UMZ

Journal of International Marketing Modeling
Volume 6, Issue 1, pp. 48-64, 2026
Journal homepage: *http://jimm.journals.umz.ac.ir*
ISSN 2717-381X

Faculty of Economics & Administrative Sciences

Effect of Smart Marketing on Creative Performance: Examining the Mediating Role of Strategic Vigilance(Study of Private Banks in Iraq)

Athraa Khaldoon Khaleel Alqahwachi [a], Mohammad Mahmood Al-Mulla Hasan[b*]

[a]. *Department of Marketing Management,College of Administration and Economics, University of Mosul, Mosul,IRAQ*
[b]. *Department of Marketing Management,College of Administration and Economics, University of Mosul, Mosul,IRAQ*

Abstract

This study examines the extent to which the investigated banks emphasize smart marketing, strategic vigilance, and creative performance, and tests a mediation model in which strategic vigilance transmits the effect of smart marketing (independent variable) to creative performance (dependent variable). Using a descriptive–analytical design, the study develops and tests a set of hypotheses addressing: (i) the perceived importance of the three constructs within the sampled banks, (ii) the presence of statistically significant associations among them, and (iii) the direct and indirect effects of smart marketing on creative performance via strategic vigilance. Empirical data were collected through a structured questionnaire administered to employees in private banks operating in Mosul, Nineveh Governorate, Iraq. The study covered 14 banks and yielded 101 usable responses. The data were analyzed using SPSS (v24) and appropriate descriptive and inferential statistical procedures. The findings provide evidence that smart marketing exerts a significant indirect effect on creative performance through strategic vigilance, indicating that part of smart marketing's contribution to enhancing creative outcomes is realized by strengthening organizational alertness, systematic environmental scanning, and strategic awareness. Based on these results, the study proposes practical recommendations aligned with the research model to support banks in leveraging smart marketing capabilities and institutionalizing strategic vigilance to improve creative performance.

Keywords: Smart marketing, Creative performance, Strategic Vigilance, Banks, Private Banks

1. Introduction

Technological advances have fundamentally reshaped marketing by enabling organizations to generate, store, integrate, and analyze large volumes of customer and market data at speed and scale, thereby improving targeting, personalization, and the quality of managerial decision-making (Wedel & Kannan, 2016; Verhoef et al., 2021). In the banking sector, where services are information-intensive and customer interactions are increasingly digital, these developments have accelerated the adoption of smart marketing practices—marketing approaches that rely on analytics, automation, and customer insight to design offerings, manage relationships, and respond dynamically to market signals (Bharadwaj et al., 2013; Payne & Frow, 2005). As competition intensifies and technology cycles shorten, banks are compelled not only to invest in data-enabled marketing capabilities but also to convert these capabilities into tangible performance outcomes and sustainable competitive advantage (Day, 1994; Teece, 2007).

* Corresponding author.
E-mail address: mohamed_almola@uomosul.edu.iq (Mohammad Mahmood Al-Mulla Hasan)
Received 1 August 2026; Received in revised form 18 September 2026; Accepted 27 November 2026

Within such turbulent environments, creative performance becomes a strategic necessity rather than a discretionary organizational attribute. Creative performance refers to the generation and implementation of novel and useful ideas in products, services, processes, and problem-solving, and it is widely recognized as a key driver of organizational renewal and adaptability (Amabile, 1996; Anderson et al., 2014). For banks facing rapid shifts in customer expectations, fintech-driven disruption, and regulatory and economic uncertainty, strengthening creative performance supports differentiation, service innovation, and resilient responses to market change (Verhoef et al., 2021). Importantly, creativity is not merely an individual trait; it is shaped by organizational contexts—such as supportive leadership, knowledge-sharing routines, and climates that encourage experimentation and constructive risk-taking (Amabile, 1996; Shalley et al., 2004).

However, the effectiveness of smart marketing in enhancing creative performance depends on the organization's ability to interpret environmental information and translate it into timely, strategic action. Strategic vigilance—conceptually aligned with the environmental scanning tradition—provides a systematic mechanism for monitoring internal and external developments, detecting weak signals, and reducing uncertainty in strategic decision-making (Aguilar, 1967; Choo, 2001). Through continuous scanning and sensemaking, strategic vigilance can improve organizational alertness, strengthen responsiveness, and enable banks to exploit marketing intelligence more creatively and effectively (Choo, 2001; Teece, 2007). Accordingly, it is plausible that strategic vigilance does not merely coexist with smart marketing, but also functions as a mediating capability through which smart marketing contributes to enhanced creative performance.

Against this backdrop, the present study investigates private banks operating in Mosul (Nineveh Governorate, Iraq) to assess the level of attention devoted to smart marketing, strategic vigilance, and creative performance, and to test the explanatory mechanism linking these constructs. Specifically, the study examines whether smart marketing influences creative performance directly and whether this influence is partially transmitted through strategic vigilance, thereby clarifying how data-enabled marketing approaches may translate into creative outcomes in the banking context (Wedel & Kannan, 2016; Aguilar, 1967). The remainder of the study is organized to present the research methodology, develop the theoretical foundations of the study variables, report empirical findings and hypothesis tests, and conclude with implications and recommendations relevant to banking practice and future research (Anderson et al., 2014; Verhoef et al., 2021). The banking industry is being reshaped by rapid technological innovation, intensified competition, and continuously evolving customer expectations, which together compel financial institutions to pursue new sources of competitive excellence and service differentiation (Bharadwaj et al., 2013; Verhoef et al., 2021; Teece, 2007). In this context, smart marketing—grounded in data-driven insight generation, analytics-enabled decision-making, and technology-supported customer relationship management—has become a strategic necessity for improving customer experience and strengthening market responsiveness (Wedel & Kannan, 2016; Payne & Frow, 2005; Lemon & Verhoef, 2016). Yet, the value of smart marketing investments depends on whether banks can translate marketing intelligence into meaningful organizational outcomes, particularly creative performance, which reflects the capacity to generate and implement novel and useful ideas in services, processes, and problem-solving (Amabile, 1996; Anderson et al., 2014). Accordingly, the core problem addressed in this study is to explain how private banks can integrate smart marketing with organizational capabilities that enable creative performance and improve the quality of banking services delivered to diverse customer segments (Parasuraman et al., 1988; Lemon & Verhoef, 2016). This problem is inherently dual in nature because it concerns, simultaneously, the service provider (bank management and its operating units) and the service beneficiary (individuals and organizations), whose perceptions and expectations are central to value creation in service settings (Vargo & Lusch, 2008). Focusing on private banks in Nineveh Governorate, the study is motivated by the observation that limited strategic understanding and insufficient investment in smart marketing components may weaken the scientific design of programs aimed at strengthening creative performance and institutionalizing strategic vigilance, thereby reducing banks' ability to modernize their structures and sustain service improvement under environmental turbulence (Day, 1994; Teece, 2007). From an organizational information-processing perspective, strategic vigilance—closely aligned with environmental scanning—plays a critical role in monitoring internal and external developments, detecting weak signals, and supporting timely strategic decisions under uncertainty (Aguilar, 1967; Choo, 2001). This suggests that vigilance can function as a

capability through which smart marketing contributes to higher creative performance by enhancing alertness, sensemaking, and responsiveness to market and competitive changes (Choo, 2001; Teece, 2007). Therefore, the study problem is articulated through three evaluative and explanatory questions: the level of importance attributed to smart marketing, strategic vigilance, and creative performance within the investigated banks; the existence and strength of associations among these variables; and whether smart marketing influences creative performance directly and indirectly through the mediating role of strategic vigilance (Baron & Kenny, 1986; Hayes, 2013).

The significance of this research arises from its focus on an integrated explanation of how smart marketing can help banks respond to intense competition and environmental volatility while simultaneously exploiting emerging opportunities created by technological and market change (Wedel & Kannan, 2016; Verhoef et al., 2021). Conceptually, the study contributes by combining three streams that are often examined separately—smart marketing, creative performance, and strategic vigilance—into a single framework that clarifies both relational patterns (correlation) and causal mechanisms (mediation) (Anderson et al., 2014; Choo, 2001; Hayes, 2013). Practically, it aims to provide an evidence-informed base that banks can use to update work methods, enhance organizational effectiveness, and support service development by strengthening data-driven marketing and institutional vigilance routines (Payne & Frow, 2005; Day, 1994). In line with this rationale, the study pursues objectives centered on clarifying the conceptual foundations of the study variables; proposing actionable directions to support the adoption of smart marketing in the investigated banks; developing recommendations that strengthen creative performance and reinforce strategic vigilance; emphasizing the strategic necessity of these capabilities for private banks competing in rapidly changing markets; and generating results on correlational and influence relationships that can guide banking decision-makers toward priority areas for capability development and inspire subsequent research with deeper explanatory power (Amabile, 1996; Anderson et al., 2014; Teece, 2007).

To operationalize these aims, a hypothetical research model is proposed (Figure 1) in which smart marketing is positioned as an antecedent of creative performance, while strategic vigilance is modeled as a mediating mechanism linking the two (Hayes, 2013). Based on the model and prior theory, two main null hypotheses are formulated for empirical testing: first, that there is no statistically significant correlation among the study variables in the investigated banks; and second, that smart marketing has no statistically significant effect on creative performance through the mediation of strategic vigilance (Baron & Kenny, 1986; Cohen et al., 2003). Methodologically, the study adopts a descriptive–analytical approach and relies on two complementary data sources: a theoretical foundation developed from peer-reviewed literature and established scholarly works, and a field component based on a structured questionnaire, which is widely recognized as appropriate for measuring latent organizational constructs and testing relational models when instrument development follows rigorous procedures (Churchill, 1979; Hair et al., 2019). In addition, semi-structured interviews with senior and departmental leaders are used to enrich contextual understanding and improve measurement clarity during instrument development and administration (Yin, 2018). The spatial boundary of the study is private banks in Mosul city selected as the research sample; the human boundary includes senior managers, department managers, administrative units, branch managers, and employees within those banks; and the temporal boundary covers the preparation of the theoretical framework during 2023 and the fieldwork period extending from exploratory visits to questionnaire distribution and collection through completion of the research writing (Hair et al., 2019; Yin, 2018).

2. Literature Review

2.1. Smart Marketing

Smart marketing can be understood as an integrated, technology-enabled approach to designing and executing marketing activities in which data, analytics, and digital platforms are used to generate superior customer insight, personalize value propositions, and improve the speed and quality of marketing decisions (Wedel & Kannan, 2016; Lemon & Verhoef, 2016). Compared with traditional approaches that rely heavily on

broad segmentation and periodic market feedback, smart marketing emphasizes continuous learning from real-time or near-real-time data, tighter integration across channels, and systematic management of customer relationships over time (Payne & Frow, 2005; Verhoef et al., 2021). In service contexts—particularly banking—these capabilities are pivotal because customer experience is co-produced through ongoing interactions, and competitive advantage increasingly depends on how effectively organizations convert market intelligence into tailored services, trust-building communication, and relationship quality (Vargo & Lusch, 2008; Lemon & Verhoef, 2016).

A core premise of smart marketing is that value creation begins with a precise understanding of the customer and ends with consistent delivery and communication of a compelling value proposition. Customer knowledge is not limited to demographics; it includes needs, usage contexts, preferences, and evolving expectations that can be inferred from behavioral and transactional signals (Wedel & Kannan, 2016). Smart marketing also requires disciplined competitive awareness, because positioning, pricing, and service design are shaped by competitor moves, new entrants, and shifting industry standards (Porter, 1980; Day, 1994). Communication, in turn, becomes more than promotion; it is a coordinated mechanism for translating the value proposition into messages and experiences across touchpoints, strengthening perceived value and retention (Kotler & Keller, 2016; Lemon & Verhoef, 2016). In this logic, effective smart marketing objectives are typically framed as "SMART" goals—specific, measurable, achievable, relevant, and time-bound—so that marketing initiatives remain accountable and aligned with broader business priorities (Doran, 1981; Kotler & Keller, 2016).

Beyond tools and platforms, smart marketing is sustained by organizational capabilities. Digital collaboration—enabled by platforms and interactive technologies—supports co-creation, faster feedback loops, and higher-quality coordination between employees and customers (Kaplan & Haenlein, 2010; Prahalad & Ramaswamy, 2004). Human-capital empowerment is equally central, because frontline discretion, psychological empowerment, and participatory decision-making improve responsiveness and enable employees to translate customer insight into creative service solutions (Spreitzer, 1995; Amabile, 1996). Finally, smart marketing is strengthened by social capital—networks, trust, and shared norms—which facilitates knowledge sharing and cross-unit collaboration, reducing internal friction and increasing the organization's ability to mobilize resources around customer value (Nahapiet & Ghoshal, 1998; Adler & Kwon, 2002).

2.2. Creative Performance

Creative performance refers to the extent to which individuals, teams, and organizations generate and implement ideas that are both novel and useful, leading to improvements in services, processes, and problem-solving quality (Amabile, 1996; Anderson et al., 2014). In organizational settings, creativity is not only the production of ideas but also the conversion of those ideas into workable outputs that enhance effectiveness, efficiency, or customer value (Woodman et al., 1993; Anderson et al., 2014). For banks operating in turbulent markets, creative performance supports service innovation, adaptive process redesign, and the development of customer-centric solutions that meet rising expectations and technology-driven disruption (Verhoef et al., 2021; Teece, 2007).

Creative performance can be examined at multiple levels. At the individual level, it reflects an employee's propensity to produce and apply new ideas, influenced by expertise, cognitive style, intrinsic motivation, and supportive managerial practices (Amabile, 1996; Shalley et al., 2004). At the team level, creative performance depends on effective information exchange, shared mental models, constructive dissent, and leadership that encourages psychological safety—conditions that enable teams to build on one another's ideas rather than suppress them (Paulus & Nijstad, 2003; Anderson et al., 2014). Research on group ideation also shows that teams can experience "process losses" (e.g., waiting turns, evaluation anxiety, social loafing), which can reduce idea generation unless teams adopt facilitative structures and norms that sustain engagement and accountability (Diehl & Stroebe, 1987; Paulus & Nijstad, 2003). At the organizational level, creative performance is shaped by culture, structure, resource availability, and external pressures, with strong creative outcomes more likely when organizations institutionalize learning, experimentation, and cross-functional collaboration (Woodman et al., 1993; Day, 1994).

Classical creativity research further operationalizes creative performance through cognitive dimensions such as fluency (the capacity to generate many ideas), flexibility (the ability to shift perspectives and categories), originality (the production of uncommon ideas), and sensitivity to problems (early recognition of gaps and anomalies), which together capture the quality and versatility of creative thinking (Guilford, 1967; Torrance, 1974). In practice, these dimensions translate into a bank's ability to reframe customer problems, propose alternative service designs, anticipate friction points in customer journeys, and implement improvements that are perceived as both new and valuable (Lemon & Verhoef, 2016; Anderson et al., 2014).

2.3. Strategic Vigilance

Strategic vigilance denotes a continuous, systematic capability through which organizations monitor, interpret, and act on signals from their internal and external environments to identify opportunities, anticipate threats, and support timely strategic decision-making (Aguilar, 1967; Choo, 2001). Conceptually, it extends the logic of environmental scanning by emphasizing proactivity, sensemaking, and rapid organizational response under uncertainty, particularly when changes are ambiguous, fast-moving, or weakly signaled (Daft & Weick, 1984; Choo, 2001). In competitive and technology-sensitive sectors such as banking, strategic vigilance strengthens adaptation by improving awareness of market shifts, competitor initiatives, customer expectations, and regulatory or technological discontinuities (Porter, 1980; Teece, 2007).

Strategic vigilance is often expressed through interconnected domains. Marketing (or market) vigilance focuses on understanding current and emerging customer needs, tracking market trends, and translating market intelligence into superior value creation—closely aligned with market orientation and responsive marketing strategy (Kohli & Jaworski, 1990; Narver & Slater, 1990). Competitive vigilance concentrates on monitoring competitors' actions, capabilities, and positioning, enabling organizations to anticipate moves, reduce strategic surprise, and defend or improve competitive position (Porter, 1980; Calof & Wright, 2008). Technological vigilance involves tracking technological evolution and identifying innovations that may reshape service delivery, customer interfaces, or operational efficiency, thereby supporting investment prioritization and reducing the risk of capability obsolescence (Teece, 2007; Verhoef et al., 2021). Environmental vigilance captures broader contextual monitoring—including economic, social, political, and regulatory developments—that can affect demand conditions, risk exposure, and the feasibility of strategic choices (Aguilar, 1967; Daft & Weick, 1984). By integrating these vigilance activities, organizations can improve foresight, accelerate learning, and strengthen their capacity to respond creatively to disruption—linking vigilance not only to risk management but also to innovation and performance renewal (Choo, 2001; Teece, 2007).

It clarifies the set of logical relationships that may be in quantitative or qualitative form, or gather features of the reality in which you are interested. The research plan was designed as a hypothetical plan to study the relationships identified by the research problem and its questions, and in light of the research problem and its objectives. The two researchers developed a plan. Hypothetical showing the directions of correlation and influence relationships, as shown in the following figure (1):

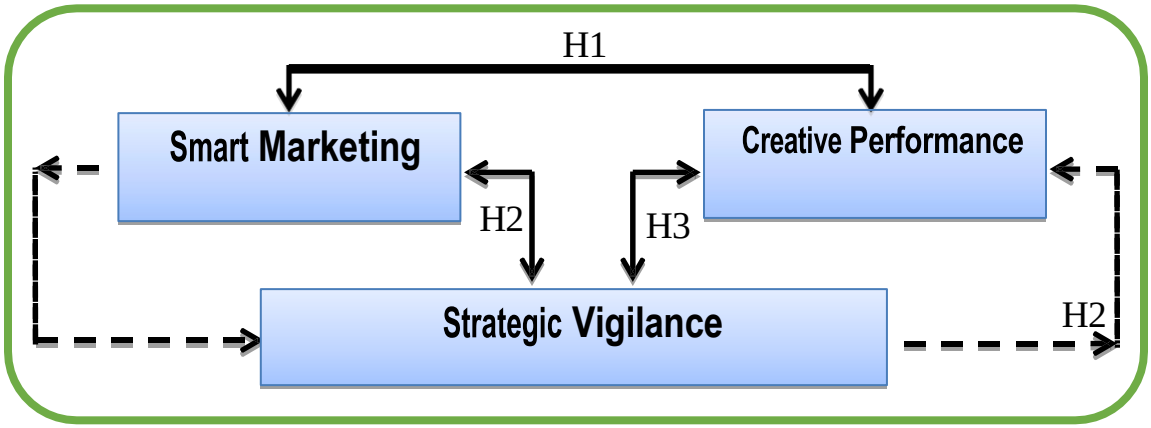

Figure (1) Hypothetical Search Model

3. Methodology

Guided by the proposed mediation model in which strategic vigilance transmits the effect of smart marketing to creative performance, this study adopted a cross-sectional, descriptive–analytical design in private banks operating in Mosul, Nineveh Governorate, Iraq. The theoretical grounding and operational definitions were developed through a structured review of peer-reviewed literature and authoritative scholarly sources to refine construct domains and inform indicator selection (Churchill, 1979; Hair et al., 2019). Primary data were collected using a structured, self-administered questionnaire distributed across 14 private banks to managerial and non-managerial employees; 101 questionnaires were returned and retained for analysis after quality screening. Measurement items were adapted from established scales and contextualized to banking services through expert evaluation and a pilot test to enhance content validity and item clarity (DeVellis, 2017). To strengthen contextual understanding and support triangulation, semi-structured interviews were conducted with general managers, department directors, administrative-unit heads, and branch managers, and were used to interpret and explain quantitative patterns (Yin, 2018). Data were coded and analyzed using SPSS (v24). Descriptive statistics summarized respondent characteristics and variable levels, internal consistency was assessed via Cronbach's alpha, and construct structure was evaluated using exploratory factor analysis with sampling-adequacy diagnostics. Hypotheses were tested through Pearson correlations and regression-based mediation analysis; indirect effects were estimated using bootstrapping with bias-corrected confidence intervals, consistent with contemporary mediation recommendations (Hayes, 2013). Procedural and statistical remedies were applied to reduce potential common method variance (Podsakoff et al., 2003). Participation was voluntary and anonymous, and results were reported in aggregate at $\alpha = 0.05$

4. Findings

First: The respondents' attitudes and opinions towards the research indicators

4.1. Description and diagnosis of the smart marketing variable: Table (1) displays the results of the descriptive statistical analysis of the smart marketing variable for the research sample in terms of statistical parameters, as well as an analysis of the relative importance of the sub-dimensions in terms of their percentage weight, as the smart marketing variable for the sample studied achieved an overall average of the arithmetic mean of (3.652), with a standard deviation of (0.911), and percentage weight of (0.73%), as shown in the table.

Table (1): Respondents' positions regarding smart marketing indicators

	Paragraphs	mean	S.D	weight, percentile
1	The bank's management adopts digital collaborative marketing to provide a series of tools and methods that help meet the needs of its internal and external customers.	3.009	1.195	0.60
2	The bank's management seeks to improve the banking services provided by integrating physical and digital means	3.495	1.073	0.70
3	The bank's management employs new forms of interaction with customers by adopting the concept of digital collaborative marketing	3.564	0.942	0.71
4	The bank's management adopts specific strategies to develop digital collaborative marketing in its field of work	3.554	0.877	0.71
5	The bank's management is convinced that there are new opportunities that can be invested in the field of improving services when the bank adopts the concept of digital cooperative marketing.	3.722	1.078	0.74
6	The bank's management relies on digital platforms to facilitate the process of providing banking services	3.732	0.978	0.75
7	The bank's management allows employees to express their opinions and submit their suggestions	3.405	0.961	0.68
8	The bank's management facilitates access to the necessary information that employees need at the right time	3.742	0.844	0.75
9	The bank's management is convinced that the human capital working within it is one of the keys to achieving its competitive advantage	3.693	0.809	0.74
10	The bank's management enhances the knowledge and skills possessed by its employees, which can be used to complete their work	3.811	0.913	0.76
11	The bank's management adopts a strategy of empowering human capital to develop their skills to solve problems and confront situations within their knowledge	3.703	0.866	0.74
12	The bank's management provides the individuals working there with greater flexibility and freedom in making decisions related to their work	3.643	0.819	0.73
13	The bank's management seeks to meet social needs of all kinds	3.604	0.825	0.72
14	The bank's management is keen to develop a spirit of cooperation for social capital among its employees and the local community	3.742	0.832	0.75
15	The bank's management allows individuals working in it to contribute to various volunteer and social activities	3.782	0.743	0.76
16	The bank's management encourages individual employees to use social media to enhance their performance	3.703	0.878	0.74
17	The bank's management provides the necessary technical requirements to implement digital marketing campaigns in cooperation with service providers through social media	3.891	0.847	0.78
18	The bank's management encourages the use of social media to exchange knowledge and experiences in the field of social capital	3.940	0.914	0.79
	General Average	3.652	0.911	0.73

Source: Prepared by the researchers based on the results of the electronic calculator

4.2. Describe and diagnose the creative performance variable. Table (2) indicates that the creative performance of the sample studied reached an arithmetic mean of (3.845), meaning that the average of the sample's responses to the creative performance variable was relatively high. The standard deviation was (0.828), meaning that there is some variation in the sample responses around the arithmetic mean. The percentage weight was (0.76%), meaning that the creative performance variable was one of the important dimensions of the research.

Table (2): Respondents' positions regarding creative performance indicators

	Paragraphs	mean	S.D	weight, percentile
1	The bank's management involves working individuals in training courses or workshops aimed at developing their work skills	3.712	1.032	0.74
2	The bank's management adopts flexibility in performing the work assigned to individual employees to improve performance and achieve goals	3.732	0.915	0.75
3	The bank's management helps working individuals look at the problems they face from different angles and work to solve them through the ideas that are presented by them.	3.594	0.918	0.72
4	The bank's management encourages working individuals to make decisions, think in different ways, and look at the problem from different dimensions	3.613	0.799	0.72
5	The bank's management adopts the principle of career enrichment for working individuals to demonstrate their self-fulfilment and enhance the public good of the bank	3.633	0.833	0.73
6	I seek to come up with new, rare, and useful ideas that are not related to repetition to carry out work in a creative way	3.782	0.843	0.76
7	The bank's management encourages thinking outside the box by creating competitions for new ideas in business development	3.693	0.880	0.74
8	I make sure to complete the work assigned to me in a new way that differs from what can be accomplished by others	3.910	0.906	0.78
9	I seek to participate in workshops, seminars, and scientific lectures to develop my skills and creative abilities in solving problems that hinder the performance of my work.	4.039	0.847	0.81
10	The bank's original management is an essential part of its strategies to achieve excellence and success in the field of banking services	3.811	0.913	0.76
11	The bank's management directs efforts toward encouraging cooperation and community participation through originality in creative performance	3.920	0.868	0.78
12	The bank's management promotes the principle of fluency and creativity management through training or development programs concerned with enhancing fluency and creativity in their banking work.	3.683	0.893	0.74
13	I can present more than one idea or solution to a problem within a short period	3.940	0.834	0.79
14	I share my ideas with my colleagues when working on an idea or solving a specific problem to improve and develop the work at the bank	4.069	0.803	0.81
15	The bank's management holds periodic meetings during which ideas can be presented to organize and improve work at the bank	3.910	0.837	0.78
16	I am constantly looking for new and creative ideas that help me complete my work quickly	3.990	0.768	0.80
17	Listen to the opinions of colleagues at work and be ready to interact with them to develop ideas and build solutions	3.920	0.757	0.78
18	I have the freedom to suggest creative solutions to problems within the bank	3.891	0.691	0.78
19	Bank management encourages sharing ideas and feedback on how to improve operations and solve problems	3.950	0.712	0.79
20	Bank management provides the necessary tools and resources to deal with challenges and solve problems effectively	3.871	0.743	0.77
21	The bank's management seeks to direct attention to discovering unusual aspects of problems and exploiting emerging opportunities through sensitivity to problems	3.930	0.751	0.79
22	The bank's management evaluates and tracks the extent of the impact of the problems that occur on the bank's performance and success	3.990	0.670	0.80
	General Average	3.845	0.828	0.76

Source: Prepared by the researchers based on the results of the electronic calculator

4.3. Describe the variable of strategic vigilance and its diagnosis. The high arithmetic mean indicates that the sample studied in general has good awareness and understanding of the concepts of strategic vigilance, and the low standard deviation indicates that the sample responses were close to the arithmetic mean, which means that there is general agreement among the sample members about the importance of strategic vigilance, and the high percentage weight reflects the importance The variable of strategic vigilance in

research, as it is one of the important dimensions that companies must take into account when developing their marketing strategies.

Table (3): Respondents' positions regarding indicators of strategic vigilance

	Paragraphs	mean	S.D	weight, percentile
1	The bank's management seeks to know the needs and desires of its customers based on modern marketing methods and techniques	3.812	0.771	0.76
2	The bank's management pays attention to modern marketing activities that affect customer behaviour	3.871	0.821	0.77
3	The bank's management possesses an important database of marketing information regarding changes in the external environment	3.861	0.788	0.77
4	The bank's management benefits from the results of its proactive marketing forecasts to achieve competitive advantage	3.861	0.861	0.77
5	The bank's management monitors advance marketing indicators of expected marketing problems	3.871	0.688	0.77
6	The bank's management is aware of the various marketing changes that occur in its rapidly changing environment	4.287	4.163	0.86
7	Periodic evaluations of the bank's performance compared to competitors are conducted to determine strengths and weaknesses	3.901	0.714	0.78
8	The bank's management follows innovations and new technologies in the banking services industry and benefits from them in providing its banking services	4.010	0.768	0.80
9	The bank's management seeks to implement market development strategies and provide banking services in an innovative manner	3.931	0.697	0.79
10	The bank's management always pays attention to changes in the surrounding environment that could affect the provision of banking services	3.842	0.745	0.77
11	The bank's management conducts periodic comparisons between its performance and the performance of its competitors to ensure sustainability and superiority over them	3.970	0.921	0.79
12	The bank's management collects information about the strengths and weaknesses of competitors' performance and uses this information to achieve a competitive advantage	3.980	0.774	0.80
13	The bank's management analyzes future technology trends and estimates their potential impact on its business market	3.832	0.825	0.77
14	The bank's management encourages a culture of innovation and making use of new technology in doing business	3.941	0.835	0.79
15	The bank's management constantly checks technological security and data protection in light of increasing cyber threats	3.980	0.836	0.80
16	The bank's management seeks to implement strategies to manage digital transformation and improve operations using technology	3.960	0.882	0.79
17	The bank's management monitors the environment in which it operates to detect signs of weakness that appear as a result of technological progress	4.158	0.784	0.83
18	The bank's management carries out periodic assessments of technology risks and develops strategies to deal with them	3.931	0.828	0.79
19	The bank's management seeks to implement strategies to improve the environmental impact of the bank's activities and develop environmental business	3.861	0.872	0.77
20	The bank's management conducts periodic evaluations of the social impact and social responsibility of the bank's activities	3.891	0.811	0.78
21	The bank's management cooperates with environmental institutions and regulatory bodies that support environmental protection	3.951	0.792	0.79
22	The bank's management encourages awareness of environmental issues and participation in initiatives that enhance environmental awareness among employees	3.990	0.781	0.80
23	The bank's management seeks to understand all possible political factors that could affect the bank's work	4.010	0.781	0.80
24	The bank's management studies and analyzes the cultural patterns of the individuals it deals with	4.030	0.818	0.81
	General Average	3.947	0.940	0.79

Source: Prepared by the researchers based on the results of the statistical program SPSS.

4.3. Analyzing correlations between research variables

Table (4): The value of the correlation between the research variables

Correlations	creative performance	strategic vigilance
smart marketing	0.752**	0.549**
creative performance	----	0.588**
P-value	0.000	
N	101	

Source: Prepared by the researchers based on the results of the statistical program SPSS.

Based on what was stated in Table (4), the validity of the first main hypothesis was not achieved and then it was rejected, which states that there is no significant, statistically significant correlation between the research variables. We note that there is a direct and significant correlation between the research variables, as indicated by the value of the correlation coefficient for the relationship between smart marketing and creative performance, which reached (0.752) and the probability value (P-value) of (0.000), which is much less than (0.05), while it reached (0.05). The value of the correlation between smart marketing and strategic vigilance was (0.549) and at the same probability value. As for the value of the relationship between creative performance and strategic vigilance, it was (0.588). This result indicates that the more the researched organization moves towards enhancing the concept of smart marketing, the greater its performance. Creativity is enhanced by the strategic vigilance pursued by this organization, which enables it to compete in the labour market.

4.4. Analyzing direct and indirect influence relationships between research variables:

In Table (5), the direct effect between the smart marketing variable and the creative performance variable was a direct effect through the sign of the regression coefficient between them, which is equal to (0.780), and this effect was significant in terms of the P value, which was (0.01), which is less than (0.05). As for the indirect effect between the smart marketing variable and the creative performance variable, mediated by the strategic vigilance variable, it was also directed through the value of the regression coefficient, which was equal to (0.140). Also, this effect was significant in terms of the P value, which was (0.00), which is less than (0.05) meaning that there is a direct and indirect effect, that is, a partial mediation between the smart marketing variable and the creative performance variable, mediated by the strategic vigilance variable.

Schedule (5) Testing the direct and indirect effect between the smart marketing variable and the creative performance variable, mediated by the strategic vigilance variable

independent variable	influence path	intermediate variable	influence path	dependent variable	effect type	Estimate	S.E.	Confidence Interval 95%		P	Mediation type
								Lower Bound	Upper Bound		
smart marketing	▬ ▬ ▶	strategic vigilance	▬ ▬ ▶	creative performance	Indirect influence	**0.140**	**0.022**	**0.113**	**0.234**	**0.00**	Partial mediation
	▬▬▬▬▬▬▬▬▬▬▬▬▶				direct impact	**0.780**	**0.018**	**0.582**	**0.832**	**0.01**	

Source: Prepared by researchers based on the outputs of the AMOS program

Through the above, we accept the fourth main hypothesis, which states (there is an indirect, significant, and statistically significant effect relationship between the smart marketing variable and the creative performance variable, mediated by the strategic vigilance variable, at a level of significance ≥0.05α). The results can also be illustrated in the figure (2):

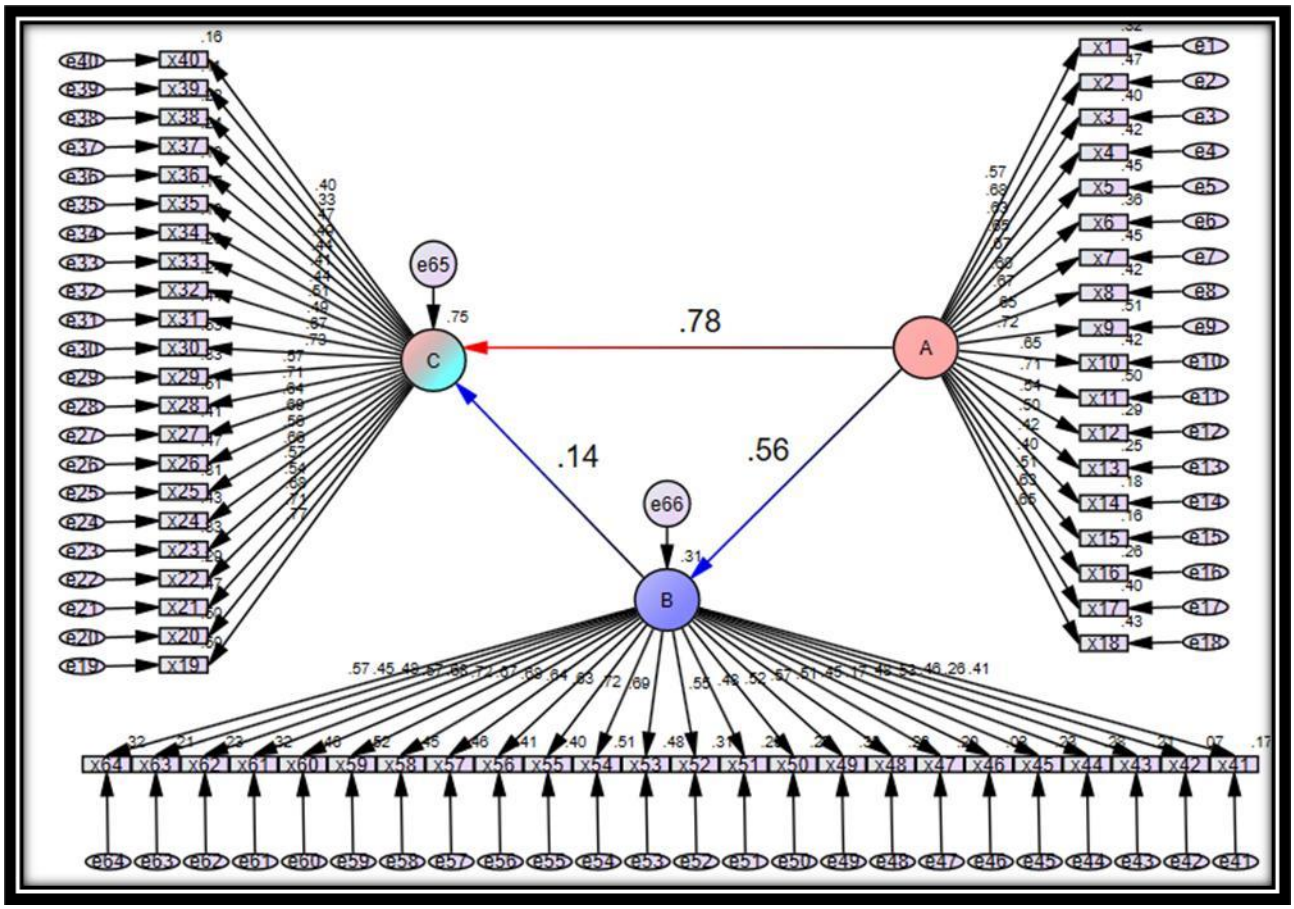

Figure (2) The relationship between the impact of the smart marketing variable on creative performance to the mediation of the strategic vigilance variable

Source: Prepared by researchers based on the outputs of the AMOS program

The analysis shows that there is a positive and significant relationship between smart marketing and innovative performance in banks. This relationship can be interpreted as a result of using technology and intelligent data analysis to improve services and better meet customer needs. In addition, the high stability of the relationship between intelligent marketing and creative performance indicates that investing in intelligent marketing can be a strategic and effective investment in achieving more Value for customers and achieving competitive superiority for banks. It can also be seen that there is a significant relationship between smart marketing and strategic alertness, which indicates that strategic thinking and the ability to use technology intelligently can be interconnected and reinforce each other. The analysis also shows that creative performance depends It is highly dependent on strategic alertness, as the ability to think strategically and make smart decisions contributes to achieving excellent creative results.

5. Discussion and Conclusion

The present study shows that private banks operating in Mosul, Nineveh Governorate, exhibit a moderate-to-high level of smart marketing and creative performance, indicating that the essential foundations for competing in data-intensive service markets are present but not yet fully optimized. The variability observed across responses suggests uneven capability development, a pattern commonly reported in organizations undergoing digital transformation where technology adoption progresses faster than the institutionalization of analytics-driven routines, cross-functional coordination, and consistent customer intelligence use (Verhoef et al., 2021). This dispersion is analytically meaningful because it implies that differences in outcomes are not only a function of whether banks possess digital tools, but also of how effectively they embed those tools into managerial processes that guide targeting, service design, and relationship development (Payne & Frow, 2005; Wedel & Kannan, 2016). Within the banking context—where customer experience is shaped by repeated interactions and service quality is continuously evaluated—smart marketing operates as a strategic capability that can elevate responsiveness, personalization, and relationship strength, thereby creating a fertile environment for creative improvements in services and processes (Lemon & Verhoef, 2016; Vargo & Lusch, 2008).

The study's results confirm a positive and statistically meaningful association between smart marketing and creative performance, supporting the broader marketing capability literature that links superior market-facing capabilities to innovation and performance outcomes (Day, 1994; Morgan, 2012). This finding is consistent with evidence that market-based learning and customer insight are catalysts for innovation, particularly when organizations translate information into new offerings and improved delivery systems (Han et al., 1998; Narver & Slater, 1990). It also aligns with the logic of marketing analytics and data-rich decision environments, which suggests that better-quality information and faster feedback loops can improve the novelty and usefulness of solutions by reducing uncertainty and enabling more targeted experimentation (Wedel & Kannan, 2016). In service industries, such as banking, where differentiation frequently depends on intangible features (trust, convenience, speed, personalization), technology-enabled marketing can directly strengthen creative performance by revealing unmet needs, friction points in customer journeys, and opportunities for service redesign (Lemon & Verhoef, 2016; Verhoef et al., 2021). From a creativity perspective, these results are compatible with the view that creative outcomes depend not only on individual idea generation but also on organizational conditions that shape information access, motivation, and implementation capacity (Amabile, 1996; Anderson et al., 2014).

A more distinctive contribution of this research lies in demonstrating that the relationship between smart marketing and creative performance is both direct and indirectly transmitted through strategic vigilance. This mediation pattern is theoretically coherent with environmental scanning and organizational sensemaking traditions, which emphasize that the value of external and internal information depends on how systematically organizations search, interpret, and act on signals from their environments (Aguilar, 1967; Choo, 2001; Daft & Weick, 1984). Empirically, it resonates with prior work showing that scanning intensity and information interpretation can improve strategic responsiveness and innovation-related outcomes, particularly in uncertain or fast-changing contexts (Hambrick, 1982; Choo, 2001). In the dynamic capabilities perspective, strategic vigilance closely resembles "sensing" activities—identifying shifts in customer needs, technologies, and competitor trajectories—while smart marketing provides the digital and analytical infrastructure through which such sensing can be operationalized, and creative performance reflects the

organization's ability to "seize" opportunities through novel and useful solutions (Teece, 2007). The mediation result is also consistent with knowledge-based explanations such as absorptive capacity, which argue that organizations create value from information when they can recognize, assimilate, and apply knowledge to innovation and performance (Cohen & Levinthal, 1990). Interpreted through these lenses, the findings suggest that smart marketing generates and structures market intelligence, but strategic vigilance determines whether that intelligence becomes strategically actionable, timely, and integrated across decision centers—thereby amplifying creative outcomes.

This insight is particularly relevant for the Iraqi banking environment, where volatility and uncertainty increase the strategic premium on early warning, rapid interpretation, and adaptive action. In such settings, smart marketing investments may not yield sustained creative performance if they remain confined to isolated digital tools or short-term promotional activities. Instead, the evidence implies that banks benefit most when they combine smart marketing with disciplined vigilance routines that monitor customers, competitors, technologies, and broader environmental shifts. This conclusion converges with market orientation research emphasizing that responsiveness requires organization-wide intelligence generation, dissemination, and coordinated action rather than fragmented information use (Kohli & Jaworski, 1990; Narver & Slater, 1990). It also complements competitive intelligence perspectives suggesting that systematic competitor monitoring and knowledge integration improve strategic positioning and innovation readiness (Calof & Wright, 2008). Therefore, the study strengthens the argument that marketing technology becomes strategically valuable when embedded within an integrated managerial system that supports learning, sensemaking, and coordinated execution.

The practical implications follow directly from this integrated interpretation. Banks should institutionalize smart marketing as an organization-wide capability by investing not only in customer analytics, CRM platforms, and digital engagement tools, but also in governance mechanisms that ensure consistent data use in segmentation, service design, and relationship management (Payne & Frow, 2005; Wedel & Kannan, 2016). Because creative performance is not produced by technology alone, leadership should foster a climate that supports experimentation and cross-functional collaboration so that insights can be translated into implementable innovations rather than remaining as reports or dashboards (Amabile, 1996; Anderson et al., 2014). At the same time, strategic vigilance should be embedded in marketing planning and executive decision processes through formal routines for environmental scanning, structured information sharing, and rapid interpretation of weak signals. This not only strengthens risk awareness but also increases the organization's ability to identify emerging opportunities early and convert them into differentiated service improvements (Aguilar, 1967; Choo, 2001; Teece, 2007). Continuous market research and competitor analysis should be treated as ongoing processes rather than episodic exercises, reinforcing adaptive positioning and sustaining the pipeline from insight to creative action (Porter, 1980; Calof & Wright, 2008).

The conclusions should be interpreted in light of the study's boundaries. Spatially, the evidence is drawn from private banks in Mosul, which may limit generalizability to other Iraqi regions or banking systems with different regulatory conditions, digital maturity levels, or customer profiles. In terms of human scope, the study reflects internal perspectives from managerial and operational roles within the banks; incorporating customers, regulators, or external partners could further validate whether the observed capability patterns translate into perceived service innovation and customer value. Temporally, the research reflects conditions during its study window, and the

relationships may evolve as banks adopt new technologies or as market turbulence changes. Finally, because the design relies on survey data, future studies could strengthen causal inference through longitudinal approaches and reduce same-source concerns through multi-informant designs or objective performance indicators, consistent with established guidance on common method risk (Podsakoff et al., 2003). Overall, the study supports a capability-based conclusion: smart marketing provides a data-driven foundation for customer insight, strategic vigilance converts information into timely strategic awareness and action, and together they enable higher creative performance. The evidence suggests that banks seeking durable competitiveness should prioritize not isolated digital adoption, but the coordinated development of smart marketing infrastructure, vigilance routines, and an organizational context that consistently turns insight into creative outcomes (Teece, 2007; Verhoef et al., 2021).

Acknowledgement:
The authors are very grateful to the University of Mosul, College of Administration and Economics, for their provided facilities, which helped to improve the quality of this work

References

1. Ahmed, A., 2022. Eufloria: An Exquisite Jewelry Brand Embracing Floral-tree Motif. Journal of Design and Textiles, 1(2), pp.30-50.
2. Al-Saffar, A. A. (2017). The implications of strategic intelligence and vigilance strategy to make decisions and their impact on the strategy of the Ministry of Foreign Affairs which is a requirement for promotion. A thesis for the purposes of promotion to the rank of Minister Plenipotentiary, Ministry of Foreign Affairs, Institute of Foreign Service. https://m-r.pw/HQoL
3. Alshaer, S. A. (2020). The effect of strategic vigilance on organizational ambidexterity in Jordanian commercial banks. *Modern Applied Science*, 14(6), 82-89. https://doi.org/10.5539/mas.v14n6p82
4. Alshekaili, S. A. R., & Boerhannoeddin, A. (2011). Human capital approach towards enhancing innovation performance in Omani industrial firms: The role of knowledge management. *Progress in Business Innovation & Technology Management, 1, 23-33*. https://m-r.pw/OBNr
5. Awang, H., & Ramly, I. (2008). Creative thinking skill approach through problem-based learning: Pedagogy and practice in the engineering classroom. *International Journal of Educational and Pedagogical Sciences*, 2(4), 334-339. https://knilt.arcc.albany.edu/images/e/e6/Creative-Thinking-Skills-Approach_Through_Problem-Based_Learning.pdf
6. Calof, J. L., & Wright, S. (2008). Competitive intelligence: A practitioner, academic and inter-disciplinary perspective. European Journal of marketing, 42(7/8), 717-730. https://doi.org/10.1108/03090560810877114
7. Cerne, M., Jaklič, M., & Škerlavaj, M. (2013). Authentic leadership, creativity, and innovation: A multilevel perspective. Leadership, 9(1), 63-85. https://doi.org/10.1177/1742715012455130
8. Choi, J. N. (2004). Individual and contextual predictors of creative performance: The mediating role of psychological processes. *Creativity research journal*, 16(2-3), 187-199. https://doi.org/10.1080/10400419.2004.9651452
9. Dalila, M. (2016). la veille technologique: une nécessite pour l'intégration des entreprises, à l'économie mondiale. Consulté le, 29(05). https://fr.scribd.com/document
10. Damadzic, A., Winchester, C., Medeiros, K. E., & Griffith, J. A. (2022). [Re] thinking outside the box: A meta-analysis of constraints and creative performance. *Journal of Organizational Behavior*, 43(8), 1330-1357. https://doi.org/10.1002/job.2655

11. Dawood, F. S., & Abbas, A. F. (2018). The Role of strategic vigilance in the operational performance of the banking sector: Field research in a sample of private banks. *European Journal of Business and Management*, 10(21), 1-18. https://www.iiste.org/Journals/index.php/EJBM/article/view/43267
12. Fadhil, A. H., Hasan, M. F., Abdullah, A., Amanah, A. L., & Qandeel, A. M. (2021). The Role of Strategic Consciousness in Enhancing the Strategic Vigilance. *Journal of Contemporary Issues in Business and Government* Vol, 27(06). http://dx.doi.org/10.47750/cibg.2021.27.06.082
13. Greenwald, M. (2002). Density limits in toroidal plasmas. Plasma Physics and Controlled Fusion, 44(8), R27. https://iopscience.iop.org/article/10.1088/0741-3335/44/8/201/meta
14. Halim, H. A., Ahmad, N. H., Ramayah, T., & Hanifah, H. (2014). The growth of innovative performance among SMEs: Leveraging on organisational culture and innovative human capital. *Journal of Small Business and Entrepreneurship Development*, 2(1), 107-125. http://jsbednet.com/journals/jsbed/Vol_2_No_1_March_2014/6.pdf
15. Jaiswal, N. K., & Dhar, R. L. (2015). Transformational leadership, innovation climate, creative self-efficacy and employee creativity: A multilevel study. *International journal of hospitality management*, 51, 30-41. https://doi.org/10.1016/j.ijhm.2015.07.002
16. Jocelyne, S., & Kariuki, M. (2020). Human capital, employee empowerment and organization performance. International Academic *Journal of Human Resource and Business Administration*, 3(9), 319-332. http://iajournals.org/articles/iajhrba_v3_i9_319_332.pdf
17. Karakelle, S. (2009). Enhancing fluent and flexible thinking through the creative drama process. Thinking Skills and Creativity, 4(2), 124-129. https://doi.org/10.1016/j.tsc.2009.05.002
18. Karima, K., & Zohra, D. (2021). The Impact of Strategic Vigilance on E-management in the National Railway Transport Company (SNTF). *Journal of Information Technology Management*, 13(2), 202-230. https://doi.org/10.22059/jitm.2021.80364
19. MAHMOOD, Z. M., FARIS, A. A., & AL-DAHAN, J. M. (2020). The Blind Spots Leadership and Its Effect in Achieving the Strategic Vigilance. *Journal of Research on the Lepidoptera*, 51(2), 5249 https://doi.org/10.36872/LEPI/V51I2/301117. https://m-r.pw/emTP
20. Mylonas, N., & Petridou, E. (2018). Venture performance factors in creative industries: a sample of female entrepreneurs. *Gender in Management: An International Journal*, 33(5), 385-404. https://doi.org/10.1108/GM-03-2017-0035
21. Olga Mitterfellner, (2019 Fashion Marketing and Communication: Theory and Practice Across the Fashion Industry Mastering Fashion Management, Routledge, https://m-r.pw/aczM
22. Othman, M. R. (2021). The sustainability stimulus of malaysian seaport cluster toward competitive vigilance: the total quality management (TQM) approach. *Turkish Journal of Computer and Mathematics Education (TURCOMAT)*, 12(3), 1636-1646. https://turcomat.org/index.php/turkbilmat/article/view/983
23. Pateyron, E. A. (1999). Le management stratégique de l'information: applications à l'entreprise. Ed. Economica. https://www.eyrolles.com/Entreprise/Livre/le-management-strategique-de-l-information-9782717826890/
24. Paulus, P. B., Dzindolet, M., & Kohn, N. W. (2012). Collaborative creativity—Group creativity and team innovation. In Handbook of organizational creativity (pp. 327-357). Academic Press. https://doi.org/10.1016/B978-0-12-374714-3.00014-8
25. Pickton, D., Phillips, N., & Masterson, R. (2021). Marketing: An introduction. Marketing, 1-552. http://digital.casalini.it/9781529736380 Casalini id: 5019261
26. Qatawneh, A., & Al-Okaily, M. (2024). The Mediating Role of Technological Vigilance between IT Infrastructure and AIS Efficiency. Journal of Open Innovation: *Technology, Market, and Complexity*, 100212. https://doi.org/10.1016/j.joitmc.2024.100212,
27. Rahman, A., Björk, P., & Ravald, A. (2020). Exploring the effects of service provider's organizational support and empowerment on employee engagement and well-being. *Cogent Business & Management*, 7(1), 1767329. https://doi.org/10.1080/23311975.2020.1767329,

28. Rego, A., Sousa, F., Marques, C., & e Cunha, M. P. (2012). Authentic leadership promoting employees' psychological capital and creativity. *Journal of business research*, 65(3), 429-437. https://doi.org/10.1016/j.jbusres.2011.10.003
29. Rumman, A. A. (2022). Impact of strategic vigilance and crisis management on business continuity management. Journal of *Management Information & Decision Sciences*, 25(S4), 1-15. https://2u.pw/vicvhHP
30. Sawant, S., Nanaso, T. K., Kumbar, R. B., & Kumbar, S. (2018). Case study on impact of Social media and smart marketing. https://2h.ae/MaIa
31. Saz-Gil, Isabel, Ignacio Bretos, and Millán Díaz-Foncea. 2021. "Cooperatives and Social Capital: A Narrative Literature Review and Directions for Future Research" Sustainability 13, no. 2: 534. https://doi.org/10.3390/su13020534
32. Thundiyil, T. G., Chiaburu, D. S., Li, N., & Wagner, D. T. (2016). Joint effects of creative self-efficacy, positive and negative affect on creative performance. *Chinese Management Studies*, 10(4), 726-745. https://doi.org/10.1108/CMS-06-2016-0126
33. Trim, P.R.J. and Lee, Y. (2008), "A strategic marketing intelligence and multi-organisational resilience framework", *European Journal of Marketing*, Vol. 42 No. 7/8, pp. 731-745. https://doi.org/10.1108/03090560810877123
34. Tuten, T. L. (2022). Principles of marketing for a digital age. Principles of Marketing for a Digital Age, 1-100. http://digital.casalini.it/9781529783575
35. Vandaele, Kurt and Piasna, Agnieszka and Drahokoupil, Jan, 'Algorithm Breakers' Are not a Different 'Species': Attitudes Towards Trade Unions of Deliveroo Riders in Belgium (June 12, 2019). ETUI Research Paper -Working Paper 2019.06, Available at SSRN: https://ssrn.com/abstract=3402899 or http://dx.doi.org/10.2139/ssrn.3402899
36. Varadarajan, R. (2010). Strategic marketing and marketing strategy: domain, definition, fundamental issues and foundational premises. *Journal of the Academy of Marketing Science*, 38, 119-140. https://doi.org/10.1007/s11747-009-0176-7,
37. Watson, R. T., & Mathew, S. K. (2021). Capital, Systems, and Objects. *Springer Singapore*. https://link.springer.com/content/pdf/10.1007/978-981-33-6625-1.pdf
38. Wolfe, R. A. (1994). Organizational innovation: Review, critique and suggested research directions. *Journal of management studies*, 31(3), 405-431. https://doi.org/10.1111/j.1467-6486.1994.tb00624.x
39. Yazgan-Sag, G., & Emre-Akdogan, E. (2016). Creativity from two perspectives: Prospective mathematics teachers and mathematician. *Australian Journal of Teacher Education (Online)*, 41(12), 25-40. https://search.informit.org/doi/abs/10.3316/informit.651369853469752
40. Zemp, M., & Steffen, A. (2016). Smart marketing of an alpine destination–a conceptual framework. https://scholarworks.umass.edu/ttra/2016/Academic_Papers_Visual/5/
41. Zwain, A. A. A., & Abd Daham, A. T. (2022). Strategic Vigilance and Its Impact on Enhancing Adaptive Performance A Survey of the Opinions of A Sample of Officers in the Wasit Governorate Police Directorate. European *Journal of Humanities and Educational Advancements*, 3(1), 94-108. https://www.neliti.com/publications/392820/strategic-vigilance-and-its-impact-on-enhancing-adaptive-performance-a-survey-of