Market Knowledge as a Tool to Achieve Competitive Advantage (Case study National Insurance Company Saa)

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Abstract

This study aimed to measure the impact of market knowledge on achieving the competitive advantage of enterprises by studying the Saa. One of the most important objectives referred to in the research is to measure the current reality of market knowledge in the services sector, especially the insurance company Saa. The importance of the study lies in its presentation of the topic Market knowledge and its impact on achieving competitive advantage. This study concluded that the customer dimension is the most influential in achieving competitive advantage compared to the other two dimensions. Accordingly, institutions are required to work more at a distance of knowledge of competitors and carry out extensive market research to achieve competitive advantage.

1. Introduction

In their endeavor to win the first place, institutions face many challenges imposed by the current market reality. Accordingly, it imperative that they face these challenges by adopting innovative methods to deal with the state of competition existing in contemporary markets. Market knowledge is the main pillar as it has received increasing attention from officials in economic institutions in order to face the changes of the external environment through efficiency, effectiveness, achievement and maintenance of outstanding performance. This pushes it to work constantly to update its goals and strategies and develop its products and services through the use of effective tools and methods, and to achieve this it seeks to gain renewable knowledge about products, services, markets, customers, competitors and suppliers to achieve high quality standards in its products and services to suit the needs and desires of customers to gain their satisfaction And their loyalty, and the goal of each institution is to achieve a competitive advantage that enables it to survive and continue as it seeks to follow different methods in order to achieve its goals and based on the above, this study dealt with market knowledge as a tool to achieve competitive advantage by studying the National Insurance Company.

Problem statement:

The main problem revolves around answering the main question, which is what is the role of market knowledge in achieving competitive advantage?

To address and analyze this problem, we ask the following sub-questions:

1. How does knowledge of customers contribute to achieving competitive advantage?

2. How does knowledge of competitors contribute to achieving competitive advantage?

3. How does market research contribute to achieving competitive advantage?

Research hypotheses:

Based on the study problem and its objectives, the following hypotheses were formulated:

Main hypothesis: There is a statistically significant effect at the level of ($\alpha \leq 0.05$) market knowledge in achieving competitive advantage.

The following sub hypotheses are divided into:

- There is a statistically significant effect at the level of ($\alpha \leq 0.05$) of knowledge of customers in achieving competitive advantage.

- There is a statistically significant effect at the level of ($\alpha \leq 0.05$) of knowledge of competitors in achieving competitive advantage.

- There is a statistically significant effect at the level of (α ≤ 0.05) of market research in achieving competitive   advantage

Research Purpose: This study seeks to achieve the following objectives:

Measuring the current reality of market knowledge in the services sector, especially the Saa insurance company.

Coming up with some recommendations that could enhance the role of market knowledge in achieving Saa's competitive advantage.

Emphazing the role of market knowledge in developing and achieving competitive advantage through the Saa.

Importance of the Research:

The importance of the study lies in its presentation of the topic of market knowledge and its impact on achieving competitive advantage through knowledge of customers and competitors and carrying out market research, and the importance of the study is embodied in the theoretical aspect that represents the concept of market knowledge and competitive advantage and is confirmed by the applied aspect that may serve insurance in the future.
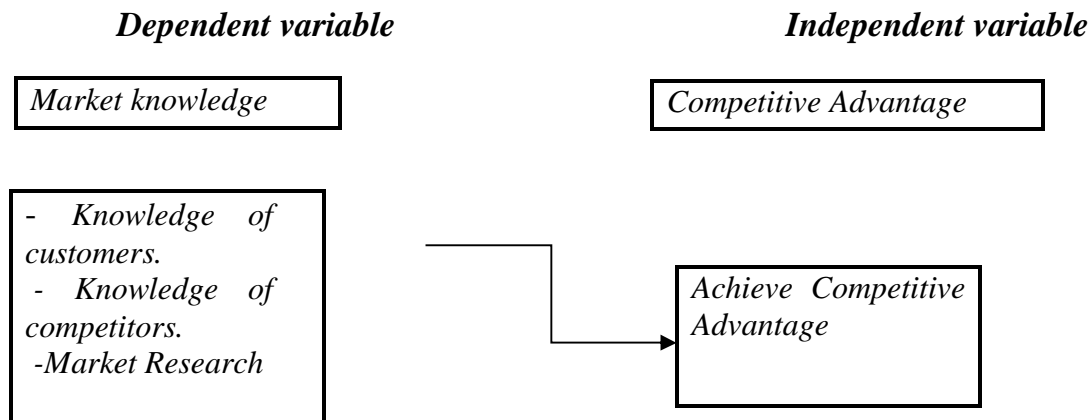
Literature Review:

- Muhammad Kanosh, Nabil Kanosh, (2016) The Role of Knowledge Management in Achieving and Enhancing the Sustainable Competitive Advantage of Some Electronic Sector Institutions in the States of Sétif and Bordj Bouareridj: This study aimed to define the role of knowledge management in achieving and enhancing the competitive advantage at the level of a number of companies in the electronics sector. Theoretical study with a field study.

- Farid Rahem, Faris Kater, (2017) Market Knowledge and Competitive Strategies in Algerian Business Enterprises: An Applied Study on Phosphate Mines Corporation: This study aimed to clarify the role of market knowledge in determining the competitive strategies in the Algerian economic enterprise through the phosphate mines enterprise, and to clarify the application of the institution Under study the market knowledge with its dimensions in adopting the cost leadership strategy, the stability and stability strategy, the focus strategy, the development and improvement strategy, or the contraction strategy. This is through a SWOT analysis to choose the appropriate strategy.

- Ghaleb Muhammad Al-Bustanji (2011) The Effect of Efficiency of Marketing Information Systems on Gaining a Competitive Advantage in Jordanian Industrial Companies: This study aimed to determine the effect of the efficiency of the marketing information system on gaining competitive advantage in Jordanian industrial companies.

Research Design:

Based on the study problem and its elements, and based on some results of the analysis of previous studies, the relationship between the study variables can be visualized through the following design:

Dependent variable   *Independent variable*

| Market knowledge | | Competitive Advantage |

- *Knowledge of customers.*
- *Knowledge of competitors.*
- *Market Research*

Achieve Competitive Advantage

Source: Prepared by the authors ,2021 ,04

2. Research methodology:

This study is based on the descriptive and analytical approach that includes the desk survey method by referring to Arab and foreign sources in order to build the theoretical framework
for this study in addition to using the field survey method to collect data using the questionnaire.

2.1 Definition of market knowledge:

There are many definitions that knowledge acquired, including:

Market knowledge is according to (kotler & others, 1999, p. 412) collecting and analyzing data about the target markets by determining the size of the market and the expected market share capable of serving it, as well as predicting the growth rates of the markets served by the institution and enabling it to identify the needs and desires of customers and the nature of competitors.

(النمر و حسن، 2007، صفحة 18) defined it as the data and information gathered on the market by the institution and this information revolves around the most important forces present in the market and affecting the institution. Based on the above, it can be said that market knowledge is that knowledge that the organization seeks to possess and about the influencing forces in the markets such as customers and competitors, which are used to raise the efficiency of marketing decisions related to the marketing mix directed towards the target market.

(عليان، إدارة المعرفة، 2008، صفحة 138) believes that knowledge management is the processes and activities that help the organization obtain knowledge in terms of selecting, organizing, using and disseminating it and transferring the information and experiences that the institution

possesses and employing it in its various administrative activities such as decision-making, work procedures and strategic planning.

(bultes, et al., 2001) indicates that market knowledge is nothing but the institution's knowledge of customers, competition and technology, and knowledge of customers requires that the institution be fully aware of the following: changes that customers need, potential changes in the market, the purchasing behavior of potential customers, and knowledge of Competitors, which requires that the institution be aware of the following:

The technological strategies of the competitors, the strategies of the new product of the competitors, while knowledge of the technology requires that the organization be fully aware of the quality of the applied technology, its ease of use, and its cost-efficiency.

Knowledge management is planning, organizing, controlling, coordinating and synthesizing knowledge and all matters related to intellectual capital, processes, capabilities and personal and organizational capabilities to achieve the greatest possible positive impact on the competitive advantage sought by the institution in addition to working to maintain knowledge, its exploitation, dissemination, investment and the provision of the necessary facilities for it such as computers and networks and others *(خلفاوي، 2015، صفحة 180).*

2.2 The importance of market knowledge:

According to (weirenga & gerrit, 2000, p. 5) many organizations are realizing the strategic and competitive value of systemic knowledge on their markets in a way that guarantees them a competitive advantage.

According to (الدعمي و السعودي، 2011، صفحة 52)

- Knowing the competitors and their strengths in the market by identifying the strategies they follow, the goals they seek to achieve, and the strengths and weaknesses that they possess.

- Enables the institution to define the target market sector and thus know the needs and desires of customers in these sectors.

- Enables the organization to know the needs and desires of customers that are not satisfied by competitors.

- Assists in providing quality services that suit the desires and needs of customers.

- It plays a big role in raising the efficiency of various marketing decisions.

- Market knowledge achieves a significant competitive advantage for the organization by developing and innovating new products and services.

2.3 Dimensions of Market Knowledge:

Knowledge of the customer: Marketing success requires directing all efforts to identify the needs and desires of customers and working to provide products that the customers need. This leads to improving their impression of the institution and its products. To meet such need, the analysis of consumer behavioral patterns of the market is required (جواد، 2003، صفحة 163).

The success and survival of the institution and its continuity based on the accurate understanding of the customer is the cornerstone of the marketing process at the current time. Hence, it is necessary for the institution to find many channels of mutual communication with them to identify their needs and desires and work to provide goods and services of the best quality (أوسو، 2010، صفحة 242).

Knowledge of competitors: The institution searches for all the strengths and weaknesses of competitors and knows the types of their products, services, specifications before and after the sale. (kotler & keller, 2006, p. 347) indicated that the most important issues that should be focused on when analyzing competitors are Competitors' strategies, goals, strengths and weaknesses.

According to (رشيد و وجلاب، 2008، الصفحات 126-129) that business enterprises seek to identify their competitors by studying four basic elements which are competitors' objectives, competitors' assumptions, competitors' strategies and competitors' resources.

Market research: According to Jawad, these are all activities aimed at studying and analyzing the market with the aim of determining the trends of demand and the nature of competition, in addition to knowing the technological changes prevailing in the product market and their impact on the change in the needs and desires of consumers (مقدادي و آخرون، 2012، صفحة 70). It is defined as a process of collecting, analyzing and distributing information for the purpose of supporting decisions related to the marketing problems and opportunities facing the organization (طه، 2008 صفحة 515). It is a process of designing, collecting, interpreting and communicating information to marketers in order to solve the problems they face in the process of reaching customers and influencing them to buy a good or certain service (القريوتي، 2001، صفحة 122).

2.4 The concept of competitive advantage:

The concept of competitive advantage appeared in the eighties when it began to spread and expand after the writings of Michael Potter for years (1980, 1985, and 1990). In production compared to competitors (رشام و جميل، 2018، صفحة 167)

According (lambin, 1993, p. 209) are the various characteristics or characteristics of the product, or the mark that gives the organization some supremacy and superiority.

Porter defines it more meaningfully and considers it to arise as soon as the organization finds new methods that are more effective than those used by competitors, that is, as soon as the

innovation process occurs, where it can embody this discovery in the field (porter, 1993, p. 48).

2.5 Types of competitive advantage:

Divided into two types (مرسي خليل، 2006، صفحة 14)

Lower cost advantage: It means the organization's ability to design, produce, and market with a lower cost product in comparison with competing organizations.

Distinction feature: By the distinction feature, we mean the ability of the institution to provide a distinct and unique product that has a high value from the customer's point of view (after-sales services, high quality).

3. The empirical part

3.1 Method and tools:

3.1.1 Study tools: The questionnaire was relied on to measure the market knowledge as a tool to achieve competitive advantage of National Insurance Company Saa in Djelfa. The following is a description of the questionnaire which included three parts:

The first part: includes the characteristics of the study sample (gender, age, educational level, years of experience, trait, job level)

The second part: includes the paragraphs of the questionnaire related to the independent variable market knowledge, which included 12 phrases divided according to their dimensions as follows: 04 phrases related to knowledge of the customer, 04 phrases related to knowledge of competitors, 04 phrases related to market research.

The third part: includes the paragraphs of the questionnaire related to the dependent variable competitive advantage, which included 05 phrases.

For the purpose of data processing, SPSS was used to analyze and describe the trends of the studied sample.

3.1.2 The study population: consists of managers and heads of departments working in the Saa in Djelfa.

3.1.3 The study sample: To achieve the objectives of the study 40 questionnaires were distributed to a sample of the employees of the Saa National Insurance Company and only 37 questionnaires were returned.

3.1.4 The validity and reliability of the study instrument: This study relied on multiple sources (books, published research, doctoral theses, previous studies) in order to prepare the questionnaire.

3.2 Presentation and analysis of the study results:

3.2.1 Conducting the treatment of the study tool and demonstrating its stability:

Procedure for processing the study tool:

In order to analyze the questionnaire, the Likert five-point scale was used, which consists of five degrees ranging from very agree, agree, neutral, disagree, completely disagree, and which measure the trends and opinions of the respondents according to Table 1. and calculate the range and the results are as follows:

Table 1. Answers to the questions and their implications

Answer the Questions	Degree	Arithmetic verage	level degree
completely disagree	1	]1,8-1]	very low
Disagree	2	]2,6-1,8]	Low
Neutral	3	]3,4-2,6]	Medium
Agree	4	]4,2-3,4]	High
very agree	5	[5-4,2]	Too high

Source: depending on the outputs of the SPSS program

Stability test of questionnaire phrases:
Table 2. Test the stability of the questionnaire phrases

The number of phrases	Cronbach's Alpha
17	,8930

Source: depending on the outputs of the SPSS program

Through Table 2. it becomes clear that the questionnaire expressions are characterized by stability according to the Cronbach alpha coefficient, which exceeded the statistical significance 0.6 i.e. 60% and the achieved percentage is 89.3% or it is a very acceptable result and this is with a total of 17 statements, which indicates that the paragraphs the questionnaire has high transmission rates, so the study tool has a high stability that can be used for the purposes of this study.

3.2.2 Description of the characteristics of the study sample:

Demographic characteristics of the study sample:

Gender:

Table 3. shows the distribution of the sample members according to gender

		Frequency	Percent
	Male	21	56,8
	Female	16	43,2

Val id	**Total**	37	100,0

Source: depending on the outputs of the SPSS program

It is clear from the above table that the majority of the study sample is male (56.8%), while females constitute (43.2%), which indicates the superiority of males over females in occupying administrative positions in the National Insurance Company in Djelfa.

Age:

Table 4. shows the distribution of the sample according to age

		Frequency	**Percent**
Valid	26-35	23	62,2
	36-45	11	29,7
	46-55	3	8,1
	Total	37	100,0

Source: depending on the outputs of the SPSS program

The above table shows that the majority of the ages of the study sample are the group whose ages range between (26-35) years, which constitutes its percentage (62.2%), followed by the owners of the category (36-45) at a rate of (29.7%). (46-55) of the study sample is (8.1%) only, and there is no representation of the two groups (less than 25) and (greater than 55). These results indicate the resemblance of the working class in the institution.

Educational level:

Table 5. shows the distribution of the sample according to the educational level

		Frequency	**Percent**
Valid		2	5,4
	Secondary	8	21,6
	Technical	14	37,8
	Bachlor	9	24,3
	Master's	3	8,1
	Engineer	1	2,7
	Total	37	100,0

Source: depending on the outputs of the SPSS program

As for the educational level, it is clear from the above table that the majority of the study sample hold

a bachelor's degree by (37.8%), followed by the eligibility for a master's degree by (24.3%), while

those with a technical qualification represented (21.6%) of the total sample. The study, as for other levels of the secondary level, engineer certificate holders and those with other certificates, they represent (5.4%), (8.1%), (2.7%) respectively. These results indicate that responsibilities and administrative positions are entrusted to holders of university degrees, due to their ability to

make the right decisions and contribute to the development of the institution.

Experience:

Table 6. shows the distribution of the sample members according to years of experience

		Frequency	Percent
Valid	less than 5	5	13,5
	5-10	17	45,9
	11-15	11	29,7
	16-20	2	5,4
	More than 20	2	5,4
	Total	37	100,0

Source: depending on the outputs of the SPSS program

Regarding years of experience, the above table shows that the majority of the sample members have years of experience between (5-10) years and they represent (45.9%), followed by the category
of those who have experience between (11 years - 15 years) and they represent (29.7%), then They
are followed by their years of experience (less than 5 years) at a rate of (13.5%), while the two categories (16-20 years) and the category (more than 20 years) are the two groups that are the least represented in the study sample at a rate of (5.4%) for each of them. Reflects the impression
that characterizes this institution.

Career Level:

Table 7. shows the distribution of the sample members according to the occupational level

		Frequency	Percent
Valid	Deputy Director	2	5,4
	Head of the Department	8	21,6
	Office head	7	18,9
	Other	20	54,1
	Total	37	100,0

Source: depending on the outputs of the SPSS program

Through the above table, the majority of the study sample held lower positions, and they represented (54.1%), while heads of departments and office heads represented (21.6%) and (18.9%) respectively, while the director was assigned two deputies by (5.4%)

Personnel capacity:

Table 8. shows the distribution of the sample members according to the employee's status

Status		
	Frequency	**Percent**

Valid	Official	36	97,3
	Trainee	1	2,7
	Total	37	100,0

Source: depending on the outputs of the SPSS program

From the above table, the results show that most of the employees are ordained at a rate of (97.3%).

The employment formula contained one trainee, representing (2.7%). This is the result of the employment strategy followed by the establishment. Description of the study variables:

3.2.3 Description of the market knowledge dimensions:

Customer knowledge:

Table 9. shows the arithmetic averages and standard deviations of the customer knowledge dimension

Number	Phrase	Arithmetic average	standard deviation
01	You have an extensive customer information base.	3,92	,795
02	You are keen to keep pace with the changing needs and tastes of customers.	3,73	,838
03	You are keen to understand the needs of customers and translate them into reality.	3,70	,878
04	You are keen to spread the culture of customer care in the organization.	3,70	,822
	Customer knowledge	**3,8041**	**,69755**

Source: depending on the outputs of the SPSS program

The results shown in Table 9. show that the trends of the study sample towards the dimension of knowledge of the customer were positive, as the degree of high approval on this dimension - knowledge of the customer - was recorded, as the arithmetic mean of this dimension reached (3,8041) with a standard deviation (, 697550, This means that Saa institution has knowledge of its clients in terms of their needs and desires and how to meet and satisfy these desires.

Knowledge of competitors:

Table 10. shows the arithmetic averages and standard deviations of the competitors' knowledge

Number	Phrase	Arithmetic average	Standard deviation
05	You have an abundant database of competitors.	3,19	,776
06	You want to know the strategies your competitors are using.	3,05	,970
07	You seek to create marketing opportunities by taking advantage of competitors' weaknesses.	2,97	,986
08	You are keen to monitor the strengths and weaknesses of your competitors.	3,05	,970
	Knowledge of competitors	3,0676	,73041

Source: depending on the outputs of the SPSS program

The results presented in the above table indicate that the trends of the study sample towards

the dimension of knowledge of the competitor were positive, as it recorded a high degree of approval on this dimension - knowledge of the competitor -, where the arithmetic means of this dimension reached (3,0676) with a standard deviation (0,73041), which indicates to the existence

of a database with the institution about its competitors in terms of their numbers, strategies, strengths and weaknesses, as well as the methods and methods used by competitors in the market.

Market research:

Table 11. shows the arithmetic means and standard deviations for the market research dimension

Number	Phrase	Arithmetic average	Standard deviation
09	You carry out studies and research for all areas of the market.	2,95	1,104
10	Market research helps discover the needs and desires of customers.	3,32	,884
11	Market research contributes to discovering new ways to better serve customers.	3,16	,866
12	The company conducts research and studies to know the position of customers	3,00	,882
	Market research	3,1081	,75356

Source: depending on the outputs of the SPSS program

Table 11. shows the results of the respondents of the study sample towards the third dimension of market knowledge, which is after the market research, where the results showed the presence of high agreement on this dimension, and the arithmetic mean of this dimension reached (3,1081)

with a standard deviation (0.75356). For paragraphs (09-12), this means that the institution conducts research and studies on the market and discovers unsatisfied needs of customers and discover new methods and methods in how to deal with customers and provide services to them, or other knowledge that helps the organization to implement its plans and marketing strategies well.

3.2.4 Description of the competitive Advantage variable:

Table 12. shows the arithmetic means and standard deviations of the variable competitive Advantage

Number	Phrase	Arithmetic average	Standard deviation
13	There is an increase in the number of customers' dealings with the institution	4,08	,795
14	There is a saturation in the volume of services provided by the institution	3,84	,727

15	The corporation maintains positive relationships with customers to achieve its competitive advantage.	3,84	,898
16	The institution provides its best services to customers in a timely manner	3,92	,924
17	The organization is achieving a remarkable increase in the number of customers	4,16	,898
	Competitive Advantage	3,9676	,68234

Source: depending on the outputs of the SPSS program

From the results presented in Table 12. it becomes clear that there is a high degree of approval for

the paragraphs that measure the dependent variable in the study, represented by competitive

Advantage, where the arithmetic mean reached (3,9676) with a standard deviation of (0.68234), for

the paragraphs (13-17), and this shows the extent of the institution's endeavor to make great efforts

to deal with factors, conditions and activities that would enhance its competitive advantage.

3.3 hypothesis testing:

Through this test of the main hypothesis and the assumptions emanating from it, the effect of market knowledge dimensions on achieving competitive advantage will be measured, and a linear regression model was used, according to which the effect of market knowledge in its dimensions in achieving competitive advantage was determined by testing the sub-hypotheses stemming from the basic hypothesis through two stages:

3.3.1Test the main hypothesis:

There is no statistically significant effect of market knowledge in achieving competitive advantage

at the level of significance :($\alpha \leq 0,05$)

To test the hypothesis, we fully studied the effect of market knowledge on the market share, where we obtained the results, which are shown in the following table:

Table 13. Summary of the results of the simple linear regression analysis and the analysis of variance to measure for testing the main hypothesis

	R-deux ajuste	The coefficient of determination R2	Karl Pearson Correlation Coefficient R	ANOVA Test of the form F	
				Indication level sing	Coefficient of variation value F
The Result	0,20 1	0,223	0,473	0,003	10,097

Source: depending on the outputs of the SPSS program

We notice through the table that the value of the correlation coefficient for Karl Pearson was estimated at 0.473, indicating the existence of a direct correlation between market knowledge

and competitive advantage, while the coefficient of determination was 0.223, which means that the three axes chosen for the study explain what 22.3% of the market knowledge effect On competitive advantage, which is the percentage that market knowledge contributed to through the answers of the sample members, while the remaining 77.8% is due to other variables such as quality of services provided, costs, response ...

The ANOVA analysis of the statistical significance test of the regression model for testing this hypothesis also shows that the value of F is equal to 10,097 at the level of significance of 0.03, which is greater than the tabular value of F, and based on these results it can be said that the regression model is statistically significant at the level of significance 0.05 which is What confirms the existence of a statistically significant effect of market knowledge and competitive advantage, and on this basis the null hypothesis is rejected and the basis hypothesis is accepted.

3.3.2 Test sub-hypotheses:

During this stage, we studied the effect of each of the three axes of market knowledge separately to find out what variable is influencing the most by using multiple linear regression, and the results are as follows:

Table 14. Summary of the results of linear regression analysis and variance analysis to test the effect of each axis on competitive advantage

The axes	R-deux ajuste	The coefficient of determination R2	Karl Pearson Correlation Coefficient	ANOVA Test of the form T	
				Indication level sing	Coefficient of variation value T
Customer knowledge	0,440	0,458	0,657	0.00	29,283
Knowledge of competitors	0,035	0,062	0,249	0,136	1,525
Market research	0,029	0,055	0,236	0,158	1,440

Source: depending on the outputs of the SPSS program

The First Axis: We note that the value of the significance level α = 0.000 i.e. less than 0.05 and the calculated t value is greater than the tabular t, which means rejecting the null hypothesis and accepting the basis hypothesis, that is, there is a statistically significant effect at the level of significance 0.05 among the statements of the first axis of market knowledge and represented by "knowing the customer" and the competitive advantage, while the coefficient of determination was 0.458, which means that the phrases of the first axis of market knowledge explain 45.8% of the institution's competitive Advantage.

The Second Axis: we note that the value of the significance level (= α0,136) i.e. greater than 0.05 and the calculated t value is less than the tabular t, which means rejecting the basis hypothesis and accepting the null hypothesis, that is, there is no statistically significant effect at the level of significance 0.05 between the statements of the axis Competitors' knowledge of the competitive Advantage. As for the coefficient of determination, it reached 0.062, which means that the phrases of the second axis of market knowledge explain only 06.2% of the

institution's competitive Advantage. This can be explained by the lack of standards for transparent competition and the absence of an information system that allows information to be provided on the institutions active in the market and potential to enter.

The third axis: We note that the significance level value (= α 0,158) i.e. greater than 0.05 and the calculated t value is less than the tabular t, which means rejecting the basis hypothesis and accepting the null hypothesis, that is, there is no statistically significant effect at the level of significance 0.05 among market research phrases and competitive Advantage.

As for the coefficient of determination, it reached 0.055, which means that the phrases of the third

 axis of market knowledge explains only 05.5% of the institution's competitive Advantage on market research.

This can be explained in the fact that this is an almost complete disruption of the marketing information system, which would contribute to providing information to the organization and thus using it in its marketing strategies.

4. *CONCLUSION*:

Through the study of market knowledge and its role in achieving competitive Advantage, we concluded that there is more knowledge on the part of Saa Corporation with market knowledge through the dimension of customer knowledge, and the almost total absence of the two competitors and market research, and accordingly, the following results were reached:

Results:

1- Saa Corporation focuses on the knowledge dimension of the customer more than the competitors' dimension and after market research, and thus the customer is the main factor in contributing to increasing the enterprise's market share.

2- For Saa, knowledge of competitors is not considered a major factor in increasing market share, perhaps due to the absence of an effective marketing information system to provide it with information about competitors.

3- There is almost a complete absence of market research, as the latter does not affect raising the value of the market share.

4- There is an effect of market knowledge on the market share which positively reflects Saa's efforts to increase market share.

Recommendations:

1- The necessity of increasing the institutions' interest in market knowledge in order to benefit from it in creating a business number capable of raising their marketing performance.

2- Increasing interest in having a marketing information system that provides employees with market information.

3- Institutions must develop the expertise and skills of their personnel to obtain knowledge.

4- Conducting more market studies and research on competitors to know their plans and take advantage of them to provide the best and enhance the status of the marketing institution and raise it.

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