

**STRATEGIC MARKETING INTELLIGENCE AND CUSTOMER SATISFACTION
AMONG DEPOSIT MONEY BANKS IN ENUGU STATE, NIGERIA**

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Abstract

The study investigated the effect of marketing intelligence on customer satisfaction among deposit money banks in Enugu state Nigeria. The study centered on how marketing intelligence variables including product intelligence, competitor intelligence, customer intelligence and market intelligence affect customer satisfaction. A cross sectional survey research design was adopted using customers of deposit money banks in Enugu state as the population. The population size was unknown while the sample size was 384. Primary source of data was used while the instrument of data collection was a structured questionnaire. The validity of the instrument was tested using expert opinion while the reliability of the research instrument was tested using Cronbach Alpha coefficient. The study used a purposive sampling technique in reaching the respondents. Multiple regression statistical analysis method was used for inferential statistical analysis while descriptive analysis was carried out using tables, frequencies and percentages. The study revealed that product intelligence, competitor intelligence, customer intelligence and market intelligence have significant and positive effect on customer satisfaction. It was concluded that the marketing intelligence dimensions understudy have significant and positive effect on customer satisfaction. The study recommended that deposit money banks should ensure improved usage of the studied marketing intelligence dimensions for enhanced customer satisfaction with their service offerings in Enugu state.

Keywords: Marketing intelligence, product intelligence, competitor intelligence, customer intelligence, market intelligence, customer satisfaction

Introduction

Rapid domestic and global shifts have intensified competition and raised customer expectations in Nigeria's financial services sector, pressuring deposit money banks to reposition strategies to improve service quality and sustain performance (Onah & Eke, 2026; Eke & Onah, 2025). In this environment, marketing intelligence has emerged as a critical capability for interpreting market dynamics and informing managerial decisions. Marketing intelligence, a core component of marketing information systems, involves the systematic collection, analysis, and dissemination of data on customers, competitors, and market trends to support strategic decision-making (Askoul & Lalitha, 2016). By generating actionable insights, it enables banks to align offerings with evolving

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customer needs and anticipate environmental changes (Oudah, 2026). Empirical evidence links marketing intelligence to improved sales performance and competitive positioning in banking contexts (Kamau & Njuguna, 2020).

Beyond competitiveness, marketing intelligence enhances service quality by clarifying customer preferences and pain points (Oudah, 2026). When banks use these insights to tailor products and delivery, they reduce service gaps and strengthen customer relationships (Nghia, 2019)—an advantage particularly salient in service industries where customer satisfaction hinges on consistent, value-driven interactions. Customer satisfaction remains a central outcome for deposit money banks, as it drives retention, positive word-of-mouth, and financial stability (Odeh & Hikmat, 2021; Hassan, Ali, & Raza, 2015). However, not all service attributes contribute equally to satisfaction; identifying those that create superior value allows more efficient resource allocation and service refinement (Xu, 2019). Hence, there is a research gap which this study addresses by examining how marketing intelligence influences customer satisfaction in deposit money banks in Enugu State, Nigeria, and clarifies the mechanisms through which intelligence dimensions shape customer outcomes.

Statement of the Problem

Marketing intelligence improves customer satisfaction by providing actionable insights into customer needs, competitor actions, and market trends, enabling data-driven decisions that enhance service delivery and relationships (Al-Weshah, 2017; Odeh & Hikmat, 2021). Yet empirical evidence on this relationship in the Nigerian banking sector remains limited. Most studies are conducted in Western economies, where differing socio-economic, cultural, and regulatory conditions constrain generalizability to Nigerian deposit money banks (Oudah, 2026). Existing literature also reports inconsistent findings and offers little clarity on how specific dimensions—product, competitor, customer, and market intelligence affect customer satisfaction in this context. This gap is acute for deposit money banks in Enugu State, where intensifying competition and shifting customer expectations require evidence-based strategies.

Without context-specific data, managers lack guidance for integrating marketing intelligence into service and marketing decisions. Accordingly, this study examines the effect of product, competitor, customer, and market intelligence on customer satisfaction among deposit money banks in Enugu State, Nigeria.

Conceptualization of Marketing Intelligence

Marketing intelligence is the systematic gathering, analysis, and dissemination of actionable information about the external environment to guide strategic and operational marketing decisions. Unlike routine market data, it emphasizes real-time insights into competitor activities, technological shifts, and evolving customer preferences and behaviors (Jeyaran & Thangaraja, 2019). As a dynamic capability, it integrates people, technology, and processes to support planning, execution, and control (Kamau & Njuguna, 2020). Its strategic value lies in reducing uncertainty and enhancing managerial foresight. Continuous monitoring of market developments allows firms to detect emerging opportunities, anticipate competitive threats, and adjust strategies before environmental changes erode advantage (Haripriya, 2020; Azeez, 2020). This proactive orientation distinguishes marketing intelligence from reactive market research, enabling decisions under risk and ambiguity rather than reliance on historical data alone (Al-Hashem, 2020).

Marketing intelligence also strengthens customer-centric decision-making by revealing patterns in consumer needs, attitudes, and purchasing behavior. When embedded in organizational routines, it improves target market identification and aligns products and services with actual demand (Al-Weshah, 2019). In service-intensive sectors such as banking, this alignment is critical for refining service design and communication, reducing service gaps, and enhancing satisfaction (Ade, 2019). Thus, marketing intelligence functions as both an early warning system and a strategic enabler, converting fragmented market signals into coherent insights that guide resource allocation, product development and customer engagement.

Concept of Customer Satisfaction

is commonly defined as the feeling of happiness or disappointment arising from the comparison between a product's performance and prior expectations (Anis, 2019). It also reflects an emotional state in which psychological needs are fulfilled through alignment between expectations and actual experience (Badawi, 2019). Customer satisfaction is fundamental to building and sustaining long-term relationships between customers and organizations, as it reinforces the perception that products and services meet customer needs and expectations (Al-Taie & Al-Abadi, 2019). In business contexts, it represents the value derived from consumption and the extent to which organizational offerings meet or exceed customer expectations (Al-Hasaniyeh,

2019). It may therefore manifest as either a positive or negative response depending on the gap between expected and perceived performance (Philip, 2019; Angelova & Zekiri, 2019). As a central objective of marketing strategy, customer satisfaction is critical for customer retention, market share growth, and profitability (Morgan, 2019). Moreover, effective customer relationship management enhances satisfaction, strengthens competitive advantage, improves financial performance, and promotes positive word-of-mouth communication (Hassan, 2019).

Theoretical Foundation and Hypotheses Development

This study draws on the Resource-Based View [RBV] to explain how marketing intelligence influences customer satisfaction. RBV holds that sustainable competitive advantage arises from resources that are valuable, rare, inimitable, and non-substitutable [VRIN] (Barney, 1991). Knowledge-based capabilities, such as marketing intelligence, increasingly meet these criteria in dynamic, information-intensive industries like banking (Wernerfelt, 1984; Teece, Pisano, & Shuen, 1997). Marketing intelligence qualifies as a VRIN resource because it converts dispersed market signals into actionable knowledge embedded in analytical routines and organizational learning that competitors cannot easily replicate (Grant, 1996). While rivals may observe a bank's product or pricing moves, they cannot readily duplicate the underlying intelligence guiding timing, targeting, and positioning. Thus, marketing intelligence functions as a dynamic capability that enables firms to sense, seize, and reconfigure resources in response to environmental change (Teece, 2007).

As a knowledge resource, marketing intelligence reduces information asymmetry and strengthens market sensing and customer-linking capabilities (Day, 1994). This enhances decisions on product design, service delivery, and relationship management—key drivers of customer satisfaction in service contexts (Kohli & Jaworski, 1990). However, RBV emphasizes that resources create value only when leveraged through organizational processes. Marketing intelligence affects customer satisfaction to the extent that its insights are integrated into decision routines and service systems (Morgan, Vorhies, & Mason, 2009). Framed this way, RBV explains why firms with systematic intelligence capabilities achieve higher customer satisfaction and performance than those with weaker capabilities.

Competitor Intelligence and Customer Satisfaction

Competitor intelligence is the systematic, ethical gathering and analysis of rivals' strategies, offerings, and market behavior to inform strategic positioning (Abiala & Amusan, 2025). By mapping competitors' products, pricing, promotion, distribution, and perceived strengths and weaknesses, firms can anticipate moves and identify gaps in their value proposition (Navarro-Garcia, 2019; Dam, 2019). Empirical evidence shows that effective competitor intelligence enhances customer satisfaction by enabling benchmarking, closing performance gaps, and delivering superior value. Abiala and Amusan (2025) found a significant positive relationship between competitor intelligence and customer satisfaction among Nigerian service firms, linked to greater responsiveness and differentiation. Similarly, Al-Hashem (2020) reported that competitor intelligence improves customer satisfaction in banking by supporting more accurate service design and targeted communication. It also informs differentiation (Fan, 2019) and supports dynamic positioning in multi-channel environments, where rapid benchmarking helps align service quality with evolving expectations (Ting, 2019). When insights translate into faster service recovery, competitive pricing, and clearer value communication, customers perceive higher relative value and report greater satisfaction (Tarek, 2019). Based on this review, it was hypothesized that;

H₁: *There is a significant effect of competitor intelligence on customer satisfaction among deposit money banks in Enugu state.*

Product Intelligence and Customer Satisfaction

Product intelligence is the systematic collection and analysis of data on a firm's products and those of competitors to inform design, positioning, and innovation decisions (Inha & Bohline, 2019). It captures insights on customer needs, features, quality, pricing, packaging, and after-sales service to align offerings with market expectations (Al-Hashem, 2020; Shailza, 2020). Empirical evidence links product intelligence to higher customer satisfaction by reducing mismatches between product attributes and customer expectations. Al-Hashem (2020) found that product intelligence significantly predicts satisfaction in service firms by enabling timely adjustments to features and service standards. Shailza (2020) similarly reported a positive effect, noting that firms using intelligence on product performance and feedback achieve better alignment of quality, design, and pricing with market demand.

This occurs through two channels: identifying attributes that drive satisfaction or dissatisfaction to prioritize high-value improvements (Zalan, 2017), and facilitating proactive product renewal by signaling obsolescence and emerging preferences to maintain relevance and reduce churn (Inha & Bohline, 2019). Based on this review, it was hypothesized that;

H₂: *There is a significant effect of product intelligence on customer satisfaction among deposit money banks in Enugu state.*

Customer Intelligence and Customer Satisfaction

Customer intelligence is the systematic collection and analysis of data on customer behavior, preferences, motivations, and perceptions to build actionable profiles for product and service design (Abiala & Amusan, 2025). It reveals the drivers of purchase decisions and satisfaction, enabling firms to align offerings with actual customer needs (Maria, 2020). Empirical evidence shows that customer intelligence enhances satisfaction by closing the gap between delivery and expectations. Al-Hashem (2020) found a significant positive relationship between customer intelligence and satisfaction in service firms, linked to more accurate targeting and responsive adjustments. Abiala and Amusan (2025) similarly reported that systematic use of customer intelligence strengthens satisfaction by improving the relevance of products, communication, and service recovery. This occurs through two mechanisms: detecting emerging needs and resolving service issues early through continuous observation and feedback analysis (Abiala & Amusan, 2025), and translating behavioral insights into tailored offerings and interactions that increase perceived value and foster long-term relationships (Maria, 2020; Pride & Ferrell, 2019). Based on this review, it was hypothesized that;

H₃: *There is a significant effect of customer intelligence on customer satisfaction among deposit money banks in Enugu state.*

Market Intelligence and Customer Satisfaction

Market intelligence involves the systematic scanning and interpretation of external conditions economic, political, competitive, and consumer trends—to reduce uncertainty and guide strategic decisions (Massoudi, 2018). It identifies gaps between current offerings and evolving customer needs, interests, and behaviors, providing a foundation for market-focused planning (Gebhardt, Carpenter, & Sherry, 2019). Empirical evidence shows that market intelligence enhances customer satisfaction by improving a firm's capacity to anticipate demand shifts and align offerings with contextual

realities. Al-Hashem (2020) found a significant positive relationship between market intelligence and satisfaction in service firms, as intelligence on economic conditions and consumer perceptions supports better service fit and responsiveness. Abiala and Amusan (2025) similarly reported that market intelligence significantly predicts satisfaction among Nigerian banks by enabling adjustments to pricing, delivery, and communication in response to local dynamics. This effect operates through two mechanisms: reducing environmental uncertainty to fit business approaches to operating challenges (Oudah, 2026), and integrating consumer trend data into decision-making to proactively address unmet needs and prevent dissatisfaction from misalignment between expectations and service delivery (Bleoju & Capatina, 2019). Based on this review, it was hypothesized that;

H4: *There is a significant effect of market intelligence on customer satisfaction among deposit money banks in Enugu state.*

This study draws on the Resource-Based View (RBV) of the firm, which posits that internal resources and capabilities are the primary drivers of sustainable competitive advantage (Wernerfelt, 1984; Barney, 1991). RBV conceptualizes the firm as a bundle of tangible and intangible assets—including physical, human, and organizational capital, as well as knowledge-based resources—that are valuable, rare, and difficult to imitate (Barney, 1991; Miller & Shamise, 1996; Barney & Wright, 1998). When firms deploy these resources to implement value-creating strategies not readily replicated by competitors, they achieve superior performance (Amit & Shoemaker, 1993; Prahalad & Hamel, 1994). Marketing intelligence aligns with RBV as a knowledge-based, intangible resource that informs strategic decision-making. It comprises competitor, product, customer, and market intelligence, and provides firms with actionable insights into market dynamics and customer needs (Ray, Barney, & Muhanna, 2004). By leveraging marketing intelligence, firms can design offerings that align with customer preferences, thereby enhancing customer satisfaction and securing competitive advantage. Thus, this study applies RBV to examine how marketing intelligence, as a strategic internal resource, influences customer satisfaction.

Oudah (2026) found a significant positive relationship between marketing intelligence and service quality at Al-Taif Al-Ahli National Bank, with customer, market, and product intelligence improving intangibility, security, and reliability. The single-site design and small sample limit causal inference and generalizability. Abiala and Amusan (2025) surveyed 384 MTN Nigeria subscribers

and showed that competitor, customer, product, and market intelligence each significantly predict customer satisfaction. While the sample size and validated scales strengthen internal validity, the cross-sectional, single-firm design limits external validity and cannot rule out reverse causality. Yusuf *et al.* (2024) used PLS-SEM with 126 managers in Nigerian consumer goods firms. Competitor and customer intelligence significantly enhanced performance, but product intelligence was non-significant, suggesting contextual contingency where rapid imitation reduces its inimitability per RBV. Manager-only, purposive sampling introduces selection and common method bias.

Aly (2023) linked marketing intelligence adoption to higher ROE and ROA in 12 Egyptian banks. The findings support a performance effect, but the small, self-selected sample risks survivorship bias, and the omission of customer satisfaction leaves the mediating mechanism unclear. Nimer, Allan, and Hashem (2022) reported that marketing intelligence systems improved marketing effectiveness in 118 Jordanian firms during COVID-19. The robust sampling supports rigor, but the crisis context limits generalizability, and the focus on effectiveness overlooks moderators like digital capability. Odeh and Hikmat (2021) found that all four intelligence dimensions positively influenced satisfaction among 206 managers in Amman's five-star hotels. The multi-dimensional approach clarifies relevance in services, but reliance on manager perceptions and a cross-sectional design raise concerns about bias and causality. Across these studies, marketing intelligence consistently associates with higher satisfaction or performance, though effects vary by sector, maturity, and dimension. Methodological limitations cross-sectional, single-respondent, single-country designs—constrain causal claims. Theoretically, RBV and dynamic capabilities suggest the relationship is contingent on a firm's capacity to integrate and act on intelligence rather than being purely direct.

Methods

A cross-sectional survey design was adopted for this quantitative study to capture current customer perceptions across deposit money banks in Enugu State. The population was infinite, so Cochran's formula was used to determine a sample size of 384 customers, selected via purposive sampling. Data were collected using a structured questionnaire. Content validity was established through a pretest with selected respondents and review by research experts, followed by minor revisions. Construct validity was confirmed using discriminant analysis, and reliability was assessed with Cronbach's alpha. All constructs exceeded the 0.6 threshold, indicating acceptable internal

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consistency. Data analysis combined descriptive statistics to profile respondents and multiple regression to test the hypothesized effects. Regression examined whether the four dimensions of marketing intelligence—competitor, product, customer, and market intelligence—collectively had a positive, significant effect on customer satisfaction.

Data Analysis and Results

Out of 384 questionnaires administered, 325 were retrieved, yielding an 85% response rate. This rate is sufficient to support valid conclusions and generalizations about the effect of marketing intelligence on customer satisfaction among deposit money banks in Enugu State, Nigeria.

Demographic Data of Respondents

Table 1 below shows the demographic data of the respondents.

Gender	Frequency	Percentage	Marital Status	Frequency	Percentage
Male	184	56.6	Married	165	50.8
Female	141	43.4	Single	160	49.2
Age	Frequency	Percentage	Education	Frequency	Percentage
<25yrs	99	30.5	WAEC/GCE	36	11.0
25-34yrs	82	25.3	OND/NCE	98	30.2
35-44yrs	58	17.8	B.SC/HND	105	32.3
45-54yrs	56	17.2	M.Sc/MBA	54	16.6
>55yrs	30	9.2	PhD	32	9.9

Source: Field Survey, 2026

Of the 325 respondents, 56.6% were male and 43.4% female. Half were married (50.8%) and 49.2% single. Ages ranged from <18 years (30.5%), 18–27 years (25.3%), 28–37 years (17.8%), 38–47 years (17.2%), to ≥48 years (9.2%). Education levels were WAEC/GCE (11.0%), OND/NCE (30.2%), B.Sc./HND (32.3%), M.Sc./MBA (16.6%), and PhD (9.9%).

Reliability Test

Cronbach’s alpha for all constructs exceeded the 0.6 threshold: Product Intelligence = 0.856, Competitor Intelligence = 0.897, Customer Intelligence = 0.895, Market Intelligence = 0.834, and

Customer Satisfaction = 0.879, indicating acceptable internal consistency. The results of the reliability test are presented in table 2 below.

Table 2: The Reliability Statistics of the variables

S/N	ITEM	NO OF ITEMS	CRONBACH'S ALPHA
1	Product Intelligence	5	.856
2	Competitor	4	.897
3	Intelligence	5	.895
4	Customer	4	.834
5	Intelligence	5	.879
	Market Intelligence		
	Customer		
	Satisfaction		

Source: Field Survey, 2026

After content validity, correlation analysis was used to ascertain the discriminate validity of the constructs. All correlations were significant at the 0.01 level. Table 3 below shows all correlations and their level of significance.

Table 3: Correlations and test of discriminate validity

Variable	X1	X2	X3	X4	X5
X1	1	.653**	.586**	.521**	.579**
X2	.653**	1	.532**	.546**	.556**
X3	.586**	.532**	1	.541**	.583**
X4	.521**	.546**	.541**	1	.518**
X5	.579**	.556**	.583**	.518**	1

*** Correlation is significant at the 0.01 level (2-tailed) X1 (Competitor Intelligence), X2 (Product Intelligence), X3 (Customer Intelligence), X4 (Market Intelligence), X5 (Customer Satisfaction)*

All constructs showed positive, significant correlations with customer satisfaction ($p < .01$): customer intelligence ($r = .583$), product intelligence ($r = .579$), competitor intelligence ($r = .556$), and market intelligence ($r = .518$). The strongest inter-construct correlation was between competitor and product intelligence ($r = .653$).

Regression Analysis and Test of Hypotheses

Multiple regression was used to examine the effect of the four marketing intelligence dimensions—product, competitor, customer, and market intelligence—on customer satisfaction and to test the study’s hypotheses.

Table 4: Multiple regression coefficient of marketing intelligence dimensions and customer satisfaction

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig
	B	Std. Error	Beta		
Constants	2.327	.019	-	2.13	0.00
Competitor intelligence	.423	.018	.395	8.23	0.00
Product Intelligence	.367	.015	.362	7.26	0.00
Customer intelligence	.207	.017	.356	6.45	0.00
Market intelligence	.412	.021	.329	3.23	0.00

a. Dependent variable: customer satisfaction

b. Predictors: (constant), competitor intelligence, product intelligence, customer intelligence and market intelligence

Table 4 above indicates that all four marketing intelligence dimensions had a positive, significant effect on customer satisfaction ($p < .01$): competitor intelligence ($\beta = .395$), product intelligence ($\beta = .362$), customer intelligence ($\beta = .356$), and market intelligence ($\beta = .329$).

Table5: Model Summary

Model	R	R ²	Adjusted R ²	Standard Error	F Change	Change ST Df	Sig
1	0.793 ^a	0.709	0.671	3.81462	35.874	5	0.000

Dependent variable: Customer Satisfaction

Predictors: (constant), product intelligence, competitor intelligence, customer intelligence and market intelligence

As table 5 above indicated, the four marketing intelligence dimensions jointly explained 70.9% of the variance in customer satisfaction ($R^2 = .709$). The model was statistically significant, $F(4, N) = 35.874$, $p < .01$, indicating a strong and robust fit.

Discussion of Findings

The study examined the effect of four marketing intelligence dimensions on customer satisfaction among deposit money banks in Enugu State, Nigeria. Correlation analysis confirmed that competitor, product, customer, and market intelligence are coherent dimensions of the construct. Multiple regression results showed that all four dimensions had a positive and significant effect on customer satisfaction: competitor intelligence ($\beta = .395$, $p < .01$), product intelligence ($\beta = .362$, $p < .01$), customer intelligence ($\beta = .356$, $p < .01$), and market intelligence ($\beta = .329$, $p < .01$). These results support the hypotheses (H1–H4).

Competitor intelligence emerged as the strongest predictor, indicating that monitoring rivals' actions enables banks to adjust offerings and service delivery in ways that directly enhance satisfaction. This aligns with Abiala and Amusan (2025), who found a significant positive effect of competitor intelligence on customer satisfaction in the Nigerian telecom sector. Product intelligence also significantly predicted satisfaction, suggesting that insights into product attributes and customer needs improve service fit. This is consistent with Odeh and Hikmat (2021), who reported similar effects in Jordan's five-star hotel industry.

Customer intelligence and market intelligence similarly contributed to satisfaction, reinforcing that understanding customer behavior and broader market conditions allows banks to anticipate expectations and reduce service gaps. These findings corroborate Nimer, Allan, and Hashem (2022) and Yusuf *et al.* (2024), who linked marketing intelligence systems and intelligence dimensions to improved marketing and organizational performance in Jordan and Nigeria, respectively. Collectively, the evidence indicates that marketing intelligence functions as a strategic resource that enhances customer satisfaction in the Nigerian banking context by enabling evidence-based adjustments to products, services, and market positioning.

Conclusion

This study examined the effect of marketing intelligence on customer satisfaction among deposit money banks in Enugu State, Nigeria. Results show that product, competitor, customer, and

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market intelligence each have a significant positive effect on customer satisfaction. The findings confirm that marketing intelligence functions as an effective strategic model for aligning bank offerings with customer expectations and improving service outcomes. Generating and applying intelligence across these dimensions enables banks to design more responsive products, anticipate competitive moves, and adapt to market shifts, thereby strengthening satisfaction.

Recommendations

To translate these findings into practice, the study recommends as follows:

1. The deposit money banks should strengthen product intelligence by systematically gathering data on customer needs and product performance to refine offerings that match market expectations.
2. Their management should institutionalize competitor intelligence through structured monitoring of rival strategies, pricing, and service innovations to inform proactive differentiation.
3. The banks should deepen customer intelligence by expanding feedback mechanisms and behavioral analysis to ensure services align with customer aspirations.
4. The management of the banks should maintain consistent use of market intelligence to track industry trends and macroeconomic shifts, enabling timely adjustments to marketing strategy and customer engagement.

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