

Detection of Marketing Intelligence Activities Carried Out By the Syrian Insurance Companies Post-Syrian Civil War

Aram H. Massoudi
Department of Business Administration
Cihan University-Erbil
arammassoudi@gmail.com

Abstract

Marketing intelligence in insurance company's plays an essential role in the quality of marketing decision, the aims of this research is to study the outcome of the marketing intelligence dimensions on the quality of marketing decision making among insurance companies in Syria during its current crisis. The researcher used marketing intelligence model developed by (Crowley, E. 2004) which determines the dimensions of marketing intelligence in four categories namely: customer insights, market understanding, product intelligence, competitive intelligence.

The research relied on descriptive approach; in the descriptive side it explained the study variables and the relationship between them. In the analytical side the study relied through a questionnaire distributed to 80 experts in the field of insurance in the western Region of Syria. The data collected was analyzed using (SPSS).

The finding of this study showed that there is a significant positive relationship between marketing intelligence dimensions and the quality of decision, where market understanding variable occupies the first place among the dimensions of marketing intelligence in terms of its impact on decision quality. Also marketing intelligence as a whole is positively related to decision quality in insurance companies operating in Syria.

Keywords: Marketing Intelligence, Marketing Decision Quality, Understanding the Market, Product Intelligence.

1. Introduction

Organizational success depends mainly on the effectiveness of its marketing activities and that success depends on the quality of marketing decisions. The correct and accurate information available to decision makers at the right time is the key excellent decision. Marketing information are the lifeblood of marketing process, marketers and

decision makers need a great deal of information about the market, customers, competitors, and the predictions of expected trends to make the right marketing decisions. At this point comes the role of marketing intelligence systems as one of the important sources to get correct and accurate information and presented it to the decision-makers properly and in timely manner.

The researcher observed the enormous destruction to the country's infrastructure after the current crisis it face Syria and the big opportunity to insurance companies in the rebuilding process. Therefore, the researcher found that it is possible to study the role played by marketing intelligence in the quality of marketing decision, through the provision of correct, accurate and reliable information aiming to assist those interested in the Syrian insurance sector of the importance of marketing intelligence systems in making high quality decisions, to ensures the success of their marketing activities and their organizations as a whole.

1.1 Research Problem

The research problem is summarized by answering the following questions:

1. Does the concept of marketing intelligence clear to the marketing departments in the Syrian insurance companies?
2. Is the concept of quality marketing decision apparent to the insurance companies?
3. Do Syrian insurance companies evaluate the quality of the marketing decisions? And what is the method used?
4. What is the role of marketing intelligence in the quality of marketing decision?
5. What is the most important dimension in the marketing intelligence (understanding the client's by organization, understanding the market by the organization, product Intelligence, and Competitive Intelligence), which affects the quality of marketing decision

1.2 Research Importance

We can track the importance of research in the following points:

1. Shed light on the concept of marketing intelligence systems, components, and affiliate systems.
2. Clarify the concept of marketing decisions quality and methods of its evaluation.

3. Linking marketing intelligence with the quality of decisions in the marketing of insurance companies.
4. Recognizing the role played by marketing intelligence systems in the quality of marketing decision.

1.3 Research Objectives

The objectives of this research are:

1. Detection of marketing intelligence activities carried out by the Syrian insurance companies in the public and private sectors and showing how those companies adopt these activities.
2. Identifying the elements and methods of intelligence used by those companies and the extent of compatibility with the moral concepts.
3. Identifying the methods used in the evaluation of the marketing decisions, and to see if there an actual assessment of it?
4. Providing a set of conclusions and recommendations that will improve the quality of the marketing decisions in Syrian insurance companies?
5. Identifying the role of marketing intelligence in the quality of marketing decisions in Syrian insurance companies.

2. Theoretical Framework

2.1 Historical Development of Marketing Intelligence Systems

The idea of marketing intelligence generated from the military organizations, usually to obtain information on the actions and movements of the enemy from multiple sources and transfer this information to the appropriate centers for decision-making and put different strategies on them (Dorman, 2003), after the widespread of government's own intelligence methods, there was clear direction for the use of these methods in the field of business, and therefore the first adoption of marketing intelligence systems and its application was done by Robert Williams in 1961, he applied it in Edward Dutton's company. Dr. Williams indicated the importance of this system in the surveillance of the market regularly.

With rise of the global competition as a result of the phenomenon of globalization and the reduction of restrictions to local and global markets and the development in information and communication technology, the need for systems that were able to study competitors information was urgent, and in response to this revolution, marketing

intelligence systems appeared in the business to help the decision makers in the analysis and the development of marketing strategies. Special units began to be formed in marketing intelligence systems to aid businesses in collecting information about competitors and the general marketing environment. With the start of digital revolution the use of information technology has become a vital and necessary for organizations, The primary objective was to collect confidential information available from competitors and customers in order to cope with any potential competitive threats or the existence of any market opportunities. These systems allowed business organizations to deal with a large amount of data and information, and give them a great capacity for analysis and linkage between different and complex variables rapidly to take accurate decisions in a timely manner in response to the reality of changing environment in today's business world.

2.2 The Concept of Marketing Intelligence:

Many definitions tried to explain the concept of marketing intelligence; we are going to mention the most important ones:

“Is a set of tools, methods and procedures used by the Legislators marketing in order to collect data from different sources, internal and external analysis of the obtained daily information about developments relevant to the environment in which the organization operates, and in a form that helps marketing managers more accurately in marketing decision making (Kotler, 2000, P. 456)”.

“It is mainly involved in gathering information about current and potential company markets and analysis for more accurate decisions regarding opportunities and marketing strategies for market penetration and standards in the development market share, and it is most important when organization is trying to enter foreign markets (Maltz and Kohli, 1996, P. 47)”.

“It is a system for collecting information from competitors and by encouraging one of the parties and providing information on commercial or industrial secrets to competitors, and this party will be a customer for competitors or used to display resource for him (Dorman, 2003, P. 16)”.

The researcher conclude from these definitions that Marketing Intelligence (MI): the system of collecting data from the environment that serves the organization through keeping them abreast of the specific activities of their competitors and customers, and other items that affect the marketing operations.

2.2.1 Marketing intelligence components:

There are several models that attempted to clarify these components, and the best model was developed by (Crowley, 2004) it is considered the best of these models due to its absorption of the most influential variables in the marketing environment, namely, (customer, product, market, competitors). These four components represent the basic elements upon which commercial establishments activity use in charting policies and strategies. Crowley (2004) states, “In its broadest sense, Market Intelligence is the capturing of information relevant to a company’s markets. In a more practical context, it is the gathering, analysis and dissemination of information that is relevant to the market segments your company participates, or wishes to participate in. ... this encompasses four cornerstones: Competitor Intelligence, Product Intelligence, Market Understanding, and Customer Understanding” (p. 4). Crowley (2004) makes explicit the fact that marketing intelligence officers need to provide a support role and this means that they must have a good understanding of the market situation and know why specific information is needed.

2.2.2 Customer Insights:

The reasons for the failure of new products caused by the inability of many marketers to adjust their own mentality with the minds of customers, and the reason for that is the ignorance of managers with customers because of their beliefs that customer don’t know what they want, from cognitive perspective, no one can respond to the idea of a product or service without hearing about it and here is the need for multiple-turn from the fields of science. George S Day, a professor of marketing mentioned that: “managers must gain a greater knowledge about customers and their behavioral thinking, and that means it is necessary to understand the dynamics of the conscious, and unconscious thinking of customers which is the ultimate commercial success” (Al-Abrash, 2004).

Perhaps the most famous words in the business world, which must push any organization towards the understanding of their customers is “customer satisfaction”, To achieve satisfaction you must understand the requirements and needs of customer, and adopt production and marketing activities in a manner that achieves customer satisfaction and happiness. In order for the organization to achieve all that it has to collect high quality information from their customers on an ongoing basis through continuous interaction with them. Thus, the customer may turn out to be an important source of marketing intelligence that organizations focus on in gathering information about the marketing environment.

Also the management of marketing intelligence should create a connection to communicate with the customer in an interactive manner, through direct involvement in the organization. The customer may turns into an intelligence man adopted by the

organization in monitoring developments in the market or one of the main sources of innovation and change in order to develop products to suit customers and this is what makes the customers the new researchers for the benefit of the organization (Crowley, 2004).

2.2.3 *Understand the Market:*

The market is simply a group of buyers and sellers in a specific place where they exchange goods or services in a commercial setting; usually the market consists of market segments serve as component parts of the market. Market Segment is a collection of consumers or buyers of a commodity or service are involved in needs and characteristics. The market study enables you to identify:

1. The needs, characteristics, and interests of the customers.
2. To identify gaps in a particular market, which did not observed by competitors?
3. Determine the demand for a good or service that will be offered.
4. Discover market segments, needs or new trends within the market were not known before.

Therefore, knowing the market is very important to achieve a competitive advantage through increased market share and sales. To achieve that, the firm should provide valuable intelligence to give an analytical picture of the various aspects of the market and the factors that affect it, by continuing of collection of all the data or information relating to those markets and access to understanding the market (Crowley, 2004).

2.2.4 *Product Intelligence*

Product essentially is a way to satisfy particular need, it can be tangible like commodities or intangible such as services. It aims to achieve a specific benefit to the consumer. When talking about the product intelligence means that the study of the market to determine the needs of customers as well as to conduct a private investigation about the price, shape, type and size.... Etc. In this regard, the marketing intelligence plays a key role in making the product mix decisions by providing intelligence information about the possibility of problems facing the organization such as the aging of the present products or the nature of the competition and especially the non-price one, technical developments, new innovations and other intelligence information that relate to the product marketing mix. The most important information we can get from the intelligence system are:

1. Identification of missing needs of customers and products that fulfill it.
2. Shape and design of the product to meet the needs and desires of customers better than existing alternatives in the market.
3. Appropriate analysis of the market and appropriate pricing policies.
4. Precise and appropriate choice of the target market for that sector.

The most important sources of intelligence about the products in the market are as follows:

1. Customer: They are a key in generating ideas for new products. We can get those ideas through the following:
 - (A) Study of customer complaints and suggestions.
 - (B) Conduct a survey by using interviews to identify their needs and problems they are facing.
 - (C) Study of customer complaints and suggestions.
2. Competitive organizations: by collecting information about competing products and by examining and analyzing that product.
3. Distributors and suppliers: Distributors is an important source of ideas for their proximity to the market and consumers and their knowledge of their needs and problems, as for the suppliers they provide the enterprise with ideas and materials necessary for the design of new products.
4. Other sources: There are many sources can be obtained from it on ideas for the development of new products, including: exhibitions, seminars, research institutions, inventors, scientists, etc.

2.2.5 Competitive Intelligence:

Competitive intelligence is to understand and learn what is going on in the world outside a boundaries of private organization especially competitors in the industry to which they belong, and by the way the organization can achieve a competitive advantage as much as possible (April, et al.2006). According to (Crowley, E.2004) intelligence information required about the competitors is as follows:

1. Industry Analysis: This type requires the identification and potential of new markets, which represent the best opportunities for competitors, and the information required: - The number of main competitors who offer the product on the market - diversified products that are offered in the market - the level of brand awareness - the total energy

level of production compared with demand - the importance of the market for the competitors - the current costs and distribution and pricing channels .

2. Analysis of the general level of the organization: gives indications about the potential markets growth and the capital required for research and development to achieve a complete success, and the information required are: The importance of the market to the main competitors - historical sales - market shares.
3. Business-level analysis: It provides the organization with feature sources about competitors and how to compete in the markets, and the information required are: - Organization structure - the total number of workers by their jobs - main customers by retail - key suppliers - market share and sales for each production line - production level and company capacity - the types of scheduling and programs of the organization and channels of distribution systems.
4. Benchmarking: represent a technique for precise measurement of the performance of the organization against the best competitors' performance in the same industry, and its purpose is learn how to develop the core functions to achieve competitive advantage. And the information required in this area are: - incentive programs for sales - sales productivity level - the level of relations with the customer - Salesmen characterization - sales support - the cost of unit support - resource locations - the number of workers at the site - the cost per worker.

2.3 Quality of Marketing Decision

2.3.1 The Concept of Decision Quality

The word (quality) in a sense of means good against bad. Good decision means the alternative decision that was studied slowly and thoroughly from several different alternatives and may be controlled when executed and implemented by the lowest possible cost.

- Decision quality: is a collection of integrated indicators and dimensions, it includes evaluation of mechanism used in the decision-making process and the available alternatives and the mechanism for implementation of the new added values provided by the decision (McNamee, and Celona, 2001).
- It is the good decision, which aims to solve a problem or to respond effectively to the problem and predict the consequences and results of negative and positive effects on the implementation. It always aims to achieve benefits, depends on three key

properties: coherence and consistency of the decision - the transparency and fairness of the decision - integration and comprehensiveness of the decision (Naji, 2011).

- The theoretical definition of decision quality is the positive decision-making power that achieves the objectives set at the lowest cost and effort and in a timely manner.
- Operational definition is quantity mark that we get through the answers to the paragraphs of the quality of decision-making scale.

Our opinion state that the quality of the decision is the index used to judge the effectiveness of the decisions taken and its efficiency in solving the problems facing us, including the dimensions of quality of many indicators to assess: drafting mechanism, the problem that the subject of the decision properly, the right time to make the decision, the consequences of the decision, the cost of resolution, the quality of information used for the decision-making.

Usually judging the quality of decisions are based on two areas first evaluate decisions in the light of its consequences, if the result of the decision acceptable decision is considered correct, taking into account the time period in which the evaluation of the decision. Some decisions lead to undesirable results in the short period of time, and lead to undesirable results in the long term. The second area contains the evaluation of the decisions and determining the best decision taken in the light of the circumstances that were available at the implementation of decision-making (Keren & Bruin, 2003).

2.3.2 The Quality of Marketing Decision

It means the degree of choosing the right products price to ensure the achievement of competitive advantage. It is the application of the best promotional programs and choosing the best distribution outlets in order to ensure proper marketing of the organizational products. Also it is the methods used by for evaluating available alternatives. This evaluation is to assess the mechanism that made the decision. Also the results of assessing the quality of marketing decision means judging the decision by the total sales of the product at a certain time and a certain place compared with the marketing costs which means productivity per each unit in cash spent in the marketing field.

3. Methodology

This research relied on descriptive approach, in the descriptive side it explained the study variables and the relationship between them, it is theoretically based on researches published in scientific journals. In the analytical side the researcher relied on a questionnaire distributed to 80 experts in the field of insurance in Western Region of

Syria (Damascus, Homs, Hama, Latakia, Tartous, Aleppo), the data collected was analyzed by Statistical Package of Social Sciences program (SPSS).

3.1 Data Collection

Secondary data: The theoretical data was collected from researches and previous studies published in scientific journals in addition to books and websites.

Preliminary data has been collected using a questionnaire designed to measure marketing intelligence activity based on the model designed by the (Crowley, E. 2004) it included the following four dimensions: (Understanding the customer, understand the market, product Intelligence, and Competitive Intelligence).

The questionnaire consists of 29 statements in 5 parts using 5-point Likert scale. The first part of this study is designed to assess understanding the clients which consist of 4 statements. The second part of this form assesses market understanding, which consists of 5 items. In third section, the respondents present their overall attitudes towards product intelligence consist of 6 statements. In the fourth section, the respondents express their views about competitive intelligence which consists of 9 statements. Finally, in the fifth section the respondents express their opinions about quality of marketing decision which consists of 5 statements.

As for measuring the quality of marketing decisions it has been relied on the method of evaluating the mechanism that made the decision because the positive result of the decision may not come back to the quality of the decision, but a changing circumstances in the organizational environment, and vice versa.

3.2 Research Hypothesis

Based on the model developed by (Crowley, E. 2004), which identifies marketing intelligence components, the researcher presented the following main hypothesis:

((There is no statistically significant relationship between marketing intelligence and the quality of marketing decision)). The main hypothesis is subdivided by the following sub-hypotheses:

1. There are no statistically significant relationship between organization's understanding of the client and the quality of marketing decision.
2. There are no statistically significant relationship between the organizational understanding of the market and the quality of marketing decision.

3. There are no statistically significant relationship between product intelligence and the quality of marketing decision.
4. There are no statistically significant relationship between competitive intelligence and the quality of marketing decision.

4. Data Analysis

4.1 Descriptive Statistics:

4.1.1 Descriptive Statistics on The Client Insight:

Table (1) illustrates the first four questions relating to client insights where the mean ranged from (3.8300) to (4.3809), and this indicates that the vast majority of experts' responses were tending to a agree to strongly agree. This mean that most of the companies doing what is necessary to understand the customers and their needs and desires.

Table 1: Client Insights

Questions	N	Maximum	Minimum	Mean	Std. Deviation
1-You have data base for your client	80	5.00	3.00	4.3809	.54789
2-The firm communicates with customers	80	5.00	3.00	4.3001	.72323
3-You study the common characteristics shared by enterprise customers in the target market	80	5.00	3.00	4.2000	0.8920
4-You assess the needs and desires of customers constantly	80	5.00	3.00	3.8300	.99029
Valid N (listwise)	80				

3.1.2 Descriptive Statistics on the Understanding of The Market:

Table (2) illustrates the questions relevant to understanding the market (Q5-Q9), the researcher finds that the mean range from (2.97 to 4.6). This indicates that the vast

majority of respondents were tending to agree to strongly agree. This means that most of the marketing specialists in insurance companies do collect data on the markets in which they operate. The higher dispersion mean were the least for (Q5 & Q8) this show that most insurance companies are identifying opportunities that can be exploited in the target market as well as to study the insurance market needs.

Table 2: Understanding the Market

Questions	N	Maximum	Minimum	Mean	Std. Deviation
5-The company is identifying opportunities that can be exploited in the target market	80	5.00	4.00	4.6400	.30476
6-The Company studies trends in the market concerning the service over the next five years from now	80	5.00	1.00	3.6500	.98800
7-The company identifies the current and future demands in the market and its share	80	5.00	1.00	2.9700	1.3628
8-The company studies insurance needs	80	5.00	4.00	4.5506	.41960
9-The company studies the penetration of new markets	80	5.00	1.00	3.1280	3.1280
Valid N (listwise)					

3.1.3 Descriptive Statistics on Product Intelligence:

Table (3) illustrates the responses to questions (Q10 to Q15) that is related product intelligence the mean ranged from (2.9 to 4.23) and this indicates that the vast majority of respondents agree to the answers. The question No. (14) got the highest scoring mean of (4.23) and this is an indication that most of the insurance companies are looking at desires and needs of services for customers.

3.1.4 Descriptive Statistics on Competitive Intelligence:

For questions relating to the competitive intelligence Table (4) notes that the highest mean located between (Q17 & Q23) this show that most insurance companies know who is the main rival in the market, and the follow-up promotional campaigns, and the average minimum mean was question (24) And is equal to (2.0200). this show that most insurance companies do not spying on future plans and strategies of competitors, but the competitive intelligence is limited to assess the market share of competitors constantly in addition to the analysis of the strengths and weaknesses of competitors and follow up their profits.

Table 3: Product Intelligence

Questions	N	Maximum	Minimum	Mean	Std. Deviation
10-You assess the extent to which the current service needs of the client	80	5.00	3.00	3.7602	.70470
11-You pursue technological developments related to insurance services	80	5.00	2.00	3.3300	.84232
12-You assess the appropriate price for the ability of the client	80	5.00	1.00	2.9000	1.0298
13-comparing prices with the prices of competitors	80	5.00	2.00	3.5540	.75210
14-You are looking at new desires and needs of the services	80	5.00	4.00	4.2300	.51638
15-You study the relationship between the demand for services provided by the company and the services of competitors	80	5.00	2.00	3.7700	.85108
Valid N (listwise)	80				

Table 4: Competitive Intelligence

Questions	N	Maximum	Minimum	Mean	Std. Deviation
16-You collect data for competitors on a daily basis and continuously	80	5.00	1.00	2.7598	1.1461
17-You know who is the main competitor	80	5.00	4.00	4.6800	.22134

18-The company follows competitors profit levels	80	5.00	2.00	3.7300	.99549
19-The company evaluates competitors market share constantly	80	5.00	2.00	3.9990	.78990
20-The company studies the technology used by competitors	80	5.00	1.00	2.8700	1.36038
21-The company analyzes the strengths and weaknesses of competitors	80	5.00	3.00	4.2800	.81128
22-The company checks the reputation and standing of its competitors in the market	80	5.00	2.00	3.8400	.98067
23-The company pursuing ways to check the competitors promotions	80	5.00	4.00	4.8300	.2100
24-The company is spying on competitors' future plans	80	5.00	1.00	2.0200	.56379
Valid N (listwise)	80				

3.1.5 Descriptive Statistics on the Quality of Marketing Decision

Table (5) shows that marketing decision is being built based on high quality information, and the decision is made after a full understanding of the problem dimensions. And the consequences of the decision are considered excellent. The study pointed out an increased demand for insurance activity after doing promotional campaign for a particular service. And maligned to take the marketing decision process of the non-participation of subordinates in the decision-making process as the average answer to this question (2.7375), As well as not evaluating decisions alternatives in a scientific and mathematical manner. Thus, the average answer to this question (2.01) and this certainly has a negative effect on the quality of marketing decision.

Table 5: Decision making Quality

Questions	N	Maximum	Minimum	Mean	Std. Deviation
25-Quality information used to take high-resolution	80	5.00	3.00	4.1875	.81000
26. The decision-making is shared with subordinates	80	5.00	1.00	2.7375	.99823
27-The decision is made after a full understanding of the problem and its dimensions	80	5.00	3.00	4.2500	.76500
28-Evaluation of alternatives in a scientific and mathematical manner	80	5.00	1.00	2.0112	.79968
29-Most of the consequences of marketing decisions is to increase the demand for insurance activity that is marketed	80	5.00	3.00	4.1999	.69985
Valid N (listwise)	80				

3.2 Inferential Statistics

Table No. (6) shows that the independent variables included in this study are: understanding the client by the organization, organization understanding of the market, product intelligence and competitive intelligence, which represents marketing intelligence dimensions associated with dependent variable (the quality of marketing decision) by (0.787), which show strong correlation, and independent variables show (61.9%) of the change in the quality of marketing decision and the remaining (38.1%) explains according to other variables not taken by this study.

Table 6: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.787(a)	.619	.598	.53281

Predictors: (constant), customer insights, market understanding, product intelligence, competitor intelligence

3.3 Test Hypotheses:

The main hypothesis:

((There is no statistically significant relationship between marketing intelligence and the quality of decision-catalog))

To test the role of marketing intelligence in the quality of marketing decision Table (7) shows ANOVA test where the value (F) calculated and almost reached (30.013) and degrees of freedom (4 and 74), a statistically significant as the level of significance (0.000) which is less than (0.05) therefore we reject the main hypothesis ((There is no statistically significant relationship between marketing intelligence and the quality of marketing decision)).

Table 7: ANOVA Test

Model	Sum of Squares	df	Mean Squares	F	Sig.
1 Regression	34.081	4	8.520	30.013	.000(a)
Residual	21.008	74	.284		
Total	55.089	78			

a. Predictors: (constant), customer insights, market understanding, product intelligence, competitor intelligence

b. Dependent variable: Marketing decision quality

First Sub-Hypothesis:

Table (8) illustrates that the organization's ability to understand the client has role in the quality of marketing decision, and this role is statistically significant as the significance level (0.008) is less than (0.05) therefore we reject the first sub-hypothesis ((There is no statistically significant relationship between organization understanding of the client and the quality of marketing decision)). The customer insight was positive (.056) Thus if the organization understood the customer by one unit with the stability of other factors, this will lead to increase in the quality of the marketing decision by (0.056).

Table 8: Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.720	.444		-1.621	.109
Customer Insights	.056	.021	.338	2.708	.008
Market Understanding	.528	.234	.304	6.534	.000
Product Intelligence	.053	.021	.243	2.525	.014
Competitor Intelligence	.124	.035	.368	3.575	.001

Second Sub-Hypothesis:

Table (8) shows the ability of the organization to understand the role of the market in the quality of marketing decision, and this is a statistically significant role as the significance level (0.000) which is smaller than (0.05) so we reject the second hypothesis ((There is no statistically significant relationship between understanding the market by the organization and the quality of marketing decision)). The coefficient is positive, it was (0.528) thus, if the organization's ability to understand the market increased by a single unit with the stability of other factors, this will lead to increase the quality of the marketing decision by (.528).

Third Sub-Hypothesis:

Table (8) also shows product's intelligence role in the quality of marketing decision, and this is a statistically significant role as the significance level reached (0.014) which is less than (0.05) therefore we reject the third hypothesis ((There is no statistically

significant relationship between the product intelligence and the quality of the marketing decision-)).

Fourth Sub-Hypothesis:

We can see from table (8) that the competitive intelligence has a role in the quality of marketing decision, and this role is a statistically significant in terms of significance level (0.01), which is less than (0.05) so we reject the fourth hypothesis argument ((there is no statistically significant relation between competitive intelligence and the quality of marketing decision)).

5. Conclusions and Recommendations

5.1 Conclusions

Based on the above discussion the researcher reached the following conclusions:

- 1) Understanding the market by the organization is considered one of the most important factors affecting the quality of marketing decision, and we noted that most of the marketing employees in insurance companies collect data on the markets in which they operate and identify opportunities that can be exploited in the targeted market as well as to study the market needs of the types of insurance.
- 2) Understanding the client from the organization ranked second in terms of the ability to influence the quality of marketing decision, and most companies are trying to communicate with their customers and by forming a central database of their names, places of work, desires and needs.
- 3) Insurance companies operating in Syrian do not spy on each other in ways that are illegal, and most of the data collected for the competitors is to track competitors profits through data and published financial statements, as well as to see the market share of competitors and track their promotional programs.
- 4) Product intelligence dimension is considered one of the lowest factors affecting the quality of marketing decision, where the proportion of interpretation of the quality do not exceed 5% . The reason may be not adopting the technological developments related to insurance services and lack of sufficient studies to determine the suitability of insurance services for the insured.
- 5) One flaw in the marketing decision-making process is the non-participation of subordinates in the decision-making process, in addition to the lack of evaluation for

alternative decisions in a scientific and mathematical manner, and this certainly has a negative impact on The quality of the marketing decision

5.2 Recommendations

Based on the findings of this study's conclusions, the researcher has made the following recommendations:

- 1) Syrian Insurance Companies must focus on the understanding of the insurance market, because it is one of the most important explanatory factors for the quality of marketing decision. The most important thing to know about the market is the trends regarding the services provided by the organization in the coming years to see which ones should be the focus, as well as to make the necessary and sufficient studies to identify new markets that the organization would like to penetrate.
- 2) Syrian Insurance Companies marketing specialists must pay more attention to determining the insurance services that customers want to receive and to conduct market studies to determine competitive pricing appropriate for the client's ability to repay.
- 3) Syrian Insurance Companies must be interested in studying the competitors in terms of their attitudes and their plans for the future, as well as the strengths and weaknesses they have so they can maximize the ability to gain competitive advantage for the organization.
- 4) Marketing managers and decision makers must allow subordinates to participate in marketing decision because the quality of every decision depends on the degree of acceptance among entities that will execute it, and whenever subordinates participate in decision making they will accept it and therefore will reflect positively on the quality of the marketing decision.
- 5) Trade-off between marketing decisions alternatives scientifically and mathematically can contribute to reduction of error and maximize the positive outcomes of the decision.

References

- Abu Kahaf, Abdul Salam (2003). The basics of management and administration, Alexandria, Egypt, p 205.
- McNamee, J. and Celona, P. (2001) Decision analysis for the practitioner, 4th ed. SmartOrg, Menlo Park.

- Keren, G & Bruin, W. (2003). "Thinking: Perspectives on Reasoning, Judgment and Decision Making" John Wiley & Sons, Ltd. P350.
- Jerry P. Miller. (2001) Competitive Intelligence "What is It & Its Status" ,Competitive Intelligence Center, Simmons College, Boston, MA.
- Janabi, Hussein (2009). Intelligence marketing system. Amman: Serenity House Publishing and Distribution.
- Najjar, Fayez and Hourri, Faleh (2008). "The quality of information and its impact on the achievement of strategic flexibility - a field study in the Jordanian pharmaceutical industry," Tishreen University magazine for research and scientific studies - Economic and Legal Sciences Series, Vol. 30 Issue (2).
- Diop, Abbas (2006). Principles of Marketing - Tishreen University - Lattakia, Syria .
- Dorman, Fadel(2003). Effective marketing intelligence system in marketing decision-making, Rivers Development 72 (25), p. 16.
- Naji, Uday(2011). The impact of management information systems on the quality of management decisions, An-Najah National University - Faculty of Economics and Science of Administration - Palestine - 48 p.
- Crowley, E (2004). "Market intelligence versus marketing research, Quirk's Marketing Research Review" December, p. 64,
<http://www.quirks.com/articles/a2004/20041209.aspx?search>.
- Kotler, P.(2000). "Marketing Management Millenium Edition" 10th ed Copyright © by Prentice-Hall, Inc. Upper Saddle River, N.J. P.456.
- Maltz, E and Kohli, A. K.(1996). "Market Intelligence Dissemination Across Functional Boundaries" Journal of Marketing Research Vol. XXXIII (February), 47-61.
- Crowley, E. (2004). A market intelligence primer. Productmarketing.com, March/April. pp. 3-6.
- April, K and Bessa, J.(2006). "A Critique of the Strategic Competitive Intelligence Process within a Global Energy Multinational" Problems and Perspectives in Management / Volume 4, Issue 2. P 86-99.

Questionnaire

Please indicate the degree of your agreement or disagreement with each statement by marking one of the five alternatives below each statement:

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

Understanding Clients by the Organization	1	2	3	4	5
1-You have data base for your client					
2-The firm communicates with customers					
3-You study the common characteristics shared by enterprise customers in the target market					
4-You assess the needs and desires of customers constantly					
Understanding Market by Organization	1	2	3	4	5
5.The company is identifying opportunities that can be exploited in the target market					
6.The Company studies trends in the market concerning the service over the next five years from now					
7-The company identifies the current and future demands in the market and its share					
8-The company studies insurance needs					
9.The company studies the penetration of new markets					
Product Intelligence	1	2	3	4	5
10-You assess the extent to which the current service needs of the client					
11-You pursue technological developments related to insurance services					
12-You assess the appropriate price for the ability of the client					

13-comparing prices with the prices of competitors					
14.You are looking at new desires and needs of the services					
15-You study the relationship between the demand for services provided by the company and the services of competitors					
Competitive Intelligence	1	2	3	4	5
16-You collect data for competitors on a daily basis and continuously					
17-You know who is the main competitor					
18-The company follows competitors profit levels					
19-The company evaluates competitors market share constantly					
20-The company studies the technology used by competitors					
21-The company analyzes the strengths and weaknesses of competitors					
22-The company checks the reputation and standing of its competitors in the market					
23-The company pursuing ways to check the competitors promotions					
24-The company is spying on competitors' future plans					
Quality of Marketing Decision	1	2	3	4	5
25-Quality information used to take high-resolution					
26. The decision-making is shared with subordinates					

27-The decision is made after a full understanding of the problem and its dimensions					
28-Evaluation of alternatives in a scientific and mathematical manner					
29-Most of the consequences of marketing decisions is to increase the demand for insurance activity that is marketed					