

Exploring Attitudes Towards Competitive Marketing Strategies: A Case Study of Insurance Companies in Eastern Algeria

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Abstract

This study investigates recent trends in Eastern Algeria's insurance companies regarding the application of competitive marketing philosophy, focusing on its four dimensions : Competitive Product, Price, Distribution, and Promotion. A structured questionnaire was distributed to a sample of 67 employees, and data were analysed using SPSS V29. The findings suggest that adopting competitive marketing strategies is essential for these companies to achieve their objectives amid increasing competition and market challenges in the Algerian insurance sector.

Keywords: Competitive marketing, competitive marketing mix, insurance companies, GDP, Algeria.

Exploration des attitudes à l'égard des stratégies de marketing concurrentielles : Une étude de cas des compagnies d'assurance dans l'est de l'Algérie

Résumé

Cette étude examine les tendances récentes dans les compagnies d'assurance de l'Est algérien en ce qui concerne l'application de la philosophie du marketing concurrentiel, en se concentrant sur ses quatre dimensions : Produit compétitif, Prix, Distribution et Promotion. Un questionnaire structuré a été distribué à un échantillon de 67 employés et les données ont été analysées à l'aide de SPSS V29. Les résultats suggèrent que l'adoption de stratégies de marketing concurrentiel est essentielle pour que ces entreprises atteignent leurs objectifs face à la concurrence accrue et aux défis du marché dans le secteur algérien de l'assurance.

Mots-clés: Marketing concurrentiel, marketing mix concurrentiel, compagnies d'assurance, PIB, Algérie.

Introduction

Due to the changes in the competitive environment because of the emergence of economic globalisation, the world today recognises only a value-producing economy. Therefore, competitive marketing has acquired a global importance derived from the effectiveness of its marketing philosophy in winning the competition bet, especially with the speed of changes recorded at all local, regional and global levels.

The increasing intensity of competition at the macro level has changed the contours of the global economic map, which has emerged with a widening gap between rich and poor countries due to the different opportunities to own and exploit the available resources. At the micro level, many organisations face several challenges that hinder them from achieving strong competitive positions in their target markets.

Based on the previous discussion, the following main question can be posed: Is there a place for the philosophy of competitive marketing among insurance companies in eastern Algeria? To further simplify the issue at hand, several sub-questions emerge from it, which serve as a guide to answer it, and can be formulated as follows:

- What is meant by competitive marketing?
- Is there a trend of competitive marketing in insurance companies located in the Algerian East from the point of view of their managers?

In order to answer the research question, the main hypothesis of the study is summarised as follows: There are positive attitudes towards adopting a competitive marketing mix in insurance companies in Eastern Algeria. Within this hypothesis are a set of sub-hypotheses, namely:

- There are positive attitudes towards adopting competitive product requirements among insurance companies in Eastern Algeria.
- There are positive attitudes towards adopting competitive price requirements among insurance companies in the Algerian East.
- There are positive attitudes towards the adoption of competitive promotion requirements by insurers in the Algerian East.
- There are positive attitudes towards adopting competitive distribution requirements in insurance companies in the Algerian East.

The importance of the study stems from the considerations related to the topic summarised in the following points:

- **Scientific Importance:** This study provides a new scientific addition in the field of enriching the scientific library interested in marketing ideas, as it makes a modest contribution to enriching the concept of competitive marketing, which lacks reference information sources, especially in the Arabic language.
- **Practical relevance:** This study provides a new scientific addition in the field of enriching the scientific library interested in marketing ideas, as it makes a modest contribution to enriching the concept of competitive marketing, which lacks reference information sources, especially at the level of Arab countries.

This study seeks to achieve a number of objectives, most notably:

- Taking note of the theoretical aspects related to the subject of the study, including defining the concept of competitive marketing and developing a model of the competitive marketing mix.
- Clarifying the contribution of competitive marketing in the Algerian market through the study of insurance companies located in eastern Algeria.

To the best of our knowledge and research and due to the lack of previous studies addressing the same topic, we chose to include one of the previous studies that addressed one of the variables of the current study (competitive marketing). The study conducted by O.S. Ibidunni (2009), highlighted the impact of competitive marketing on the performance of multinational and local food and beverage manufacturing companies in Nigeria. This study aimed to compare and contrast indigenous and foreign multinational food and beverage companies in the Nigerian market. A random sample of 40 foreign and 120 indigenous companies was selected. The main findings of the study were to determine how marketing mix policies are used to win the market competition. It also showed that the good performance of foreign companies was due to their reliance on various competitive strategies that enabled them to prepare an effective marketing mix in building a competitive advantage. Therefore, the study recommended that local companies should focus on presenting their products in a distinctive way in markets that face fierce competition, which is in line with the principles of competitive marketing.

The review of the previous study outlined above revealed that it is consistent with the current study in terms of methodology and data collection tool. Where they differ is in the

applied aspect. On the other hand, the current study was distinguished in how it addresses the competitive marketing variable by contributing to the development of a model of the competitive marketing mix that not only increases market share but also extends to the level of wealth creation at both micro and macro levels.

The study was divided into two main axes, the first axis was devoted to the theoretical aspect of the study variables, while the second axis was concerned with presenting the applied aspect of the study, which resulted in the conclusion of a set of findings and recommendations.

To familiarise with the most important aspects associated with the use of competitive marketing in the field of insurance market, a distinctive theoretical framework must be developed in line with the novelty of this topic.

Philosophical orientation towards adopting the concept of competitive marketing:

The competitive environment occupies a prominent place in marketing thought, which has recognised the importance of good knowledge of all the variables involved in this environment. The lack of information about competitors leads to a blurred picture of the competitive arena and consequently to marketing decisions in the face of risks that threaten the prospects of the market economy.

Therefore, it is important to study and analyse competition as a starting point for any economic activity. Most importantly, competitive analysis is an important factor in defining objectives and formulating competitive marketing strategies, and the success of any strategy depends on the accuracy of the competitive analysis (P. I. Aleodor, D.Zaharie 2007, p. 144).

Therefore, it is not advisable for an organisation to enter any market without first carefully analysing the elements of the surrounding environment, especially those that pose a real threat to the organisation. This is done by answering the following questions (G. Hooley et al. 2008, p. 115):

- Who are the competitors ?
- What are their strengths and weaknesses?
- What are the competitors' target markets?
- What are the strategies of these competitors?
- What is the marketing mix used by competitors?

Porter's Five Forces Model suggests that competition in an industry is inherent in the basic structure of the industry and goes beyond the behaviour of current competitors: Porter's Five Forces Model suggests that competition in an industry is inherent in the basic structure of the industry and goes beyond the behaviour of existing competitors. The state of competition depends on five basic competitive forces, which determine the potential profits in the industry (S. Hollensen 2019, p.31). Furthermore, Porter added that the structure of the industry determines the competitive environment and influences the competitive rules as well as the relationship between the organisation and the surrounding environment (A. Kariuki et al. 2016, p. 606).

In this context, competition is no longer the only factor explaining variation in organisational performance. The relationship between organisations is no longer limited to competition but also includes partnerships or strategic alliances. Significant shifts in information and communication technology (ICT) have also revolutionised the economy, making it difficult to define industry boundaries.

The business environment has also witnessed the emergence of several new changes arising from the rapid economic fluctuations, which contributed to shifting the path of organisations towards entering the world of the knowledge economy, which helped provide competitive solutions for organisations to face market issues. Thanks to the evolution of intellectual perspectives, researchers Adam Brandenburger and Barry Nalebuff presented another model that included strategic alliances of states, organisations and individuals as "The 6th Force" (R.P. McAfee 2009, p. 23).

In light of this valuable addition, Porter's model was modified by introducing the following competitive forces (H.Macmillan, M.Tampoe 2000, p.104-105):

- **Complementary industries:** This variable was introduced in a study by Gove in 1966, in which he showed the impact of complementary industries on competition and explained the variation in the competitive behaviour of organisations.
- **Influence Groups:** Influence groups have a growing role in the industry, such as environmental protection organisations, consumer rights, personal freedoms and intellectual property. The World Trade Organisation (WTO) legislation passed in 1999 to protect the environment and the consumer is an example of influence groups in the industry.

- **Government Legislation:** This is the nature of the legal and legislative system and the spending and investment policy followed by governments. Government legislation is a crucial variable in analysing the structure of competition in the industry environment, market trends and attractiveness, as well as clearly identifying problems and removing market constraints, as well as taking measures to improve the efficiency and competitiveness of the economy.

Competitive marketing, having become a significant topic among researchers, is the process by which organisations build market power. This enables them to effectively confront competitive forces by adopting strategic approaches, both defensive and offensive, tailored to their strengths and weaknesses in response to modern competitive challenges.

The market power of an organisation or a group of organisations acting jointly is translated by their ability to raise prices or keep them profitably above the level that would prevail under competition for an extended period.

In addition, the ability to control price setting independently can lead to abuse of market power, including the following (U. N. 2018, p.35):

- Charging unreasonable or excessive prices.
- Price discrimination and predatory pricing.
- Refusal to deal or refusal to sell.
- Conditional selling or bundled sales of product bundles.

K. Eliaz, R. Spiegler (2011, p. 239), presented a model of competitive marketing in which consumers follow a rational and logical buying behaviour while organisations try to influence the decision-making process of consumers using marketing techniques. They acknowledged that the standard model of consumer behaviour is based on the consumer's trade-off between available alternatives until he chooses the best alternative, which is a fixed choice, but they excluded the hypothesis that he has a perfect perception of what is suitable for his consumption problems, allowing organisations to influence this perception. Their explanation was that consumers are faced with a large variety of products, and therefore their selection criteria are often deliberate or unconscious.

In his analysis of competitive marketing, Bacak explained that the latter is an in-depth study of business competition on the one hand and market opportunities on the other. He emphasised that strategic planning helps ensure effective use of the advertising and public

relations budget, improving the organisation's future market position. This requires executives to understand competitive limits and identify potential obstacles to the implementation of the program. To this end, he emphasised the importance of having sufficient market share to ensure the future of their organisations. Achieving the goal of increasing market share depends on the strength of the marketing analysis of the competitive environment (M. Bacak 2005).

From the theoretical backgrounds presented, it can be concluded that the presentation centred on the concepts of market power, marketing strategies, consumers and competition. Therefore, competitive marketing can be defined as a marketing philosophy based on a deep understanding of the competitive environment, through which competitive strategies are developed to exploit, anticipate and seize marketing opportunities. The most prominent effect of adopting this modern approach is to achieve superiority over competitors in the market due to its great effectiveness in enabling the achievement of goals compared to other traditional approaches. Adopting the concept of competitive marketing leads to winning the competition by relying on benchmarking with competitors, as the organisation strives to build a competitive advantage that gives it the ability to compete and distinguish it from other competitors, whether in terms of the product offered, distribution methods, pricing and promotion.

Therefore, these marketing policies contribute to the implementation of competitive strategies in order to make a difference in markets teeming with competitors and thus achieve superiority that ensures the organisation's survival in the market and continuity in winning more customers (G. Johnson et al. 2008, p.80). In another context, the emergence of competitive marketing was associated with many factors that contributed to the existing conflict between economic powers for leadership and superiority in the business world.

The following are the most prominent reasons leading to the emergence of competitive marketing (L. Maruani 1994, p. 07):

- Specialisation and division of labour.
- The widening gap between the producer and the consumer.
- Scientific progress and rapid technological development.
- Increasing rates of innovation and creativity.
- The abundance and diversity of products.
- Intensification of competition when markets are opened.

- Increased consumer awareness and higher demands.
- Searching for new markets.
- Threats from competitors.

The study of the nature of competitive marketing includes three main elements (O.S. Ibidunni 2009, p. 27):

- Competitive analysis.
- Competitive advantage.
- Competitive marketing strategies.

The competitive marketing mix is considered a set of policies implementing marketing strategies that vary by product and organisation. While some prefer to keep the traditional mix unchanged, others believe it is time to update it due to recent shifts in the business environment, as the traditional mix no longer meets most consumer needs (H. Datta et al. 2017, p. 51).

The reality of the insurance sector in Algeria with the GDP index: Algeria's insurance sector, which historically had French origins, saw a gradual decline following the country's restoration of national sovereignty. During the colonial period, the sector faced significant challenges, including a clear bias towards French colonists in insurance transactions, and allowing French companies to amass large, unjustified profits by transferring funds through reinsurance operations outside Algeria, particularly to their branches in France. Algeria has adopted a series of legal texts regulating the insurance market in Algeria.

Since 2017, the Algerian domestic insurance market has been dominated by state-owned insurance companies, which returned the largest market share during the same period. As such, these public companies should be at the forefront of insurance companies contributing to wealth creation in the Algerian insurance market. The following is the share of companies according to their legal form (Ministry of Finance 2017, p. 07-08):

- Public insurers hold 60 per cent of the total market.
- Private insurers hold 25 per cent of the total market.
- 10 per cent by the National Fund for Agricultural Cooperation.
- 5 per cent by mixed companies.

As the most important economic indicator for decision-making in determining the size of expenditures and exploiting available employment opportunities for both countries and

individuals, GDP shows the contribution of all sectors to wealth creation, and also contributes to clarifying insights for investors by highlighting profitable sectors, especially when making trade-offs between sectors. The insurance sector, despite its small contribution to Algeria's GDP, is a promising sector, especially given the pace at which it can maximise profits in the shortest possible time.

GDP is the most important indicator of wealth, yet the contribution of the national insurance sector to GDP is actually less than 1% of GDP, which is very low compared to the rates achieved by other countries with similar economic strength to Algeria, which range between 5-7%, while the contribution of this sector to the GDP of developed countries has reached the threshold of 15% (National Insurance Council (NIC) 2018, p. 03).

Previously, economic growth was thought to be contingent on a structural shift from the agricultural sector to the labour-intensive industrial sector. The services sector was viewed pessimistically as a stagnant growth sector, and the services sector was categorised as an unpromising sector with low skills, low wages, low productivity, low innovation and other implications. However, thanks to structural reforms aimed at diversifying the economy, the services sector has become one of the most promising sectors for sustainable growth (E. Ghani, H. Kharas 2010, p.01).

1- Methodology

This study adopted the scientific method to answer the study's problem and test its hypothesis, adopting a descriptive and analytical approach that is useful for good understanding and accurate interpretation.

1.1 The applied aspect of the study:

1.1.1 Study population and sample

In order to address the issue of the study on the Algerian East, 30% of the total Eastern provinces were randomly selected from five provinces (Batna, Constantine, Khenchela, Oum El Bouaghi and Tébessa) for the purpose of distributing 100 questionnaires in the aforementioned cities, with 67 questionnaires retrieved for statistical analysis.

1.1.2 Limitations of the study

The limitations of the study include the following points:

1.1.2.1 Objective Limitation

The study covered various aspects related to the independent variable of the study, which is competitive marketing with its four dimensions associated with the competitive marketing mix.

1.1.2.2 Spatial and Temporal Limitations

This study was conducted at the level of insurance companies located in eastern Algeria. It was conducted during the first six (06) months of the year 2024.

1.1.2.3 Human Limits

This study was limited to a sample of executives of the aforementioned companies, which includes the following categories) Regional and State Directors, Heads of Agencies, Heads of Departments, Heads of Departments, and management staff.

1.1.3 Study tool

A questionnaire was prepared according to Likert's five-point scale (completely agree, agree, neither agree nor disagree, neither agree nor disagree, disagree, and completely disagree) as the main tool for data collection, and this questionnaire contained two parts:

- **The first part:** It included the following general data: Social name of the organisation, full title of the agency, position, gender, age, education level, years of professional experience.
- **The second part:** Twenty-four (24) statements were formulated to assess the competitive marketing orientations of insurance companies, distributed among the following four axes:
 - The first axis: The first axis was related to the realisation of competitive product requirements by including 05 statements.
 - The second axis: The first axis concerned the realisation of competitive price requirements through the inclusion of 07 statements.
 - The third axis: Related to the realisation of competitive promotion requirements through the inclusion of 06 statements.
 - The fourth axis: Achieving competitive distribution requirements through the inclusion of 06 statements.

2- Results

Statistical Analyses: The questionnaire was prepared based on 24 questions distributed equally among the study variables, and SPSS V29 was used to calculate the means and standard deviations to analyse the data based on the regression results, by examining the correlation coefficients between the requirements for achieving the competitive marketing philosophy at the significant level of 0.05.

3- Analysis and Discussion

3.1. Characteristics of the Study Sample: The following table shows the personal data of the members of the study sample.

Table I: Personal data of the study sample members.

Variables	Categories	Total of subjects (n)	Percentage (%)
Agency address	Batna	31	46
	Khenchela	17	25.50
	Oum El Bouaghi	10	15
	Constantine	05	7.50
	Tebessa	04	6
Function	High frame	18	26
	marching frame	29	43
	middle frame	20	31
Gender	Male	44	66
	Female	23	34
Age	Under 30 years old	16	24
	30 to 45	38	57
	46 to 61	9	13
	Over 61	4	06
Educational level	Secondary	11	16
	undergraduate	44	66

	Postgraduate	12	18
professional experience	Less than 5 years	19	28
	6 to 11 years	25	37
	12 to 16 years	10	15
	More than 16 years	13	20

Sources: Output SPSS.

Upon reviewing the data included in the above table, The following results:

Agency address variable: It was found that (46%) of the study sample members are located in the state of Batna. Followed by the state of Khenchela with an estimated percentage of: (25.50%), followed by Oum El Bouaghi (15%) and finally Constantine and Tébessa (7.50%) and (06%) respectively. This means that the distribution of the study sample members was somewhat dispersed among the five states, with a notable superiority for the state of Batna. The reason is due to the proximity and distance to the study sample members within the limits of the available possibilities of permanent and easy access to them.

The variable of Function: It turns out that the majority of insurance company executives are in the category of managerial executives (43%). This was followed by the percentage of middle managers (31%), while the percentage of senior managers came close to this percentage, achieving a percentage of (26%) of the total number of respondents.

Gender variable: It was observed that the percentage of males (66%) was greater than the percentage of females (34%). In other words, it can be said that the number of males (44 males) in the selected sample, is about twice the number of females (23 females). These percentages are logical if we take into account that the population represents administrative departments.

Age variable: The category of administrators aged between 30 and 45 years constituted the largest percentage of the total respondents (57%), followed closely by the category of administrators aged under 30 years (24%), then the category of administrators aged between 46 and 61 years (13%), and then the category of administrators aged over 61 years (06%). Therefore, it can be said that the majority of the respondents are under the age of 45 (81%).

Educational level variable: All members of the study sample had at least an intermediate level of education, with the majority (66 per cent) of respondents having a university level, followed by those with higher degrees (18 per cent), and those with a

secondary level (16 per cent). This is a very logical result given that the respondents are mainly executives.

The variable of professional experience: A clear advantage was recorded for respondents with between 6 and 11 years of professional experience (37%), compared to (28%) for respondents with less than 5 years of experience. Respondents with more than 16 years of experience (20 per cent), while respondents with between 12 and 16 years of experience accounted for the lowest percentage (15 per cent). This means that insurance companies mix the elements of experience and youth in the process of recruiting tyres.

- **Hypothesis testing:** The study hypothesis was tested using appropriate statistical methods, which showed that the philosophy of competitive marketing is of great importance to the cadres of insurance companies present in eastern Algeria, and the results were as follows:
- **Validity and Stability of the study tool:**

Table II: Cronbach's Alpha Reliability Coefficient.

Tool type	Tested sample size	Number of phrases tested	Cronbach's Alpha Value	Comment
Questionnaire	67	37	0.91	High stability

Sources: Output SPSS.

The validity and reliability of the measurement instrument was tested by presenting the instrument to a number of experienced and specialised referees, who expressed their opinions and suggestions, on the basis of which the final version was validated and distributed to the research sample. To ensure the stability of the instrument, Cronbach's alpha coefficient was calculated for the internal consistency of the questionnaire statements in its final version. As shown in the second table above, the values of the stability coefficient reached (91%), which is a high and good percentage for the study compared to the minimum acceptable threshold for the study.

3.2. Analyse the arithmetic means and standard deviations of the main hypothesis :

The analysis of the arithmetic means and standard deviations of the main hypothesis in Table III showed that the competitive distribution variable achieved the highest arithmetic mean (4.38) with a standard deviation of (1.216), indicating a strong acceptance by

respondents. The competitive product variable ranked second with a mean of (4.34) and a standard deviation of (0.572), also showing good acceptance. This was followed by the price fulfilment variable with a mean of (3.98) and a standard deviation of (0.625), and finally the competitive promotion variable with a mean of (3.96) and a standard deviation of (0.847), all indicating good acceptance from respondents.

Table III: Analyse the arithmetic means and standard deviations of the main hypothesis

No	Statement	Mean	Standard Deviation	Rank	Level	T	Sig.
01	Competitive Product	4,34	0,572	5	Very good	62,120	,0000
02	Competitive Price	3,98	0,625	4	good	52,129	,0000
03	Competitive Promotion	3,96	0,847	4	good	38,295	,0000
04	Competitive Distribution	4,38	1,216	5	Very good	29,515	,0000
	Competitive Marketing	4,17	0,621	4	good	54,899	,0000

Sources: Output SPSS.

To confirm these results. The total arithmetic mean of the competitive marketing axes was calculated at (4.17) with a standard deviation of (0.621), indicating that most responses were rated as good. This suggests that the fulfilment of competitive marketing requirements in Algerian insurance companies is generally good. Notably, the sub-means also fell within the good range, except for the competitive product and distribution variables, which were more positive and rated as very good.

This reflects that the overall mean of the responses to the competitive marketing variable falls within the good evaluation area and is very close to the threshold of the very good evaluation area estimated at 4.20, and on this basis, the acceptance of the main hypothesis above and its sub-hypotheses can be confirmed. The significance levels associated with the t-values are all below 0.05, confirming the acceptance of the main hypothesis and its sub-hypotheses. This indicates positive attitudes towards introducing competitive marketing

requirements in insurance companies in eastern Algeria, with results generalisable to the study population at a 5% significance level.

Conclusion

The insurance sector is crucial for both developed and developing countries, serving as a social and economic necessity. It acts as a safety net against losses from risks and accidents faced by individuals and institutions, while also providing essential funding for investment projects that have seen significant growth recently. The main findings of the study were that the questionnaire distributed to the executives of insurance companies located in the Algerian East, the main hypothesis that there is a positive trend towards the adoption of a competitive marketing mix in insurance companies located in the Algerian East was accepted. In light of this finding, recommendations can be made for the study companies, which should:

- The necessity of adopting competitive marketing strategies to strengthen their position in the physical insurance market by achieving greater market coverage.
- Maximising its contribution to wealth creation by investing in innovative projects financed by the state's investment banks.
- Invest in technology by adopting the latest technological tools such as artificial intelligence and big data analytics to improve customer service and risk management.
- Expanding the use of digital marketing platforms by offering digital advertising via social media to reach a wider audience and strengthen the brand.
- Orientation towards the actual application of the concept of competitive marketing with the adoption of its modern philosophy.
- Focusing on speed in the provision of corporate insurance services in order to minimise losses and initiate mechanisms for the recovery of economic values.
- Activating the contribution to increasing social and economic well-being by identifying all potential risks, analysing the causes of their occurrence and providing solutions to reduce them.
- Intensifying sensitisation and awareness-raising on the importance of benefiting from insurance services.
- Focusing on the effectiveness of competitive promotion to increase the level of insurance culture among individuals and companies.

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