disparity in size between banks, and expanding the areas of corporate lending. Private and medium and small enterprises**.**

There are the 10 largest Algerian banks, which constitute about 77% of the total assets of the sector, and have more than 75% of deposits and about 62% of loans. The market share of the three largest Algerian banks in terms of assets reached about 57.3%, 72.3%. As for deposits, the share of the first three banks was about 59.4%, and the first five banks accounted for 75.3%. As for loans, the share of the three largest banks was about 44.2%, and the share of the five largest banks was about 57.7%. The volume of consolidated assets of Algerian commercial banks amounted to about 103 billion dollars at the end of 2008, and rose to 109 billion dollars at the end of 2009 (an increase of 5.8 percent), and decreased by 1.8 percent to 107 billion dollars in 2010, to rise to 122 billion dollars at the end of 2011 (an increase of 14 percent), to 123 billion dollars in 2012 (an increase of 0.8 percent), to reach 130 billion dollars at the end of 2013 (an increase of 5.7 percent), and 135 billion dollars in 2014 (an increase of 3.8 percent) and continued to increase to reach 200 billion at the end of 2019**.**

Algeria has designed a program to rehabilitate and support Algerian institutions to enable them to control information and communication technology. The Algerian authorities are seeking to overcome this weakness in the areas of information security, through the Economic Intelligence Program, by conducting a national investigation into the extent to which new information and communication technologies are used in small and medium enterprises, where they can (Ibrahim, Aban, 2018: 37).

1. It provides information on the problems and needs of the small and medium enterprises sector, and then tries to find appropriate solutions to them**.**
2. It seeks to present studies that would advance the banking sector.

Third: The reality of the state of economic intelligence in Iraqi banking institutions.

The financial (banking) sector in Iraq grew rapidly after the year (2003), as the government contributed to creating the conditions to support and exploit economic reform activities and reconstruction. For this to happen, immediate treatments should focus on providing the banking sector with the means to increase financing for the economy and reconsider sectoral plans in all sectors. From local private banks to finance projects, which will improve the composition of loans granted by banks that are predominantly private, and among the means necessary to achieve the goals are the following (Ministry of Planning, 2019: 52):

1. Strengthening the process of confidence in the banking sector, and for this purpose, the government must ensure that the capital is suitable for banks, and focus on merging and continuing to partner with regional and reputable banks willing to work in Iraq**.**
2. Finding a mechanism to secure deposits, in order to increase the stability of the banking sector and the confidence of investors in it**.**
3. Expanding credit to the private sector, through financial integration and reducing the total needs of government financing**.**
4. Reconsider a number of laws that hinder the development of real estate finance in a moment of high demand for housing and in the short term, the reform effort should benefit from complementary reforms, such as introducing and completing national identity cards, and improving the delivery of financial services to residents**.**

The following is a case study of some Iraqi banks**:**

1. Case study of Al-Mansour Investment Bank

The bank was established as a private joint stock company with a fully paid-up capital of (55) billion dinars according to the certificate of incorporation numbered MM/27520 on 9/13/2005 issued by the Ministry of Commerce / Companies Registration Department, under the Companies Law No. (21) for the year 1997 as amended, under the name (Al-Mansour Bank for Investment Company - a private joint stock company) and obtained the approval of the Central Bank of Iraq / General Directorate of Banking and Credit Control, by writing in No. 3/9/368 on 20/2/2006, to grant the bank a license to practice banking based on the effective banking law. Conducting its business, and its capital was increased to become in 2015 with (250) billion dinars. In 2019, the bank witnessed a severe and clear economic recession that included many aspects of economic life in its various forms and types, which had a significant negative impact on the growth of the banking sector and paralyzed its ability to play its active role. Supporting and developing the economic sector. As a result, these exceptional circumstances affected the achievement of a number of goals and aspirations that the bank sought to achieve, and despite these factors and circumstances, the bank maintained its distinguished and advanced position and leadership among local banks and continued to gain the confidence of its customers and audience, and also won the confidence and satisfaction of many regulatory authorities. Which is subject to it, especially the Central Bank of Iraq and the Securities Commission**.**

The activities of the bank can be described based on institutional competition and raising competitiveness, especially accepting and employing deposits, and carrying out all financial and banking operations in accordance with the laws and regulations in force and in accordance with the provisions of the statute, as the bank seeks to achieve the requirements of economic intelligence according to competitive strategies, where the bank's profitability and results were analyzed Business**.**

It is also noted that the net profit of Al-Mansour Bank for Investment after tax and provisions for the year 2019 amounted to 83 billion dinars, compared to a net profit of 21.2 billion dinars for the year 2018. The following are the details of the operational results achieved by the bank during the year 2019**.**

According to banking competition and raising the competitiveness of the bank, this is reflected in the share price in the Iraqi stock market and positively makes the bank with a very good competitive ability, as the bank sought to increase its market value in the Iraqi market for securities, where the market value of the share of the bank reached 0.670 dinars at the end In 2019, an increase of 6% over 2018, when it closed at a price of 0.630 at the end of 2018**.**

The objectives of the bank for the year 2020 were set by analyzing the external environment, the internal environment and the expected growth opportunities in the banking sector and the competitive position according to the strategies of economic intelligence. The general objectives for the year 2020 included the following main themes**:**

A. The financial axis:

In light of competition and raising competitiveness, the bank has sought to search for opportunities to invest money in channels with acceptable returns with low risks, address existing non-producing debts, raise the efficiency of collection and reduce the percentage of non-producing debts, in addition to increasing non-interest revenues and improving the activity of The bank and its market share of indirect facilities**.**

B. Customer and market axis:

Working to raise the degree of customer satisfaction in the bank by improving the level of service, deepening the bonds of relations with them, studying their needs and working to meet them. Study the feasibility of offering new products and services according to the needs of customers and in proportion to the surrounding circumstances**.**

C. Operations Axis:

Strengthening the supervisory role of the concerned departments to reduce the impact of operational risks. Supporting and strengthening the local bank branch network and improving the performance level of the branches. Develop a business continuity and crisis management plan**.**

D. Human resources axis:

working to raise the degree of employee satisfaction and loyalty to the bank and improve their productivity process by providing a stimulating and attractive work environment, in addition to strengthening teamwork and activating communication between the various departments and work centers in the bank and speed and flexibility in responding to implementation and achievement business required.

2. Credit Bank of Iraq.

The bank was established in 1998 with a capital of (200) million Iraqi dinars under the certificate of incorporation numbered M/M 6615 on 7/25/1998 and a license to practice banking on 10/6/1993 and was able to open its doors for banking business on 10/14/1998. The participation of the National Bank of Kuwait reached 75% and the International Finance Corporation in Valencia 10% of the bank's capital in 2005, that the bank had adopted a policy of strengthening its financial resources and developing its services in addition to developing the Iraqi economy by providing distinguished services in various banking and commercial activities and investment that fall under the provisions of the Banking Law No. 94 of 2004, and that the bank has sought to develop its expansion policy in all its departments and activities in accordance with the policies, procedures, laws and instructions in force that govern the bank by the Central Bank of Iraq, and on 29/6/2012 the approval of the General Assembly was obtained To increase the capital of the bank to become (150) billion dinars, and the capital has been increased, and in implementation of the instructions of the Central Bank of Iraq and based on the decision of the General Authority for the disposal of the grant in its session held on 10/1/2013 to increase the capital between (150) billion dinars to (25) 0) billion dinars. The increase measures began on 12/1/2013 and were completed in early February 2014 according to the Companies Registration Department letter No. 32 dated 6/2/2014. During 2014, the contribution of the National Bank of Kuwait increased to (84.3%) of the capital, while the percentage of the International Finance Corporation decreased to (6.7%). In 2019, the percentage of the contribution of the National Bank of Kuwait became (91%) of the capital after purchasing Full share of IFC shares amounting to 6.7%**.**

The activities of the bank are described based on institutional competition and raising competitiveness: that the bank sought to keep pace with global developments according to the latest technologies, as its financial statements were built according to the policy of compatibility of financial statements in accordance with international standards, and this facilitates the process of understanding the lists by most shareholders and users of financial statements, where those who are aware To secure financial investments in banks. The consolidated financial statements include the financial statements of the bank and its subsidiary company under its control as in 2019 and 2018. The financial statements of the affiliated branches have been consolidated from the date of control. The bank's subsidiary company was established in accordance with the Companies Law as a limited liability company. The capital of the subsidiary company as at 31/12/2018 is (100) million Iraqi dinars. The financial statements of the subsidiary company are prepared for the same financial period as the bank and using the same accounting policies followed in the bank, where the results of the bank's work were according to the following**-:**

1. The bank's ownership rights have decreased from what it was in the previous year by an amount of (16371655000) billion dinars, and this decrease represents a percentage of 5% of the bank's activity during the year 2019, as the bank's ownership rights in 2018 amounted to (313498305)million dinars, and in 2019 (297126650) million dinars**.**
2. Evaluate the results of the bank's business according to competitive capabilities: The bank determines the communication model at the level that best reflects how it manages the current asset groups to achieve the purposes for which the bank was built. A business model is not evaluated on an instrument-by-instrument basis, but rather at a higher level than aggregated portfolios and is based on a number of observable factors. Relevant information includes the following**:**

A. The policies and objectives defined for the portfolio, the implementation of those applicable policies, the risks affecting the business model instrument (and the financial assets held within the business model), and how those risks are managed**.**

B. The expected frequency of sales, their value and timing in previous periods, the reasons for those sales, and expectations about future sales activity**.**

C. Objectives achieved in raising competitiveness according to economic intelligence strategies: The bank sought to practice its banking, investment and financing activities under the supervision and control of the Central Bank of Iraq under its Law No. No. (21) for the year 1997 as amended and the instructions issued thereunder, as the bank seeks to achieve the following objectives**:**

a. Profitability**:** The bank seeks to achieve the largest possible amount of profitability and attract new customers in light of the intense competition between the corresponding banks through the credit interests on credit facilities and the commissions it receives as a result of the services it provides, in addition to the foreign currency returns and investment returns it has adopted. Bank with other institutions**.**

b. The bank has sought to achieve good profits accompanied by a procedure that includes not being involved in uncalculated risks and providing sufficient liquidity to manage the work of depositors and fulfill all its obligations towards them with ease and ease, all to serve customers and achieve a competitive advantage in providing a service**.**

c. The bank is keen to provide the greatest possible amount of safety by avoiding entering into investment projects with high risks, which will bring losses to it. Therefore, the bank relies on the policy of maintaining the performance of its business as best as possible and achieving a share of the market based on institutional competition between other banks.

Conclusions and Recommendations:

First: the conclusions.

The most important conclusions of the study can be summarized in the light of the theoretical and practical framework, where the conclusions are summarized as follows:

1. Economic intelligence is one of the large information systems that helps economic units through its application, benefiting from the information it provides and that is commensurate with the decision taken.
2. The results of the study indicate the interest and awareness of the management of the researched banking institutions in competitive strategies as strategic alternatives that can, by choosing one of them, achieve a foothold in society, but to varying degrees.
3. The information system for the units represents an important resource for the units in the process of economic intelligence, as the components of the system represent the infrastructure of economic intelligence for the information it provides of the internal environment.

4. There are many reasons that require banks to apply the concept of economic intelligence, and among these reasons is the decline in the competitive advantage of Iraqi banks after 2003 and Iraq's orientation towards a free economy and its openness to foreign markets and the entry of new products to the markets with high quality and competitive prices

Second: Recommendations.

To complement the methodological requirements and based on the conclusions we reached, we found some necessary recommendations and proposals that help the surveyed banking institutions in enhancing competitiveness and their strategic performance in accordance with the requirements of economic intelligence.

1. The economic units of the system must possess efficient information that provides banks with the information necessary to perform their activities and raise the efficiency of their performance in the market.
2. Maintaining the competitive advantage requires greater attention to research and development in order to keep pace with technological change in the market and work to provide services that meet the change in customers' tastes and distinguish themselves from competitors.
3. Integrating internal and external information systems through the formation of an information processing unit and raising awareness of the bankers' management of the importance of information in developing the work of the bank and its knowledge of all the variables that occur in the external environment in various political, economic, social and legal fields.
4. The use of any alternative of competitive strategies for economic intelligence requires that the institution have the experience and managerial skills that qualify it to implement these strategic options in a way that enhances its strategic performance.

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