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The Impact of Strategic Intelligence on Crisis Management: A Field Study of Banks Operating in the Republic of Yemen

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ARTICLE INFO	ABSTRACT
	The study aimed to explore the impact of strategic intelligence, with its dimensions (future foresight, strategic vision, systems thinking, employees' motivation, and strategic partnerships) on crisis management in banks operating in the Republic of Yemen. The study used a descriptive and analytical approach depending on a questionnaire as the primary tool for data collection. The study population consisted of (1,503) senior and middle managers from (9) banks who met the conditions of this study. A sample size of (306) was taken using a stratified random sampling method. The data was statistically processed using the Statistical Package for the Social Sciences (SPSS, V.27) program. The study reached a set of conclusions the most important of which are: the level of availability of strategic intelligence in the banks in the study area was high with a mean score of (5.68), a standard deviation of (0.887) and a percentage of (81%). The study results also showed that the level of availability of crisis management was high, with a mean score of (5.70), a standard deviation of (0.851) and a percentage of (81.5%). The results also showed a statistically significant effect of strategic intelligence, with all its dimensions combined on crisis management in the Yemeni banks in the study area. There was also a statistically significant effect of each dimension of strategic intelligence individually on crisis management. However, there was no statistically significant effect of the dimension of systems thinking separately on crisis management in the banks in the study area. **Keywords:** Strategic Intelligence, Crisis Management, Banks.

1. Introduction

Crisis management is a pivotal management concept in the modern era, given its pivotal role in enhancing organizations ability to respond effectively to the sudden changes and urgent challenges that prevent the achievement of organizational goals and may threaten their existence and continuity (Abu Zaid, 2022, p.18). The importance of this concept increases in unstable environments prone to ongoing crises, such as the Yemeni environment which has been suffering for years from multidimensional and highly complex political, economic, and security conditions, with their direct impact on various vital sectors. The banking sector in Yemen is considered one of the sectors most affected by these crises. Banks operating in the Republic of Yemen face unprecedented challenges as a result of the political, economic, and security conditions the country has been experiencing for years. These challenges have cast its shadow over the stability of the financial and banking system and have led to multiple and overlapping crises. Therefore, it has become imperative for Yemeni banks to develop their crisis management capabilities by building an administrative system capable of handling all stages of a crisis, starting with detecting early warning signs, moving on to the stages of preparedness and prevention, then involving and minimizing damage and losses during a crisis, leading up to the recovery phase of business, and learning from the experience to ensure future recurrence. Any failure to manage any of these phases poses a direct threat to the sustainability of banks and their ability to perform their core functions in a turbulent environment such as that of Yemen.

In light of these challenges, strategic intelligence has emerged as an effective and integrated tool that enhances organizations ability to adapt to environmental changes and contributes to improving performance and resolving

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crises efficiently and effectively. This is confirmed by numerous studies (e.g., Al-Alusi et al., 2019, p. 31) that stated that strategic intelligence is one of the modern management tools and methods that has become a focus of attention for management scholars as it is the fundamental foundation for organizations success in crisis management for charting the path to excellence in a dynamic and frequently changing environment. Maroa and Muturi (2018, p. 97) showed that strategic intelligence is one of the essential factors for the success of business organizations today. It shapes the future status of the organization and its internal characteristics to build internal excellence, on the one hand, and its relationships and interaction mechanisms with elements of its external environment to keep pace with progress and development, on the other. This contributes to achieving its goals and enhancing its ability to deal with the challenges, difficulties, and crises that organizations face, whether from its internal or external environment, and to adapt to and direct them in a way that serves the interests of organizations.

Banks are among the most vital financial institutions, and considered the backbone of economic activity and pillars of development. The development, stability, and resilience of banks have become a benchmark for assessing the health of the national economy, as they impact all economic operations and activities. They are the lifeblood of trade and development. According to the researcher's knowledge, strategic intelligence and its impact on crisis management have never been studied in the Yemeni environment in general, and in the banking sector in particular. This motivated the researcher to explore the direct impact of strategic intelligence on crisis management for banks operating in the Republic of Yemen.

1.2. Research Problem

Banks operating in the Republic of Yemen face unprecedented challenges as a result of the political, economic, and security conditions the country has been experiencing for years. The annual report issued by the Central Bank of Yemen for the year (2018) indicates that Yemeni banks are suffering from crises that threaten their existence and affect the core of their work. These include monetary instability, a divided monetary authority, a liquidity crisis, access to foreign currency, and the loss of almost all of the Central Bank of Yemen's foreign currency reserves due to the depreciation of the Yemeni Riyal, a decline in the financial position and deposit balance, and a crisis of restrictions imposed on Yemeni banks relationships with correspondent banks. In addition, the World Bank Group Report (2017) stated that Yemeni banks are suffering from a crisis in international and global classification as none of them have achieved a single position on the list of the top 1,000 global banks. In the same context, Al-Awlaki (2018) confirmed that Yemeni banks do not appear on the list of the top fifty Arab banks by assets according to the classification of the Union of Arab Banks.

Strategic intelligence is considered one of the modern management tools and methods that has become a focus of attention for management scholars because it helps in improving performance, adapting to changes, and resolving crises. Jafar (2017, p. 95) confirmed the importance of strategic intelligence and its impact on crisis management. It is an effective tool for monitoring the future of organizations and predicting the challenges they may face. It contributes to confronting crises scientifically and adapting to sudden and unexpected events and changes. It enhances organizations ability to leverage their internal strengths and avoid external threats, placing them in a position where they can transform crises from threats into opportunities for change for the better. Al-Mahasneh and Al-Shamaseen (2016, p. 124) demonstrated that strategic intelligence is a holistic approach to organizational thinking. While it is relatively new and has new dimensions, there is an urgent need to employ this type of intelligence in business organizations and to study its philosophical and intellectual foundations to employ it in supporting organizational excellence and enhancing organizations ability to adapt to the environment, manage and resolve crises.

Despite the growing interest in the concepts of crisis management and strategic intelligence at the academic and applied levels in relatively stable countries, there is a research gap. There is a clear deficiency in the Yemeni literature, specifically regarding the study of the relationship between these two concepts. The importance of this study is highlighted by the need to contribute to knowledge building and bridge the scientific and practical gap in the field of strategic intelligence and crisis management in the banks under study.

Based on the above, the problem of this study can be defined in the following main question:

What is the impact of strategic intelligence on crisis management in banks operating in the Republic of Yemen?

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The following sub-questions branch from the main question:

1. What is the level of strategic intelligence in banks operating in the Republic of Yemen?

2. What is the level of crisis management in banks operating in the Republic of Yemen?

3. What is the impact of strategic intelligence with its dimensions (future foresight, strategic vision, systems thinking, strategic partnerships, and employees' motivation) on crisis management in banks operating in the Republic of Yemen?

1.3. Study Objectives

This study aims to determine the impact of strategic intelligence on crisis management in banks operating in the Republic of Yemen.

The main objective of the study is to achieve the following sub-objectives:

1. To identify the level of strategic intelligence in banks operating in the Republic of Yemen.

2. To identify the level of crisis management in banks operating in the Republic of Yemen.

3. To determine the impact of strategic intelligence in its dimensions (future foresight, strategic vision, systems thinking, strategic partnerships, and employees' motivation of crisis management in banks operating in the Republic of Yemen.

1.4. Study Hypotheses

The main hypothesis of the study can be formed as follows:

There is a statistically significant effect of strategic intelligence with its dimensions (future foresight, strategic vision, systems thinking, strategic partnerships, and employees' motivation) in crisis management in Yemeni banks, in the field of study.

The following sub-hypotheses branch from the main hypothesis:

1. There is a statistically significant effect of future foresight in crisis management in the Yemeni banks under study at a significance level of 0.05.

2. There is a statistically significant effect of strategic vision in crisis management the Yemeni banks under study at a significance level of 0.05.

3. There is a statistically significant effect of systems thinking in crisis management in the Yemeni banks under study at a significance level of 0.05.

4. There is a statistically significant effect of strategic partnerships in crisis management the Yemeni banks under study at a significance level of 0.05.

5. There is a statistically significant effect of employees' motivation in crisis management the Yemeni banks under study at a significance level of 0.05.

2 Literature Review

1.2 Crisis Management

Crisis management is defined by Jafar (2017, p. 93) as "the process of making a decisive decision under pressure, with the goal of protecting individuals and organizations and ensuring their survival and continuity." Al-Hadrawi (2017, p. 55) defines crisis management as "an action plan implemented quickly in the event of any negative situation in an organization that threatens its existence and development". Al-Hajri (2021, p. 79) defines crisis management as "all the means, procedures, and activities implemented by an organization on an ongoing basis, before, during, and after a crisis, aimed at preventing a crisis and responding to it efficiently and effectively to minimize loss of life and property as possible as it can". The Administrative Encyclopedia defines it as "preserving

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the organization's assets and property, its ability to generate revenue, and its human capital against various risks" (Al-Asmari, 2022, 29).

Crisis management is extremely important for organizations of all types and sizes. Hammadi and Khader (2020) stated that the importance of crisis management lies in its ability to reduce human and material losses resulting from crises, protect the organization reputation, maintain its customers, and reduce the negative impacts of crises on business operations whereas Al-Abdalat (2020) argued that the importance of crisis management lies in protecting lives and property, reducing potential risks, limiting the negative impact of crises on the organization, minimizing organizational disruption, and ensuring business continuity.

Many researchers agree on the dimensions of crisis management according to the scientific and administrative methods commonly used in crisis management (e.g., Al-Abdalat, 2020; Al-Hajri, 2021; Al-Asmari, 2022). They argue that crisis management goes through five basic stages. If the decision-maker fails to manage any of these stages, they become responsible for the occurrence of the crisis and the growth of its events. These stages are the dimensions of crisis management (detecting early warning signals, preparing and preventing, involving damage, business recovery, and learning. This is what this study adopted as the dimensions of the dependent variable based on models from previous studies. A summary of these dimensions are presented as follows:

1.1.2 Detecting Early Warning Signals

This refers to a set of elements that reflect the extent to which management has identified indicators that can predict the possibility of a crisis (Hussein, 2020, p. 84). Zaid and Najad (2017, p. 279) confirmed that a crisis begins as a vague sense indicating the presence of something unclear looming on the horizon, warning of potential risks due to a lack of information about the situation that can be obtained by the organization management. Tokakis (2019, p. 84) argued that a crisis often sends a series of successive warning signals that occur relatively earlier before a crisis occurs and can be observed through various sources, such as data, primary information, feedback, and employees' reports.

2.1.2. Preparedness and Prevention

Many studies including Tokakis (2019, p. 85) confirmed that preparedness and prevention for a crisis begin after feeling and understanding warning signals. The preparedness process is accomplished by developing a series of measures that focus its efforts on confronting and adequately preparing to prevent the crisis and lessen its effects. These measures demonstrate how to preserve the organizations valuable assets and provide the necessary protection for employees and property.

3.1.2. Damage Involvement

It refers to management ability to implement crisis response plans that were prepared in advance anticipating the crisis reaches its peak. This requires using available resources and capabilities and managing them properly to overcome the crisis with minimal losses and costs (Al-Abdalaat, 2020, p. 53). Mahmoud (2019, p. 157) confirmed that though it is difficult to prevent crises, involving the damage is essential after the crisis occurs. This process aims at preparing the necessary means to lessen the damage and prevent its spread to other parts of the organization that have not yet been affected.

4.1.2. Business Recovery

Al-Hajri, 2021, p. 91) stated that the business recovery phase includes the preparation and implementation of ready-made and tested short-term and long-term programs, including attempts to recover lost tangible and intangible assets. Hamadi and Khader (2020, p. 58) stated that business recovery refers to the extent to which management restores its capabilities to the state it was in before the crisis.

5.1.2 Learning

Rattanaprichavej (2021, p. 68) referred to learning phase as an experience-gaining phase in which there are changes in the organization behavioral patterns, learning from lessons during crises, and defining a specific approach to continuous development that can be used as a reference for dealing with the same crisis or other

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similar crises. Al- Qars (2021, 58) believes that the learning phase means evaluating the experience which is important for drawing lessons from the organization own experience or from the experiences of other similar organizations, to benefit from them and build expertise to confront future crises.

2.2. Strategic Intelligence

Agha et al. (2022, 59) defines strategic intelligence as the ability to think comprehensively and holistically about strategic problems and make intelligent and informed decisions based on a careful analysis of information and future forecasts in order to achieve the organization strategic objectives. Al-Kawaz et al. (2021, p. 71) stated that strategic intelligence is a process or tool for gathering information that provides decision-makers with knowledge and supports them in analyzing information to activate their capabilities in forecasting, future planning, adapting to changes, and making decisions to confront and resolve crises.

Aishoush (2023, p. 32) summarized the importance of strategic intelligence as improving an organization ability to adapt to events and enhancing its ability to keep pace with the ongoing changes in its external environment by predicting opportunities and avoiding threats that could cause crises. It also provides the organization with the information it needs to make informed strategic decisions and develop the organization programs, policies, and future strategies.

Sadalia et al. (2022) and (Kirilov,2019) confirmed that strategic intelligence consists of integrated dimensions that contribute to understanding the future of the business market, including: future foresight, systems thinking, strategic vision, employees' motivation, strategic partnership. For them, if these dimensions are applied in an integrated manner, they help leaders accurately predict the future of work and the surrounding environment, enhancing organizations ability to manage crises. This is what this study has adopted as the dimensions of the independent variable based on these studies. A summary of these dimensions are presented as follows:

2.2.1. Future Foresight

According to Al-Asmari (2022) future foresight is the ability to see future trends by predicting opportunities and risks surrounding the organization and providing leaders with information to enable them to study the past in order to understand the present. Its importance lies in helping leaders predict opportunities and obstacles surrounding the work environment by providing the necessary strategic information which increases management awareness of exploiting potential opportunities, reducing risks, and identifying threats and crises that the organization may face.

2.2.2 Systems Thinking

Systems thinking is defined as the ability to integrate and link different elements with the aim of analyzing them and understanding how they interact with each other to form a new and clear picture of the new, interconnected elements (Al-Mahasneh & Al-Shamaseen, 2016, p. 142). The concept of system thinking also indicates its ability to integrate the various components of organization work in an integrated manner and understand how they interact with each other. Each component is studied in relation to the others and its role in achieving the organization goals is evaluated (Qassim, 2018, p. 113).

2.2.3 Strategic Vision

Strategic vision is defined as the future image of the organization based on its ambitions and future plans. It also determines the organization competitive position in the global market (Al-Sarsak, 2020, p. 123). Future vision is considered one of the skills of successful leadership and a critical task undertaken by a leader within an organization. It is not merely a vision or imaginary dream; rather, it is a program that requires capabilities and expertise to achieve (Al-Sarsak, 2020, p. 133).

2.2.4. Employees' Motivation

The concept of motivation refers to a leader ability to influence employees' behavior, create motivation, and direct them to exert maximum effort to accomplish tasks. This is achieved through administrative empowerment, rewards, and improving employees' relationships to achieve the organization future vision (Al-Shaikhi, 2017, p. 30). Al-Mahasneh and Al-Shamaseen (2016, p. 143) demonstrated that employees' motivation is one of the essential

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elements of organizational success. Motivated employees contribute to increased productivity, improved work quality, and positive and distinguished customers' service. Motivation also raises and enhances employees' morale, reduces their turnover, improves the organization image and reputation, and makes it more responsive and capable of facing challenges and crises.

2.2.5. Strategic Partnerships

The partnership is defined as an organization ability to establish strong strategic relationships with other organizations and exchange ideas and expertise to achieve common goals (Mahdi, 2022, p. 101). Strategic partnerships also refer to establishing an agreement that requires two or more organizations to contribute resources, knowledge, and expertise to develop a joint project (Bani Yassin, 2021, p. 118).

2.3 Study Model

Based on the study problem and to achieve its objectives, the study adopted a cognitive model that expresses the logical role and impact of the study variables that is consistent with the specificity of the Yemeni environment in general, and the banking environment, in particular. The dimensions of the independent variable (strategic intelligence) were: future foresight, strategic vision, systems thinking, strategic partnerships, and employees' motivation. The dimensions of the dependent variable (crisis management) were: detecting early warning signals, preparedness and prevention, damage involvement, and business recovery, and learning. Figure (1) below illustrates the cognitive model of the study.

Figure (1-1) Cognitive Model of the Study

Source: Prepared by the Researcher

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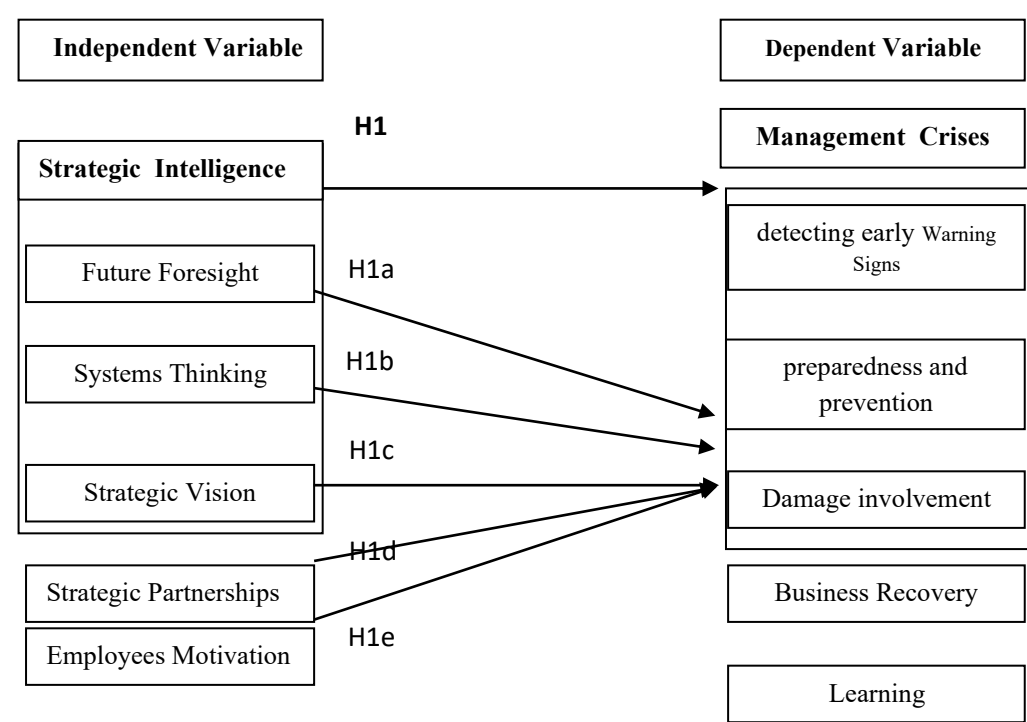
3. Methodology

3.1 Study Design

This study adopted the descriptive and analytical approach. It is descriptive as it determines the nature and level of both strategic intelligence and crisis management. It is analytical as it identifies the impact of strategic intelligence on crisis management in banks operating in the Republic of Yemen.

3.2. Study Population and Sample

In order to accurately define the study population in a manner consistent with its variables, a number of criteria and conditions were established, as follows:

1. The bank must adhere to banking capital adequacy standards in accordance with the standards of the Central Bank of Yemen issued in 2004 which approved a capital requirement of (6) billion Yemeni Riyals.

2. The bank must have completed five strategic cycles, each cycle lasting four years, equivalent to (20) years.

3. The bank must have at least (5) branches in the Yemeni governorates.

Based on these conditions, the study population was determined from the banks listed in Table (1) below.

Table (1) Demographic Data of the Study Population and Sample.

No	Bank	Establishment	Branches	General Director/ Deputy/Assistants	Department manager/ Deputy	Branch manager/ Deputy	Head of Department	Total Population	sample
1	Yemen Bank For Reconstruction & Development	1962	42	5	50	84	110	249	51
2	Yemeni National Bank	1969	29	3	24	58	98	183	37
3	Yemen International Bank	1979	22	11	22	44	56	133	27
4	Yemen & Kuwait Bank	1979	19	7	44	38	90	179	36
5	Agricultural Cooperative Credit Bank	1982	51	19	45	102	108	274	56
6	Yemeni Commercial Bank	1993	14	6	18	28	100	152	31
7	Tadhamon International Islamic Bank	1996	22	5	25	44	27	101	21
8	Saba Islamic Bank	1997	13	6	40	26	72	144	29
9	Yemen & Bahrain Comprehensive Bank	2002	10	2	30	20	36	88	18
	Total			**64**	**298**	**444**	**697**	**1503**	**306**

Source : Prepared by the Researcher Based on the Human Resources Department in Banks (2022)

Table 1 above shows that the study population consists of those holding leadership and supervisory positions in the general management and branches in (9) Yemeni banks is (1503) individual, and the required sample size is (306) participant, which is an acceptable percentage for the study. Therefore, the generalization of the results obtained is more accurate. Moreover, the study sample was selected using a stratified random sampling method. To ensure the study exact sample and to prevent any missing questionnaires, (350) copies of the questionnaire were distributed, besides the questionnaires obtained electronically. A total of (334) questionnaires were returned, of which (28) were deemed unfit for analysis, and (306) were deemed valid, representing the required percentage of the study sample.

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3.3. Unit of Analysis

The unit of analysis in this study is (the bank) in accordance with the requirements of the study variables, namely strategic intelligence and crisis management. These variables cannot be measured and analyzed at a participant's level, but rather at the organizational level.

3.4. Instrument Apparent Validity

To ensure the apparent validity of the study instrument, it was presented in its initial form to a number of expert and academic referees to obtain their opinions on all aspects related to the study variables, dimensions, scientific accuracy and clarity of the questionnaire items, their suitability for the study objectives, and their suitability for measuring the intended purpose. The researcher also sought referees' suggestions on what they deemed necessary to modify some items, delete others, or add new items to develop the questionnaire structure. Based on their comments and guidance provided, the proposed modifications to the study instrument were made leading to its final form.

3.5. Data Analysis

The study relied on the questionnaire as the primary tool for collecting field data and measuring study variables, given its suitability and efficiency in achieving the study objectives. First, to measure the level of strategic intelligence as an independent variable, a questionnaire consisting of (25) items was constructed, based on a number of previous studies, (e.g., Aishoush, 2023; Kirilov, 2019; Sadalia et al, 2021). The questionnaire was divided into five sub-dimensions, with five items for each dimension: future foresight, systems thinking, strategic vision, strategic partnership, and employees' motivation. Participants used Likert's seven-point scale to answer, with scores ranging from (1) = "strongly disagree" to (7) = "strongly agree."

Second, for measuring crisis management as the dependent variable, a questionnaire consisting of (25) items was used based on a number of previous studies (e.g., Al-Abdallat, 2020; Al-Asmari, 2022; Al-Hajri, 2021). The items of this questionnaire were distributed into five sub-dimensions, with five items for each dimension: detecting early warning signs, preparedness and prevention, involving damage, business recovery, and learning.

The study data was analyzed using (SPSS, V.27) to answer its questions and test its hypotheses. This was done by employing descriptive statistical methods such as percentages, mean scores, and standard deviations, in addition to correlation and regression tests. To ensure the validity and reliability of the study instrument, Pearson's Correlation Coefficient was used to test construct validity and Cronbach's Alpha test to measure reliability.

4. Study Results Analysis

4.1. Respondents' Data

This study results firstly deals with the demographic data of the study sample who answered the questionnaire items, as shown in Table 2 below. These data included gender, age, educational qualifications, job title, and years of service. These data were summarized as follows:

Gender	Number	Percentage
Male	237	77.5
Female	69	22.5
Total	306	100 %.
Age	Number	Percentage
20-39 Years	105	34.3
40-49 Years	152	49.7
50- More Years	49	16.0
Total	306	100
Qualifications	Number	Percentage
Secondary School or Less	34	11.1
Diploma	52	17.0

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Bachelor	201	65.7
Higher Studies	19	6.2
Total	306	100
Job Title	**Number**	**Percentage**
General manger/ Deputy/Assistants	27	8.8
Department Manager / Deputy	32	10.5
Branch manager/ Deputy	96	31.4
Head of Department	151	49.3
Total	306	100
Years of service	**Number**	**Percentage**
Less Than Five Years	10	3.3
5-9 Years	66	21.6
10-14 Years	113	36.9
15- More	117	38.2
Total	306	100

The analysis of the respondents' demographic data showed that the majority of the study sample of Yemeni bank employees were male (77.5%) compared to (22.5%) females. This reflects the dominance of males in the banking workplace. This could be attributed to the random nature of the sample and the greater tendency of males to participate and interact with the questionnaires. In terms of age group, the majority of participants were concentrated in the 40-49 age group (49.7%), followed by the 20-39 age group (34.3%), and then the 50-year-old age group (16%). This distribution could be attributed to the nature of banking work which requires accumulated and practical experience showing the relative predominance of middle and older age groups.

Regarding the academic qualifications, the largest percentage of sample members held a bachelor's degree (65.7%), followed by diploma holders (17%), then secondary school graduates or less (11.1%), and finally, higher studies (6.2%). This distribution reflects the reality of academic competencies in the banking sector considering it a positive indicator of data quality and response accuracy.

In terms of job titles, the sample was concentrated in the category of heads of department (49.3%), followed by branch managers and their deputies (31.4%), department managers and their deputies (10.5%), and finally, general managers and their deputies (8.8%). This distribution reflects the hierarchical nature of jobs in banks where department heads representing the largest and most interactive category.

Regarding years of experience, it was found that (38.3%) of participants had (15) years or more of experience, followed by (10-14) years (36.9%), and finally, (8.8%). (5-9 years) accounted for (21.6%), and finally, the under-5 age group accounted for (3.3%). This is attributed to the stability of the workforce in banks and the retention of their staff in addition to the accumulated institutional nature of the banks under study.

In general, these results reflect an accurate and appropriate distribution of the study sample, enhancing the credibility of the analysis and enabling the results to be scientifically generalized.

4.2. Measurement Model Evaluation

For Measuring the internal consistency to test the content of the questionnaire, internal consistency coefficients were extracted for the items representing each variable of the study using a correlation matrix. To determine the internal consistency of the questionnaire items, correlation coefficients between each item and its corresponding dimension can be calculated using the Pearson correlation coefficient as follows:

4.2.1. Internal Consistency Results for Strategic Intelligence

Table (3) below shows the correlation coefficient between each item of strategic intelligence and its total score of the same domain. What we observed is that the correlation coefficients between the various items were high,

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exceeding (88%), indicating that the correlation coefficients are significant at a significance level of 0.05, making it valid for the purpose of measuring it.

Table (3) Internal Consistency of Strategic Intelligence

Foresight		Strategic Vision		Systems Thinking		Employees' Motivation		Strategic Partnership	
P	Correlation	P	Correlation	P	Correlation	P	Correlation	P	Correlation
1	0.897	6	0.809	11	0.799	16	0.905	21	0.837
2	0.892	7	0.878	12	0.860	17	0.865	22	0.880
3	0.892	8	0.880	13	0.872	18	0.893	23	0.919
4	0.913	9	0.867	14	0.902	19	0.904	24	0.901
5	0.880	10	0.868	15	0.848	20	0.912	25	0.905
	0.895		**0.860**		**0.856**		**0.896**		**0.888**
Total score	**0.880**								

Source: Prepared by the researcher based on the results of the statistical analysis of the questionnaire.

4.2.2. Internal Consistency Results for Crisis Management:

Table (4) below shows the correlation coefficient between each crisis management item and the total score of the same domain. We observed that the correlation coefficients between the various items and dimensions were high reaching approximately 88% which indicates that the correlation coefficients shown are significant at a significance level of 0.05, thus validating its measurement.

Table (4) Internal Consistency Validity of Crisis Management

Detecting Early Warning Signals		Preparedness & Prevention		Damage Involvement		Business Recovery		Learning	
P	Correlation	P	Correlation	P	Correlation	P	Correlation	P	Correlation
1	0.769	6	0.892	11	0.864	16	0.891	21	0.874
2	0.856	7	0.878	12	0.898	17	0.908	22	0.886
3	0.845	8	0.911	13	0.909	18	0.887	23	0.922
4	0.858	9	0.911	14	0.921	19	0.927	24	0.903
5	0.807	10	0.900	15	0.912	20	0.909	25	0.918
	0.827		**0.895**		**0.900**		**0.904**		**0.900**
Total Score	**0.886**								

4.2.3. Instrument Reliability

Reliability of the questionnaire means that it will produce the same result if it is re-distributed more than once under the same conditions. The researcher verified the reliability of the study instrument using the Cronbach's Alpha Coefficient Method as shown in Table 5 below.

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Table (5) Cronbach's Alpha Coefficient for Measuring Reliability

Main Variables	Dimensions	Cronbach's Alpha Coefficient
Strategic Intelligence	Future Foresight	0.938
	Strategic Vision	0.912
	Systems Thinking	0.909
	Employees' Motivation	0.938
	Strategic Partnership	0.933
Crisis Management	Early Warning Detection	0.885
	Preparedness and Prevention	0.940
	Damage involvement	0.942
	Business Recovery	0.944
	Learning	0.941
Overall Reliability	**0.928**	

The results in Table (5) above using Cronbach's alpha coefficient show that all study dimensions are reliable as the internal consistency for all dimensions reached (0.928), which is an acceptable value for internal consistency reliability. It is also acceptable for the purposes of study and analysis because the closer the Cronbach's Alpha value is to 1+, the greater the internal consistency reliability.

4.4 Descriptive and Structural Model and Hypothesis Testing

4.4.1. Results of the First Question

To answer question one that deals with measuring the level of strategic intelligence in banks operating in the Republic of Yemen , the researcher summarized the results of this question in the Table 6 below.

Table (6) Ranking of Strategic Intelligence Dimensions

No.	Dimensions of Strategic Intelligence	Mean Score	Standard Deviation	Significance level	Rank	Degree of Verification
1	Future Foresight	5.73	0.873	82.0%	1	High
2	Strategic Vision	5.70	0.877	81.4%	2	High
3	Systems Thinking	5.68	0.853	81.1%	4	High
4	Employees' Motivation	5.58	0.896	79.7%	5	High
5	Strategic Partnership	5.69	0.938	81.3%	3	High
Total		**5.68**	**0.887**	**81.0%**	**High**	

Based on the results of the statistical analysis, it was found that the level of strategic intelligence in the Yemeni banks included in this study was high, with an overall mean score of (5.68), a standard deviation of (0.887), and a percentage of (81%). This indicates the banks interest in applying the principles of strategic intelligence in their policies and decisions. *Future foresight* got the first rank in importance with a mean score of (5.73) and a percentage of (82%), reflecting the management's awareness of the importance of preparing themselves for future changes and challenges. In contrast, *employees' motivation* ranked last with a mean score of (5.58) and a percentage of (79.7%) indicating a relative deficiency in aspects related to empowerment and internal motivation. Accordingly, the results reflect a greater focus on the external dimensions of strategic intelligence compared to a relative weakness in the internal dimensions. This calls for achieving a better balance between the two aspects, particularly in enhancing human resource motivation and developing leadership capabilities in *systems thinking*

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dimension. Thus, the first question of the study was answered, and its primary objective related to measuring the level of strategic intelligence in Yemeni banks was achieved.

4.4.2. Results of the Second Question

To answer question two that deals with measuring the level of crisis management intelligence in banks operating in the Republic of Yemen, the researcher summarized the results of this question in the Table 7 below.

Table (7) Ranking of Crisis Management Dimensions

No.	Dimensions of Crisis Management	Mean Score	Standard Deviation	Significance level	Rank	Degree of Verification
1	Detecting Early Warning Signals	5.48	0.850	78.3%	5	High
2	Preparedness and Prevention	5.71	0.900	81.6%	4	High
3	Damage involvement	5.75	0.825	82.1%	3	High
4	Business Recovery	5.77	0.825	82.5%	2	High
5	Learning	5.81	0.858	83.0%	1	High
	Total	**5.70**	**0.851**	**81.5%**	**High**	

The statistical analysis of participants' answer to question two showed that the level of crisis management in Yemeni banks was high with a total mean score of (5.70), a standard deviation (0.851), and a percentage of (81.5%) which indicates that these banks experience crisis management in a good degree and according to their available capabilities and expertise. The first rank goes to learning dimension in importance, with a mean score of (5.81) and a percentage of (83.0%), which reflects the interest of Yemeni banks in extracting lessons from previous crises, improving performance and developing their responses. The dimension of detecting early warning signs came in the last place with a mean score of (5.48) and a percentage of (78.3%) which indicates a weakness in proactive systems, such as environmental monitoring and early analysis of potential risks due to multiple organizational and environmental reasons, including the absence of coordination, lack of competencies, and instability of the political and economic environment. In general, the banks under study focus on dealing with crises after they occur more than their interest in the preventive and proactive aspects which requires strengthening their capabilities in the stages of prediction and early monitoring to ensure more effective management of crises in the future. In this way, the second study question related to the level of crisis management was answered, and the second objective of the study was achieved.

4.4.1. Results of the Third Question

To answer question three that deals with measuring the impact of strategic intelligence on crisis management in banks operating in the Republic of Yemen, this question was answered through the test of the following hypotheses:

The main hypothesis stated that there is a statistically significant effect at the level of significance (0.05 2) of strategic intelligence with its dimensions combined (future foresight, strategic vision, systems thinking, employees' motivation, and strategic partnerships) on crises management in Yemeni banks under study .

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Table (8) Main Hypothesis Test

Path	R1	R2	Standard Deviation	T	Significance Level
Strategic Intelligence - - Crises Management	0.947	0.897	0.052	29.73	0.000

The results of the statistical analysis of participants' answer to question three showed a significant positive impact of strategic intelligence on crisis management in Yemeni banks. The correlation coefficient was (0.947), and the determination coefficient was (0.897) indicating that strategic intelligence reaches approximately 89.7% of the variation in crisis management. The calculated (t) value was (29.73) at a significance level of (0.000) confirming the statistical significance of the results. Accordingly, the main hypothesis is accepted, and the study objectives related to measuring the impact of strategic intelligence with its combined dimensions on crisis management is achieved.

Table (9) Summary of Sub-Hypotheses

Path	Beta	Standard Error	T	Statistical Significance
Future Foresight - Crisis Management	0.296	0.025	6.612	0.004
Strategic Vision - Crisis Management	0.189	0.540	4.044	0.040
Systems Thinking - Crisis Management	0.178	0.058	1.900	0.178
Employee Motivation - Crisis Management	0.299	0.025	6.507	0.040
Strategic Partnership - Crisis Management	0.189	0.054	4.654	0.044

H1A: 1The results of the first sub-hypothesis test indicated a statistically significant effect of the dimension of future foresight on crisis management in Yemeni banks where value of the regression coefficient (Beta) reached (0.296) indicating that a one-degree increase in future foresight will lead to a 29.6% improvement in crisis management. The significance of this result is confirmed by the value of (t) of (6.612), a value greater than (2), which allows the hypothesis to be accepted and strengthens the value of (Beta) in terms of accepting the hypothesis. The value of the sample estimation coefficient (P-value) also showed an error rate of less than (0.05), which is a high value that strengthens the previous values in terms of accepting the hypothesis. It can be said that there is a statistically significant effect at a significance level of (0.05) of future foresight on crisis management in Yemeni banks.

 H1B: The results of the second sub-hypothesis test showed a statistically significant effect of the strategic vision dimension on crisis management in Yemeni banks. The regression coefficient (t) value reached (0.189) indicating that a one-degree increase in the strategic vision will lead to an improvement of (18.9%) in crisis management. The significance of this result is confirmed by the (t) value of (4.044), a value greater than (2), which allows the hypothesis to be accepted and strengthens the (Beta) value in terms of accepting the hypothesis. The sample estimation coefficient (P-value) value also showed an error rate of less than (0.05) which is a high value that reinforces the previous values in terms of accepting the hypothesis. It can be said that there is a statistically significant effect at a significance level of (0.05) of the strategic vision on crisis management in Yemeni banks.

H1C: The results of the third sub-hypothesis test showed that systems thinking does not affect crisis management from the perspective of employees. The statistical significance reached (0.178) which is greater than 0.05. Therefore, there is no relationship or impact between systems thinking and crisis management in Yemeni banks. Therefore, the third sub-hypothesis is rejected, and it can be argued that there is no statistically significant effect at a significance level of 0.05 of systems thinking on crisis management in Yemeni banks.

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H1D: The results of the fourth sub-hypothesis test showed a statistically significant effect of the dimension of employees' motivation on crisis management in Yemeni banks as the value of the regression coefficient (Beta) reached (0.299), which indicates that a one-degree increase in employee motivation will lead to an improvement of (29.9%) in crisis management. The significance of this result is confirmed by the value (1) of (6.507), which is a value greater than (2), which allows the hypothesis to be accepted, and strengthens the value (Beta) in terms of accepting the hypothesis. The value of the sample estimation coefficient (P-value) also showed an error rate equal to (0.05), which is a high value that strengthens the previous values in terms of accepting the hypothesis. It can be argued that there is a statistically significant effect at a significance level of (0.05) on motivating crisis management personnel in Yemeni banks.

H1E: The results of the fifth sub-hypothesis test showed a statistically significant effect of the strategic partnership dimension on crisis management in Yemeni banks. The regression coefficient (Beta) value reached 0.189, indicating that a one-degree increase in strategic partnerships would lead to an 18.9% improvement in crisis management. The significance of this result is confirmed by the T value of 4.654, a value greater than 2, which allows the hypothesis to be accepted and strengthens the Beta value in terms of its acceptance. The sample estimation coefficient (P-value) also showed an error rate of less than 0.05, a high value that reinforces the previous values in terms of hypothesis acceptance. It can be argued that there is a statistically significant effect at a significance level of 0.05 for strategic partnership in crisis management in Yemeni banks.

5 Conclusions and Recommendations

5.1 Conclusions

The study reached a set of conclusions that reflect the reality of the practice of strategic intelligence and its impact on crisis management in the Yemeni banks under study. Firstly, it is clear that Yemeni banks are paying significant attention to crisis management processes and dealing with their consequences. Clear indicators of their ongoing efforts to overcome the challenges they face in their operating environment are evident. However, these efforts are not comprehensive enough, as some stages of crisis management are relatively deficient, particularly in the preparedness and prevention phases, and in detecting early warning signs. This indicates the need to strengthen institutional capacities in these vital areas.

Secondly, the results also showed that banks greater focus is on dealing with the effects of crises and addressing them after they occur, compared to their level of interest in anticipating crises and strategic preparedness. This could weaken the effectiveness of the overall crisis response in the long term. Regarding the concept of strategic intelligence, the study revealed a significant awareness and growing understanding among Yemeni bank management of its importance as an effective management tool for anticipating the future, predicting potential crises, and contributing to their management and lessening their consequences. It was found that the dimensions of strategic intelligence receive varying levels of attention from these banks where "future foresight" and "strategic vision" dimensions came in the top ranks and received the highest levels of attention. The dimension of "systems thinking" "employees' motivation" received relatively less attention indicating an a deficiency in the required balance to activate these dimensions in an integrated manner.

Finally, the results of the study also demonstrated a tangible positive impact of the practice of strategic intelligence in improving the efficiency of crisis management and banks, which enhances the importance of integrating this concept into the institutional work system. The study showed a difference among the dimensions of strategic intelligence where the dimension of "employees' motivation" had the greatest impact in improving crisis management, followed by the "strategic vision", while the impact of strategic partnerships was limited, and the dimension of "systems thinking" did not show a fundamental impact which requires reconsidering how to employ this dimension within the Yemeni banks.

5.2. Recommendations and Future Suggestions

 The current study came up with a set of recommendations aimed at enhancing the ability of Yemeni banks represented by the study sample to manage crises efficiently and effectively. First, these banks should enhance their interest in applying and practicing all dimensions of crisis management in order to achieve efficiency, readiness and

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institutionalism in facing crises and dealing with them in a systematic and orderly manner as it is necessary to reduce the negative effects of crises and accelerate the process recovery from them.

The study also recommends that much importance should be given to the dimension of detecting early warning signs because of their pivotal role in anticipating crises before they occur, and providing the time necessary to take appropriate preventive measures. This is also related to the need to pay attention to the dimension of readiness and prevention, by setting up plans and training employees to implement them when needed.

In terms of strategic intelligence, the study recommends that it should be strengthened as a modern management methodology that contributes to improving decision-making in facing crises and calls for its effective use in building response and treatment strategies. In this context, the study calls for activating the dimension of "systems thinking" in particular due to its importance in understanding the mutual relations between the elements of the banking system and being aware of the interrelated effects that may contribute to exacerbating or limiting crises. The study also emphasizes the need to pay attention to human resources by motivating employees and providing them with continuous training and rehabilitation programs and due promotion in a way that contributes to enhancing their capabilities and skills in dealing with critical situations and crisis management with high efficiency. Finally, the study stresses the importance of foreseeing future threats by adopting methodologies for predicting and preparing scenarios for possible different crises, implementing alternative plans for each possible scenario in order to ensure readiness and effective handling of any unexpected developments in the work environment.

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