

Measuring the effect of Strategic Fit between Adaptive Competitive Strategy and Business Intelligence in achieving Organizational Excellence

An Empirical Study on Jordanian Insurance Companies

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Authorization

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Sincerely Yours, Esra Omar Shadid

Dedication

То

My Husband

My Father

Nidal Abu AL-Haj

V

Omar Shaker Shadid

My Mother

My Children

Guler Ozturk

Jafar Abu AL-Haj

Yasmeen Abu AL-Haj

Rakan Abu AL-Haj

My Sister

Diam Shaker Shadid

And to all my family members

Sincerely Yours, Esra Omar Shadid

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Measuring the effect of Strategic Fit between Adaptive Competitive Strategy and Business Intelligence in achieving Organizational Excellence An Empirical Study on Jordanian Insurance Companies

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Abstract

The main objective of this study is to Measure the effect of Strategic Fit between Adaptive Competitive Strategy and Business Intelligence in achieving Organizational Excellence in Jordanian Insurance Companies.

This study was applied on Jordanian Insurance Companies in Amman capital that is (26). The study sample consists of (78) general managers, executive and head of section. After distributing (78) questionnaires of the study sample, a total of (68) answered questionnaires were retrieved, of which (7) were invalid; Therefore, (68) answered questionnaires were valid for study.

In order to achieve the objectives of the study, the researcher designed a questionnaire consisting of (39) paragraphs to gather the primary information from the study sample. The Statistical Package for Social Sciences (SPSS) program was used and Statistica to analyze and examine the hypothesis.

1. There is a positive significant relationship between Independent variables "Adaptive competitive strategy (Prospector; Defender and Reactor), business Intelligence (Insight; Consistency and transformation)" and dependent variable "Organizational Excellence" in Jordanian Insurance Companies at level ($\alpha \le 0.05$).

2. There is a positive significant effect of Adaptive competitive strategy (Prospector; Defender and Reactor) on Organizational Excellence in Jordanian Insurance Companies at level ($\alpha \le 0.05$).

3. There is a positive significant effect of Business Intelligence (Insight; Consistency and transformation) on Organizational Excellence in Jordanian Insurance Companies at level ($\alpha \le 0.05$).

4. There is a positive significant effect of strategic fit between Competitive Strategy (Prospector; Defender and Reactor) and Business Intelligence (Insight; Consistency and transformation) on Organizational Excellence in Jordanian Insurance Companies at level ($\alpha \le 0.05$).

Finally, the study set the following recommendations:

1. Jordanian Insurance Companies should build an integrated model to maximize net profit by using Adaptive competitive strategy, Also it operates the proposed model based on the outcomes of demand forecasting model, the data of actual fact, estimated data for several alternative scenarios, to reach appropriate net profit in light of business processes and Business Intelligence relationships.

2. Jordanian Insurance Companies must apply the Business Intelligence process, including: instructions for planning, forecasting and cooperation.

CHAPTER ONE General Framework

- (1-1): Introduction
- (1-2): Study Problem and Questions
- (1-3): Significance of the Study
- (1-4): Objectives of the Study
- (1-5): Study Hypotheses
- (1-6): Study Model
- (1-7): Study Limitations
- (1-8): Study Delimitations (Difficulties)
- (1-9): Terminologies

(1-1): Introduction

One of the most widely shared and enduring assumptions in the strategy formulation literature is that the appropriateness of a firm's strategy can be defined in terms of its fit, match, or congruence with the environmental or organizational contingencies facing the firm (Hofer & Schendel, 1978).

Strategic fit is a core concept in normative models of strategy formulation, and the pursuit of strategic fit has traditionally been viewed as having desirable performance implications (Miles and Snow, 1994). Yet despite the concept's historical centrality and intuitive appeal, one finds relatively little explicit attention to strategic fit in the most recent strategy literature.

The concept of strategic fit is based on the contingency perspective, facilitated by strategic management pioneers. Chandler (1962) and Ansoff (1965). It reflects the open systems approach, which sees organizations as a set of interdependent parts that form a whole, which in turn is interdependent with larger environments (Zeithaml, et..al, 1988).

The theoretical framework postulates that fit, match or congruence between a firm's strategy and environmental or organizational contingencies leads to enhanced business performance (Zajac, et,,al, 2000).

The strategic fit has been established as a superior conceptualization of a framework under which various bivariate relationships of different strategic fit

categories and their impact on third variable, usually performance (contingency), has been researched (Venkatraman & Camillus, 1984).

The fit has been defined as an internal consistency or alignment (Ensign, 2001), but has been difficult to conceptualize and measure empirically. Despite these methodological and conceptual challenges, strategic fit has been an important building block in the development of strategic management theory (Drazin & de Ven, 1985).

During the last years, companies have understood the importance of enforcing achievement of the goals defined by their strategy through metricsdriven management and using business Intelligence system.

From above, the purpose of this study is to Measure the effect of strategic fit between Adaptive competitive strategy and business Intelligence in achieving organizational excellence at Jordanian Insurance Companies.

Business Intelligence (BI) systems provide a proposal that faces needs of contemporary organizations. Main tasks that are to be faced by the BI systems include intelligent exploration, integration, aggregation and a multidimensional analysis of data originating from various information resources. Systems of a BI standard combine data from internal information systems of an organization and they integrate data coming from the particular environment e.g. statistics, financial and investment portals and miscellaneous databases. Such systems are meant to provide adequate and reliable up-to-date information on different aspects of enterprise activities (Olszak & Ziemba, 2007).

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(1-2): Study Problem and Questions

Nowadays, on business market, data analysis is a fundamental request for taking decisions in order to obtain excellence. Gross information, which in many cases presumes a large volume of data, is not very useful because of the impossibility to make detailed and efficient analyses. Things can change when we talk about synthesized and grouped information that offer a better support for data analyses and decision, an essential condition for performing an efficient management.

Usually, to make decisions, organizations such as Jordanian Insurance Companies must access at the right moment exact and complete information, from various domains of activity, in the right format for the specific purpose, but the operational systems in the Jordanian Insurance Companies are not the adequate environment for obtaining all this information.

Based on the above, one may demonstrate the study's problem via stirring up the questions below:

Question One: Is there a relationship between Independent variables Adaptive competitive strategy (Prospector; Defender and Reactor), business Intelligence (Insight; Consistency and transformation) and Organizational Excellence at Jordanian Insurance Companies?

Question Two: To what extent does Adaptive competitive strategy (Prospector; Defender and Reactor) affect Organizational Excellence at Jordanian Insurance Companies?

Question Three: To what extent does Business Intelligence (Insight; Consistency and transformation) affect Organizational Excellence at Jordanian Insurance Companies?

Question Four: To what extent does strategic fit between Adaptive competitive strategy (Prospector; Defender and Reactor) and Business Intelligence (Insight; Consistency and transformation) affect Organizational Excellence at Jordanian Insurance Companies?

(1-3): Significance of the Study

The significance of the study is to develop the service industry and Jordanian Insurance Companies Excellence. The study is a preliminary step to encourage researchers to undertake further studies, which show the importance of strategic fit concept. The results of the current study lead to subsequent studies useful to development Jordanian Insurance Companies performance after the image has been well demonstrated.

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(1-4): Objectives of the Study

The main objective of this study is to measure the effect of strategic fit between Adaptive competitive strategy and business Intelligence in achieving organizational excellence at Jordanian Insurance Companies, through achieving following objectives:

1. Investigate the relationship between Independent variables "Adaptive competitive strategy (Prospector; Defender and Reactor), business Intelligence (Insight; Consistency and transformation)" and dependent variable "Organizational Excellence" at Jordanian Insurance Companies.

2. Determine the effect of Adaptive competitive strategy (Prospector; Defender and Reactor) on Organizational Excellence at Jordanian Insurance Companies.

 Explore the effect of Business Intelligence (Insight; Consistency and transformation) on Organizational Excellence at Jordanian Insurance Companies.

4. Test the strategic fit effect between Adaptive competitive strategy (Prospector; Defender and Reactor) and Business Intelligence (Insight; Consistency and transformation) on Organizational Excellence at Jordanian Insurance Companies.

(1-5): Study Hypotheses

Based on the study problems and the literature review, the following research hypotheses will be examined:

HO₁: There is a positive significant relationship between Independent variables "Adaptive competitive strategy (Prospector; Defender and Reactor), business Intelligence (Insight; Consistency and transformation)" and dependent variable "Organizational Excellence" at Jordanian Insurance at level ($\alpha \le 0.05$).

HO₂: There is a positive significant effect of Adaptive competitive strategy (Prospector; Defender and Reactor) on Organizational Excellence in Jordanian Insurance Companies at level ($\alpha \le 0.05$).

HO_{2-1:} There is a positive significant effect of Prospector competitive strategy on Organizational Excellence in Jordanian Insurance Companies at level ($\alpha \le 0.05$).

HO₂₋₁: There is a positive significant effect of Defender competitive strategy on Organizational Excellence in Jordanian Insurance Companies at level ($\alpha \le 0.05$).

HO_{2-3:} There is a positive significant effect of Reactor competitive strategy on Organizational Excellence in Jordanian Insurance Companies at level ($\alpha \le 0.05$).

HO₃: There is a positive significant effect of Business Intelligence (Insight; Consistency and transformation) on Organizational Excellence in Jordanian Insurance Companies at level ($\alpha \le 0.05$).

HO_{3-1:} There is a positive significant effect of Insight on Organizational Excellence in Jordanian Insurance Companies at level ($\alpha \le 0.05$).

HO_{3-2:} There is a positive significant effect of Consistency on Organizational Excellence in Jordanian Insurance Companies at level ($\alpha \leq$ 0.05).

HO_{3-3:} There is a positive significant effect of transformation on Organizational Excellence in Jordanian Insurance Companies at level ($\alpha \leq$ 0.05).

HO₄: There is a positive significant effect of strategic fit between Competitive Strategy (Prospector; Defender and Reactor) and Business Intelligence (Insight; Consistency and transformation) on Organizational Excellence in Jordanian Insurance Companies at level ($\alpha \le 0.05$).

HO₄₋₁: There is a positive significant effect of strategic fit between Competitive Strategy (Prospector; Defender and Reactor) and Business Intelligence (Insight; Consistency and transformation) on Knowledge Excellence in Jordanian Insurance Companies at level ($\alpha \le 0.05$).

HO_{4-2:} There is a positive significant effect of strategic fit between Competitive Strategy (Prospector; Defender and Reactor) and Business Intelligence (Insight; Consistency and transformation) on Process Excellence in Jordanian Insurance Companies at level ($\alpha \le 0.05$).

(1-6): Study Model



Figure (1-1) Study Model Researcher Prepare

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(1-7): Study Limitations

The study scope deals with the following:

Human Limitations: the managers working in the Jordanian Insurance Companies (Amman) who occupied these positions (General, Executive and Head of section).

Place Limitations: Jordanian Insurance Companies in Amman.

Time Limitations: the time absorbed to study accomplishment in year 2012.

Scientific Limitations: The researcher depends on Competitive Strategy (Prospector; Defender and Reactor) suggested by Miles & Snow (1978), However, in the Business Intelligence (Insight; Consistency and transformation) the researcher depends on Ramakrishnan, et..al, (2012: 486-496). Finally, in the Organizational Excellence the researcher depends on Pinar & Girard (2008:29 – 45).

(1-8): Study Delimitations

1. Implementing the study on the Jordanian Insurance Companies in Amman.

2. The study is limited to the General, Executive, department and Head of section in Jordanian Insurance Companies.

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(1-9): Study Terminologies

Adaptive Competitive Strategy: Long-term action plan that is devised to help a company gain a competitive advantage over its rival. This type of strategy is often used in advertising campaigns by somehow discrediting the competition's service. Competitive strategies are essential to companies competing in markets that are heavily saturated with alternatives for consumers (Malik & Naeem, 2011: 806).

Prospector: perceive a dynamic, uncertain environment and maintain flexibility to combat environmental change (Malik & Naeem, 2011: 807).

Defender: perceive the environment to be stable and certain, and thus seek stability and control their operations to achieve maximum efficiency (Malik & Naeem, 2011: 808).

Reactor: a residual strategy that the company lack consistency in strategic choice and performs poorly (Malik & Naeem, 2011: 808).

Business Intelligence: is a broad category of applications and technologies for gathering, storing, analyzing, and providing access to data to help enterprise users make better business decisions (Ramakrishnan, et..al, 2012: 487).



Insight: an understanding of cause and effect based on identification of relationships and behaviors within a model, context, or scenario (Ramakrishnan, et..al, 2012: 488).

Consistency: The achievement of a level of Excellence that does not vary greatly in quality over time (Ramakrishnan, et..al, 2012: 489).

Transformation: a process of profound and radical change that orients an organization in a new direction and takes it to an entirely different level of effectiveness (Ramakrishnan, et..al, 2012: 490).

Organizational Excellence: is one that has successfully worked out its integrated portfolio of Needs, Results, Work and Competence (Pinar & Girard, 2008:30).

CHAPTER TWO

Theoretical Framework & Previous Studies

- (2-1): Introduction
- (2-2): Strategic Fit
- (2-3): Adaptive Competitive Strategies
- (2-4): Business Intelligence
- (2-5): Organizational Excellence
- (2-6): Previous Studies
- (2-7): Study contribution to knowledge

(2-1): Introduction

The nature of Fit is best revealed by the concepts of businesses seeking competitive advantage and sustainability in their chosen markets. A company can outperform rivals only if it can establish a difference that it can preserve (Porter, 1996). Fit drives both competitive advantage and sustainability by creating a chain that is as strong as the strongest link (Porter, 1996). It is easy for competitors to replicate strategic elements of a single function, but extremely difficult for them to replicate multiple functions fit together and reinforcing each other in pursuit of a common goal.

Business intelligence (BI) is the top priority for many organizations and the promises of BI are rapidly attracting many others (Evelson, et..al, 2007). Gartner Group's BI user survey reports suggest that BI is also a top priority for many chief information officers (CIOs) (Sommer, 2008).

Organizations today collect enormous amounts of data from numerous sources, and using BI to collect, organize, and analyze this data can add great value to a business (Gile et al., 2006). BI can also provide executives with real time data and allow them to make informed decisions to put them ahead of their competitors (Gile et al., 2006).

This chapter is divided into the following six sections: Strategic Fit; Adaptive Competitive Strategies; Business Intelligence; Organizational Excellence; Previous Studies and Study Contribution to knowledge.

(2-2): Strategic Fit

The concept of strategic fit has been the central theme of the structural contingency theory. Within the contingency theory perspective, Drazine & Van de Ven (1985: 514 – 539) have examined fit through three different approaches: Selection, Interaction and Systems. In the selection approach, fit is interpreted as an assumed premise underlying congruence between context and structure without looking into the impact of context – structure relationship on performance. In the interaction approach, fit is understood as an interaction effect of organizational context and structure factors on performance. Finally, in the systems approach, fit is defined as the internal consistency of multiple contingencies and multiple structural characteristics that have performance effects.

Strategic fit expresses the degree to which an organization is matching its resources and capabilities with the opportunities in the external environment. The matching takes place through strategy and it is therefore vital that the company have the actual resources and capabilities to execute and support the strategy. Strategic fit can be used actively to evaluate the current strategic

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situation of a company as well as opportunities and divestitures of organizational divisions. Strategic fit is related to the Resource-based view of the firm which suggests that the key to profitability is not only through positioning and industry selection but rather through an internal focus which seeks to utilize the unique characteristics of the company's portfolio of resources and capabilities (Grant, 2007).

Venkatraman & Camillus (1984) have provided a basis for operationlization of fit by classifying the different perspectives of the use of the fit in strategic management by employing two dimensions: the conceptualization of fit and the domain of fit. Their efforts produce six different strategic fit concepts:

1. Strategy formulation school is primarily interested in the fit between strategy and environmental condition (External Elements).

2. Strategy implementation school focuses on the alignment between strategy and structure (Internal Elements).

3. Integrating formulation – implementation school is integrating the first and second fit perspectives.

4. Interorganizational (strategy) network school explores not only the pattern of interactions between a single organization and its environment, but also interorganizational relations.

5. Strategic choices school examines the pattern of coordination or integration among strategy and structural units (Internal Elements).

6. Overarching "gestalt" school is mainly interested in an interaction effect of organizational environment and structure on organizational survival or effectiveness.

Porter (2006) defines three types of fit:

First order fit: Simple consistency fit between each function and the business strategy.

Second order fit: Activities or functions are reinforcing each other to entrench competitive advantage and sustainability.

Third order fit: Optimization of effort to achieve high levels of business unit capability.

Pintelon, Pinjala and Vereecke (2005) present a slightly different but related view. They explain fit in terms of internal and external consistency between functions, strategic elements and the business environment. Maintenance strategy should therefore demonstrate:

1. Internal consistency with the overall business strategy and other functional strategies, e.g. manufacturing.

2. Strategy elements should be internally consistent with each other. It can be inferred that this can only be achieved if they are either complimentary or reinforcing.

3. Maintenance strategy should be externally consistent with the business environment. This calls for fit to government statutory requirements, technology environment and availability of services and infrastructure. According to Nath and Sudharshan (2004), a good measure of fit must be replicable, feasible and consistent for different scales and levels of complexity, and must have interjudge reliability. A good measure can be verified using the correlation of fit and business performance. This analysis is based on the assumption that fit results in improved business performance for all business strategy types, an assertion which is generally accepted based on prior researches.

(2-3): Adaptive Competitive Strategy

Strategy is a term that comes from the Greek strategia, meaning "generalship." In the military, strategy often refers to maneuvering troops into position before the enemy is actually engaged. In this sense, strategy refers to the deployment of troops. Once the enemy has been engaged, attention shifts to tactics. Here, the employment of troops is central. Substitute "resources" for troops and the transfer of the concept to the business world begins to take form (Ronda-Pupo, et..al, 2012: 162)

According to (Mintzberg, 1987: 11-21) people use "strategy" in several different ways, the most common being these four:

1. Strategy is a plan, a "how," a means of getting from here to there.

2. Strategy is a pattern in actions over time; for example, a company that regularly markets very expensive products is using a "high end" strategy.

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3. Strategy is position; that is, it reflects decisions to offer particular products or services in particular markets.

4. Strategy is perspective, that is, vision and direction.

Porter (1996: 62) argues that competitive strategy is "about being different." He adds, "It means deliberately choosing a different set of activities to deliver a unique mix of value." In short, Porter argues that strategy is about competitive position, about differentiating organization in the eyes of the customer, about adding value through a mix of activities different from those used by competitors. In his earlier book, Porter defines competitive strategy as "a combination of the ends (goals) for which the firm is striving and the means (policies) by which it is seeking to get there." Thus, Porter seems to embrace strategy as both plan and position. (It should be noted that Porter writes about competitive strategy, not about strategy in general.)

Overall, there are three traditional approaches to defining competitive strategy: Miles and Snow's adaptive strategies, Abell's business definition framework, and Mintzberg's competitive strategies.

In this research, the researcher depends on Miles and Snow's adaptive strategies approach.

Miles and Snow's theoretical framework (1978) has undergone extensive empirical investigation (DeSarbo, et..al., 2006) to improve understanding on business strategic orientations within a given industry for the last 32 years or more. The typology considers an organization as comprehensive and integrated system having dynamic fit with the environment. It was postulated that organizations competing in a particular industry demonstrate behavioral patterns which are representative of four basic strategic types such as prospectors, analyzers, defenders and reactors (Miles & Snow, 1978).

Miles and Snow's classification of the strategy is as the following: **Defenders**: aiming at stability and defending a narrow range of products within a narrow market segment; **Prospectors**: searching for new product and market opportunities; **analyzers**: seeking to minimize risk while seizing opportunities, a balanced approach and **Reactors**: inconsistent and unstable, simply reacting to the environment (Sadler, 2003: 24).

The **Defender competitive strategy** is a strategy characterised by the search for market stability and producing only a limited product line directed at a narrow segment of the total potential market. It is concerned with stability, namely how to 'seal off a portion of the market in order to create a stable domain ... a limited set of products [is] directed into a narrow segment of the total market'. There, to keep out competitors, the defender prices competitively or concentrates on quality. Technological efficiency is important, as is strict control of the organization. Defender competitive strategy enables the organizations to produce products or services with the objective of obtaining market leadership. They may achieve their objectives by concentrating on a market niche through specialization and cost reductions. The market may be

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mature and stable. The organization is able to cope with sudden strategic change but would be more comfortable with steady strategic change (Lynch, 2006: 256).

Defender competitive strategy is characterized by narrow and relatively stable product - market domains, often dominating a specific niche in its industry and sealing off competition by offering high quality and low prices on standard products. Emphasis is placed on achieving operational efficiency and building economies of scale. Its organizational structure is usually mechanistic. It has greater fixed@asset intensity than the other strategic types, with investments in highly cost@efficient but few core technologies. However, the Defender does not tend to search outside its domain for new opportunities, and rarely makes major adjustments in its structure or technology. Primary attention is devoted to improving efficiencies in existing operations using existing core technologies (Miles & Snow, 1984).

Finally, Organizations having defender orientations are mechanistic and use integration devices and formal procedures to improve coordination (Vorhies & Morgan, 2003).

The *Prospector competitive strategy* is a strategy in which an organization continually innovates by finding and exploiting new product and market opportunities. They're constantly "prospecting" for new directions to pursue. The prospector, in contrast, actively searches out innovative new product and market opportunities (sometimes even at the expense of

profitability). The key here is to maintain flexibility, in both technology and

administrative arrangements. Prospector organizations are involved in growing markets where they actively seek new opportunities through innovation. They are typically flexible and decentralized in their approach to the market and able to respond quickly to change. Their objectives are to seek new opportunities. Strategic change is no problem for such companies (Lynch, 2006: 256).

Prospectors differ greatly from analyzers and are characterized by a continuous search for new products and market opportunities, thereby creating change in the market. Emphasizing innovativeness, the Prospector invests heavily in product research and development, experimentation and environmental scanning. Their product@market domain is a broad and dynamic domain, and to function in such an environment, they seek flexibility in technology (as reflected in low fixed@asset intensity) and use an organic organization structure. However, the concern with flexibility and innovativeness often leads to a lack of controls and low operational efficiency (Miles & Snow, 1978).

Prospectors follow the strategy of leading change in their industry. They are oriented externally and compete by finding out the latent customer needs, quickly transformation ability in changing environment and by launching new products to satisfy their customer base while taking in to the consideration of other marketing mix (Slater, et..al., 2010).

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The **Analyzer competitive strategy** is a strategy in which organizations compete by analysing and imitating the successes of other organizations. The analyzer sits between the defenders and the prospectors, seeking to 'minimize risk while maximizing the opportunity for profit', so that the approach is best described as 'balanced'. Analyzer organizations seek to expand but also to protect what they already have. They may wait for others to innovate and delay while others prove new market opportunities before they enter. Large and small organizations can take this route, using mass production to reduce costs but also relying on some areas such as marketing to be more responsive and provide flexibility where required. Strategic change would need careful analysis and evaluation before it could be adopted (Lynch, 2006: 256).

The *Reactor competitive strategy* is a strategy characterised by the lack of a coherent strategic plan or apparent means of competing. It's almost a "no strategy" type position because obviously it's not a preferred or recommended competitive strategy for developing a sustainable competitive advantage. The reactor, unlike the other three, reacts to its environment. This is a failure; 'inconsistent and unstable'. In other words, here we have a 'residual' strategy, arising when one of the other three strategies is inappropriately pursued. Reactor organizations are those that respond inappropriately to competitors and to the more general environment. They rarely, if ever, take the initiative and, in a sense, may have no strategy: they always react to other

strategies. Even if they have a strategy, it is entirely inappropriate to the environment and hence the resulting reactor organization is bound to be inadequate. Strategic change will therefore be a problem (Lynch, 2006: 256).

Miles and Snow (1978) argue that reactors adapt to their environment only when environmental pressures force them to do so. They lack congruence of its strategy with the external environment and organizational structure, culture and processes. Such organizations do not have forward looking and high performance strategy. They do not bother either to sustaining their competitive position in well acquired product/market domain, or to take risks to exploit feasible opportunities in the external environment (Garrigós-Simón, et..al., 2005).

(2-4): Business Intelligence

Business Intelligence as an "active, model-based, and prospective approach to discover and explain hidden, decision-relevant aspects in large amounts of business data to better inform business decision processes". Business intelligence is the process of gathering high-quality and meaningful information about the subject matter being researched that will help the individual(s) analyzing the information, draws conclusions or make assumptions." Business intelligence refers to the use of technology to collect and effectively use information to improve business effectiveness. An ideal BI system gives an organization's employees, partners, and supplier's easy

access to the information they need to effectively do their jobs, and the ability to analyze and easily share this information with others (KMBI, 2005).

Various definitions of BI have emerged in the academic and practitioner literature. While some broadly define BI as a holistic and sophisticated approach to cross-organizational decision support (Alter, 2004),

Ghoshal & Kim (1986: 49) considered Business Intelligence an activity within which information about competitors, customers, markets, new technologies, and broad social trends is gathered and analyzed. Around the same time, Tyson (1986: 9). Identified the Business Intelligence concept as an analytical process by which raw data are converted into relevant, usable, and strategic knowledge and intelligence. Collins (1997: 4) recognizes Business Intelligence as a process by which information about competitors, customers, and markets is systematically gathered by legal means and analyzed to support decision-making.

Mendell (1997:115–118) remarks that Business Intelligence has always been an important part of the competing business world, and thus the core activities of Business Intelligence are far from new.

Miller (2000b: 13) defines Business Intelligence as including the monitoring of developments in the external business environment.

Olszak and Ziemba (2003) define Business Intelligence as A set of concepts, methods and processes that aim at not only improving business decisions but also at supporting realization of an enterprise's strategy.

Betts (2004) believes that Business Intelligence will mean more people

viewing more data in more detail. Betts feels that more companies will be putting Business Intelligence tools into the hands of the typical employee, not just the marketing or financial analyst. Additionally, unstructured data, predictive analytics, and integration will be key trends that will exist in the Business Intelligence domain.

Chung, et..al, (2004) define Business Intelligence as Results obtained from collecting, analyzing, evaluating and utilizing information in the business domain. Burton & Hostmann (2005) believe that Business Intelligence is the use and analysis of information that enable organizations to achieve efficiency and profit through better decisions, management, measurement and optimization.

Lonnqvist & Pirttimaki (2006) define Business Intelligence as A managerial philosophy and tool that helps organizations manage and refine information with the objective of making more effective decisions.

Williams & Williams (2007) extracted that the Business Intelligence is a combination of products, technology and methods to organize key information that management needs to improve profit and performance.

Jourdan, et..al. (2008) pointed that Business Intelligence is both a process and a product that is used to develop useful information to help organizations survive in the global economy and predict the behavior of the general business environment Aronson, Liang and Turban (2005) also divide BI tools into reporting, OLAP and data mining. Collins (1997: 19) categorizes the main objectives of Business Intelligence into three groups. First, a company can avoid surprises and identify opportunities and threats. Second, Business Intelligence establishes a baseline for performance evaluation. Third, Business Intelligence provides more time in which to react. One of the goals of BI is to support management activities. Computer based systems that support management activities and provide functionality to summarize and analyze business information are called management support systems (MSS) (Gelderman, 2002; Clark, et..al., 2007; Hartono, et..al, 2007).

BI can also be included in the MSS set (Clark et al., 2007). First, BI supports decision making for managerial activities (Burton and Hostmann, 2005). Second, BI uses a data repository (usually a data warehouse) to store past and present data and to run data analyses (6. Anderson-Lehman, et., al., 2004).

BI is also aimed at improving individual user performance through helping individual users manage enormous amounts of data while making decisions (Burton, et..al, 2006). Thus, BI can be classified as an MSS (Baars and Kemper, 2008). Examining BI in the light of research based on other types of MSS may lead to better decision support and a higher quality of BI systems (Clark, et al., 2007). BI success is the positive value an organization obtains from its BI investment (Wells, 2003). The organizations that have BI also have a competitive advantage, but how an organization defines BI success depends on what benefits that organization needs from its BI initiative (Miller, 2007). BI success may represent attainment of benefits such as improved profitability (Eckerson, 2003), reduced costs (Pirttimaki, et..al., 2006), and improved efficiency (Wells, 2003).

Most organizations struggle to measure BI success. Some of them want to see tangible benefits, so they use explicit measures such as return on investment (ROI) (Howson, 2006). BI success can also be measured with the improvement in the operational efficiency or profitability of the organization (Vitt, et..al, 2002). If the "costs are reasonable in relation to the benefits accruing" (Pirttimaki, et..al., 2006: 83), then organizations may conclude that their BI is successful. Other companies are interested in measuring intangible benefits; these include whether users perceive the BI as mission critical, how much stakeholders support BI and the percentage of active users (Howson, 2006). Specific BI success measures differ across organizations and even across BI instances within an organization.

Research, however, does consistently point to at least one high level commonality among successful BI implementations. Organizations that have achieved success with their BI implementations have created a strategic approach to BI to help ensure that their BI is consistent with corporate business objectives (McMurchy, 2008). How Continental Airlines improved its processes and profitability through successful implementation and use of BI is a good example of aligning BI with business needs (Watson, et., al., 2006).

Research provides valuable insight into how to align BI with business objectives and offer explanations for failures to do so (Eckerson, 2003). Other research provides a solid theoretical foundation for examining BI success, yet provides limited empirical evidence (Gessner and Volonino, 2005). Research that provides a sound theoretical background as well as empirical evidence focuses on specific technologies of BI, such as data warehousing (Nelson, et..al., 2005) or web BI (Chung, et..al., 2004), rather than a more holistic model.

(2-5): Organizational Excellence

Different meanings in management literature such as: excellence meaning quality (Peters and Waterman, 1982), proportionality for use (Juran and Gryna, 1988), parallelism in specification (Gilmore, 1974), confidence for facilities (Crosby, 1979), satisfying or preceding customer expectations (Parasuraman, et..al, 1985). These concepts show various aspects of excellence.

Among the other definitions of organizational excellence we can refer to the following cases:

Excellence means ascending, transcending and becoming superior (Amid, 1992).

Organizational excellence could be considered as growth and enhancement of level of an organization in all its various dimensions so that probability of success of the organization will be increased in long term by obtaining favorable satisfaction of all beneficiaries and creating balance among them (Farahi, 2010).

Organizational excellence is intentional and reasonable introduction, creating, strengthening and dissemination of change in order to improve effectiveness of the organization (Loutans, 2000).

Organizational excellence is a holistic method to improve performance of the organization (Harrington, 2005).

On the other hand, excellence means perfectness, accuracy and absoluteness. Perfection of one person in his work is an excellent action (Sharma & Talwar, 2007). Therefore, whenever an organization resists in the correct way and tries not to fall in error in his growth path it is said this organization is growing (Mehrdad, 2002).

The term organizational excellence refers to something about organizations and makes them better too. From one viewpoint organizational excellence could be considered as "transformation along with evolution". An

excellent organization is always in the growth and excellence path. Increasing changes and the existing competitive pressures in the environment of organizations have intensified the necessity of focusing on innovation, enhancement of quality, improvement of services to customers, increasing the speed and decreasing of cost. Incapability of traditional structures and models governing business in satisfying expectations and demands of beneficiaries has led to propagation of the new organizational approach which tries to respond justly to demands of beneficiaries through designing and creating organization HPO (High Performance Organization) (Eisakhani,2002).

Wall (2005) defines excellent organizations as below with a comprehensive viewpoint: "an excellent organization is the one that obtains better results than the coordinate organizations during a long-term period through appropriate adaptation with changes and rapid reaction to such changes, creating a coherent and purposeful management structure, permanent improvement of key capabilities and suitable behavior with employees".

In this regard, various clear-sighted refer to diverse characteristics for excellent organizations, for example Tussi (2004) asserts that excellent organizations like excellent human beings have characteristics that the most important of them are: openness and clarification of the system, confidence in others, feedback from inside and outside, participation with others, training and selecting and superficiality of organizational structure.

Moghadami (2005) believes that excellent organizations have the following characteristics:

1. Customers: superior organizations attract and maintain customers.

2. Employees: superior organizations attract and maintain customers and enjoy their high performance.

3. Capital owners: superior organizations obtain great financial resources.

4. Future generations: superior organizations establish future values.

5. Suppliers and strategic partners: superior organizations enhance such relations.

6. Globalization: superior organizations that are thinking about globalization behave in a way to increase their benefits and local benefits simultaneously.

7. Change or transformation: superior organizations are always thinking about improvement and innovation.

8. Learning: superior organizations optimize knowledge acquisition and spread it to all levels of the organization.

9. Leadership: superior organizations can have access to their required leadership competences rapidly; their decisions optimize their current performance and prepare the ground for the future.

According to Eisakhani (2002) excellent organizations have seven characteristics such as perspective and mission of the organization, ambitious purposes, strategic thinking, leadership, organization planning, technology and processes.

Also, Riahi (2005) mentions twelve cases about characteristics of excellent organizations including being flexible and responsive, paying attention to beneficiaries' needs, using short-term, medium-term and long-term programs simultaneously, creating desirable values of customers, foreseeing and inspired leadership, focusing on potential demands of customers, using effective management system, paying attention to processes, employees' participation, innovation and learning, development and preserving cooperation, clarification and responsiveness.

Given the stated characteristics for excellent organizations we can infer that all clear-sighted have consensus upon a group of characteristics.

Abzari and Dalvi (2010) have classified these characteristics into four groups:

Group one: 1) being pioneer, 2) harmonization, 3) integration, 4) leadership.

Group two: 1) learning, 2) discipline and order, 3) time management, 4) changeability.

Group three: 1) customer orientation, 2) foresight, 3) truthfulness, 4) communications

Group four: 1) balanced growth, 2) monitoring and prevention, 3) empowerment, 4) cooperation

According to Hillman (1994), assessment of excellence is the process of evaluating an organization against a model for continuous improvement in order to highlight what has been achieved and what needs improving.

European Foundation for Quality Management (EFQM guidelines, 1999) defines excellence as "outstanding practice in managing the organization and achieving results – all based on a set of nine fundamental concepts, via, result orientation, customer focus, leadership and constancy of purpose, management by process and facts, people development and involvement, continuous learning, innovation and improvement, partnership development and public responsibility."

Finally, Harrington (2005) suggests five Pillars of Organizational Excellence defines the five management functions of an organization that need to be managed simultaneously in an effective way in order for the organization to excel. The five management functions are processes, projects, change, knowledge, and assets/resource management.

(2-6): Previous Studies

Yarrow, et..al, (2000) under title "Organizational Excellence".presents findings from 21 Colleges of Further Education, which have participated in surveys of both staff and learner satisfaction and which (as part of a larger survey of colleges) have taken part in a diagnostic benchmarking exercise using the 'Learning PROBE' methodology. Learning PROBE was developed from the established 'Service PROBE' to support UK Further Education Colleges in their pursuit of excellence. More than 2500 staff of these 21 colleges have participated in the satisfaction survey relating to their job, considering 38 aspects of their working life. Separately, more than 16,000 students undertook a learner satisfaction survey in which 28 aspects of their college life were assessed. Only four of the aspects of the staff's working life displayed an overall positive response from the participating staff, whilst most measures had more staff displaying dissatisfaction than satisfaction with the extent to which their expectations are being met. With respect to the satisfaction of learners, a key stakeholder group for the colleges, a majority of respondents displayed satisfaction for all but two of the attributes considered. It would be reasonable to assume that if a college has effectively implemented good practices, which are delivering strong results, then the benefits will be felt by both of these stakeholder groups, staff and learners, leading in turn to associated levels of satisfaction with the organization. Analysis reported within this paper would suggest that only negligible association exists between levels of implementation of individual practices (as measured by PROBE) and levels of either staff or learner satisfaction with the organization, as defined by various pairs of comparable measures. In contrast, when PROBE scores are aggregated to form higher-level 'enabler' and 'results' indices, then the levels of association between the indices and related measures of staff and learner satisfaction display greater levels of significance.

Zajac, et..al, (2000) under title "Modeling the Dynamics of Strategic Fit: A normative Approach to Strategic change". aimed to develop and tests a dynamic perspective on strategic fit. Drawing from contingency and resource-based arguments in the strategy and organizational theory literatures, they propose a distinctive analytical approach to identify environmental and organizational contingencies that should predict changes in a firm's strategy and the performance implications of such changes. They test our model using extensive longitudinal data from over 4000 U.S. savings and loan institutions during a period when many S&Ls considered changing strategic direction. The findings support our model of dynamic strategic fit. Specifically, they find that (1) the timing, direction, and magnitude of strategic changes can be logically predicted based on differences in specifically environmental forces and organizational resources, and (2) organizations that deviated from our model's prediction of

dynamic strategic fit (i.e., changed more or changed less than our model prescribed) experienced negative performance consequences.

Negash (2004) under title "**Business Intelligence**". showed that business intelligence systems combine operational data with analytical tools to present complex and competitive information to planners and decision makers. The objective is to improve the timeliness and quality of inputs to the decision process. Business Intelligence is used to understand the capabilities available in the firm; the state of the art, trends, and future directions in the markets, the technologies, and the regulatory environment in which the firm competes; and the actions of competitors and the implications of these actions.

Fries (2006) under title "*The Contribution of Business Intelligence to Strategic Management*".aimed to investigate the contribution of BI to strategic management. It showed that BI is not only contributing to the strategic level of an organization, but also to the tactical and even operational level. Moreover, it conducted that producing or providing intelligence for the first category of strategic decisions and issues was relatively easy because internally related data are processed. Data about the company and its main competition and customers is relatively easy to retrieve and to process.

Olszak & Ziemba (2007) under title "*Approach to Building and Implementing Business Intelligence Systems*". aims to describing processes of building Business Intelligence (BI) systems. The considerations are focused on

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objectives and functional areas of the BI in organizations. Hence, the approach to be used while building and implementing the BI involves two major stages that are of interactive nature, i.e. BI creation and BI consumption. A large part of the article is devoted to presenting objectives and tasks that are realized while building and implementing BI.

Lupu, et..al, (2007) under title "The Impact Of Organization Changes On Business Intelligence Projects". presents the subject approaches of business intelligence in the context of ERP projects, and the experience of a real industry project, its development and the problems it faced. It offers an insight into the main three phases of the project and analyses the impact of technical problems and of company changes on the BI project, revealing the strengths and the weaknesses of the proposed solutions. The conclusions of the article can be useful for all of those who are involved in building business intelligence solutions to reveal some of success factors, to prevent or to solve some of the inherent problems related to this type of projects.

Pirttimaki (2007) under title "*Business Intelligence as a managerial tool in large Finnish companies*", aimed at examing BI as a tool for managing business information in large Finnish Companies. The results presented the role of BI in Finland has expanded since the 1990s. The use at BI increased in the top (50) Finnish companies in the time span under examination, and BI is likely to become an integral part of these companies' activities.

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Wang & Shyu (2008) under title "*Will the strategic fit between business and HRM strategy influence HRM effectiveness and organizational performance?*", aimed to examine how the fit between the strategy of business and HRM would affect HRM effectiveness and organizational performance. The literature was reviewed from both the theoretical and empirical perspectives. Top 1,000 manufacturing companies in Taiwan were sampled, yielding valid questionnaire data and objective performance indexes from 181 firms. Multiple regressions and LISREL was employed to test the four hypotheses empirically. The main findings were: the strategy fit between a firm's business and HRM strategy has a positive and direct impact on HRM effectiveness and labor productivity after analyzing by hierarchical multiple regression. HRM effectiveness could directly increase labor productivity while strategy fit strengthened the relationship between HRM effectiveness and labor productivity.

Pinar & Girard (2008) under title "*Investigating the Impact of Organizational Excellence and Leadership on Business Performance: An Exploratory Study of Turkish Firm?*", focuses on the impact of organizational excellence and leadership on the performance of firms in Turkey. It cites the three key factors that are critical for business performances including customer oriented, quality of personnel, innovation and four key leadership techniques. Furthermore, the seven factors, personal interviews and surveys with 200 firms were folded up in three major cities in the western part of the country and the outcome for each factor was examined carefully to help managers weigh the value of various approaches and strategies.

Ooncharoen Ussahawanitchakit (2008) under title "Building & Organizational Excellence and Business Performance of Hotel Business in Thailand: Effect of Service Culture and Organizational Characteristic". Aimed to examine and investigates the relationships between five dimensions of service culture (high-quality service, communicate openly and honestly, service responsiveness, service failure prevention, and service recovery) that influence organizational excellence and business performance through external environment as moderator of the relationships between organizational excellence and business performance and organizational support, technology orientation and employee competency as an antecedent of service culture. The model is tested using data collected from mail survey of 278 hotel businesses in Thailand. The results indicate partial support for the hypotheses derived from the conceptual model.

Rus & Toader (2008) under title "*Business Intelligence for Hotels Management Performance*", aimed to present the advantages of using Business Intelligence Systems in hotel's decision making activities. After a short literature review they analyze the main components of a Business Intelligence System and identify the BI solutions for hospitality industry available on the global market and on the Romanian market. It offers important tools for analyzing and presenting data to managers so they can make more informed decisions. Hotels store large quantities of operational data, generated by daily transactions, in operational databases. These databases contain detailed information whereas managers need aggregate, summary information in decision making process. Using Business Intelligence the data from separate source systems is loaded into a data warehouse through a process of extraction, transformation, and loading and data is transformed in useful information and knowledge.

Alnoukari (2009) under title "Using Business Intelligence Solutions for Achieving Organization's Strategy: Arab International University Case Study", aimed to explain the role BI which providing organizations with a way to plan and achieve their business strategy. We will experiment this role using a case study in the field of high education, especially helping one of the new private university in Syria (Arab International University) planning and achieving their business strategy.

Tabatabaei (2009) under title "Evaluation of Business Intelligence maturity Ievel in Iranian banking industry", aimed to examine the maturity level of Business Intelligence activities as well the outlook concerning Business Intelligence in the Iranian banking. The study showed that BI is a managerial concept which helps managers in the organizations to manage information and make factual decisions. The study conducted that the maturity level of BI as a whole process in Iranian banking industry is at level three of capability.

Kursan & Mirela (2010) under title "*Business Intelligence: the Role of the Internet in Marketing Research and business Decision – Making* ", aimed to point out the determinants of the business intelligence discipline, as applied in marketing practice. The paper examines the role of the Internet in marketing research and its implications on the business decision–making processes. the paper aims to stress the importance of Web opportunities in conducting the Web segmentation and collecting customer data. Due to the existence of different perceptions concerning the role of the Internet, this paper tries to emphasize its effort of an interactive channel that serves the function of not only an informational nature, but as a powerful research tool as well. Several data collection and analysis methods techniques are discussed that would help companies to take advantage of a Web as a significant corporate resource

Ahmad & Shiratuddin (2010) under title "Business Intelligence for Sustainable Competitive Advantage: Field Study of Telecommunications Industry", attempts to highlight these issues in the context of Telecommunication Industry. A qualitative field study in Malaysia is undertaken in this research, where all of four telecommunication services providers, in various levels of BI deployments, are studied. The study is conducted via interviews with key personnel, who are involved in decision-making tasks in their organizations.

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Contents analysis is then performed to extract the factors and variables and a comprehensive model of BI for Sustainable Competitive Advantage is developed. The results of the interviews identify nine major variables affecting successful BI deployment as: Quality Information, Quality Users, Quality Systems, BI Governance, Business Strategy, Use of BI Tools, and Organization Culture. BI is believed to be the main source for acquiring knowledge in sustaining competitive advantage.

Popovic & Jaklic (2010) under title "Benefits of business intelligence system implementation: an empirical analysis of the impact of business intelligence system maturity on information quality", aimed to empirically confirm the contribution of business intelligence systems to providing quality information, and to analyzing in detail how much implementation of these systems actually contributes to solving the major issues regarding information quality. The results of the analysis show that business intelligence systems actually have a positive impact on information quality. The results showed that the quality of information content is important for making better business decisions and providing higher value of business intelligence systems. The results thus suggest there is still a gap between available information quality and knowledge workers' needs.

Antony & Bhattacharyya (2010) under title "Measuring organizational" performance and organizational excellence of SMEs - Part 2: an empirical study on SMEs in India", aimed to empirically establish an indigenously developed model for measuring organizational performance and organizational excellence, and to examine the relationship between organizational performance and organizational excellence. The paper presents a model based on seven variables, at the overall and work unit level, for measuring organizational performance and organizational excellence - tested by using a large sample. A structured guestionnaire is developed for collecting data from 407 respondents from 230 organizations. Summated scale average method is used for calculation of organizational performance and a total correlation method is used for the calculation of organizational excellence. It is established that organizational performance and organizational excellence could be measured by consolidating performance variables, using two different methods: performance can be measured by averaging the performance variable scores, and excellence can be measured by averaging the correlations of performance variable scores. Based on the study, a new general definition for organizational excellence is proposed. as "the outstanding measure of relationship of all performance variables influencing an organization's functioning".

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Soni & Kodali (2011) under title "The strategic fit between 'competitive strategy' and 'supply chain strategy' in Indian manufacturing industry: an empirical approach", aims to explore the state of strategic fit between 'competitive strategy' (CS) and ' 'supply chain strategy' (SCS) in the Indian manufacturing industry by investigating the mediating role of supply chain strategy between competitive strategy and performance of company/supply chain. The aim is accomplished by using a survey guestionnaire that was answered by 185 respondents from various sectors of Indian manufacturing industry. These sectors included automobile, electrical and electronics, process, machinery, textile, food, aviation and footwear sectors. The state of strategic fit is explored, based on research framework of 'matrix of strategic fit'. The major findings revealed existence of a causal relationship between CS and SCS with CS as independent variable and SCS as dependent variable. It was also found that choice of CS and SCS affects business and supply chain performance. The other finding was establishment of the existence of strategic fit in Indian manufacturing industry, which was explained by analyzing the interaction effect between CS and SCS. It was also found that a major hurdle in implementing SCM practices in Indian manufacturing industry is 'overcoming traditional practices'.

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Riabacke, et..al, (2011) under title "Business Intelligence as Decision Support in Business Processes: An Empirical Investigation", aimed to investigate the role of business intelligence systems and the perceived business value of implemented systems and their contribution to facilitating the fulfillment of organizational goals. The study builds upon a survey answered by 43 respondents from different large companies in Scandinavia. The survey used questions on how visions, objectives, strategies are supported by BI systems, on how business values are derived from such systems, and on how design and implementation issues affect the solutions. The overall conclusion of the study is that there are markedly different levels of problems in the areas, most problems being found in integration of BI information and decision processes, and that there is room for large improvements and further work within everything from implementation to requirements engineering for business intelligence decision support systems.

Malik & Naeem (2011) under title "*Miles and Snow Strategy Typology: A Critical Commentary*", aimed to enrich the understanding by presenting critical overview on Miles and Snows strategy. In the realm of strategic management over last three decades, Miles and Snow strategy typology received wide spread general acceptance, yet mixed empirical findings about whether or not prospectors, analyzers and defenders register significantly different business performance.

Ramakrishnan, et..al (2012) under title "*Factors influencing business intelligence (BI) data collection strategies: An empirical investigation*", examines external pressures that influence the relationship between an organization's business intelligence (BI) data collection strategy and the purpose for which BI is implemented. A model is proposed and tested that is grounded in institutional theory, research about competitive pressure, and research about the purpose of BI. Two data collection strategies (comprehensive and problem driven) and three BI purposes (insight, consistency, and transformation) are examined. Findings provide a theoretical lens to better understand the motivators and the success factors related to collecting the huge amounts of data required for BI. This study also provides managers with a mental model on which to base decisions about the data required to accomplish their goals for BI.

(2-7): Study Contribution to knowledge

To clarify what distinguishes the current study from previous studies, some comparisons have been made, which are presented as follows:

1. Concerning the environment, all studies have been mainly conducted in American, European and Asian countries. In contrast, the current study was carried in an Arab country, namely in Jordan.

2. Most of the previous studies have been mainly focusing on service industry areas, while this one is all about a Jordanian Insurance Companies environment.

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3. In terms of objectives, previous studies have aimed to clarify the effect and the relationship, while the current study is concerned with verifying the effect of Strategic Fit between Adaptive Competitive Strategy and Business Intelligence in achieving Organizational Excellence in Jordanian Insurance Companies.

CHAPTER THREE Method and Procedures

- (3-1): Introduction
- (3-2): Study Methodology
- (3-3): Study Population and Sample
- (3-4): Demographic Variables to Study Sample
- (3-5): Study Tools and Data Collection
- (3-6): Statistical Treatment
- (3-7): Validity and Reliability

(3-1): Introduction

In this chapter the researcher will describe in detail the methodology used in this study, and the study population and its sample .Next, the researcher will design the study model and explain the study tools and the way of data collections. After that, the researcher will discuss the statistical treatment that is used in the analysis of the collected data. In the final section the validation of the questionnaire and the reliability analysis that is applied will be clearly stated.

(3-2): Study Methodology

Descriptive research involves collecting data in order to test hypotheses or to answer questions related to the current status of the subject of the study. Typical descriptive studies are concerned with the assessment of attitudes, opinions, demographic information, conditions, and procedures. The research design chosen for the study is the survey research. The survey is an attempt to collect data from members of a population in order to determine the current status of that population with respect to one or more variables .The survey research of knowledge at its best can provide very valuable data. It involves a careful design and execution of each of the components of the research process.

The researcher designed a survey instrument that could be administrated to selected subjects. The purpose of the survey instrument was to collect data

about the respondents on Adaptive Competitive Strategy, Business Intelligence and Organizational Excellence.

(3-3): Study Population and Sample

To increase credibility, it is important to choose the sample that will represent the population under investigation. The populations of the study are the Jordanian Insurance Companies in Amman capital that is (26). On the other hand, the study sample consists of (78) general mangers, executive and head of section.

After distributing (78) questionnaires of the study sample, a total of (75) answered questionnaires were retrieved, of which (7) were invalid, Therefore, (68) answered questionnaires were valid for study.

(3-4): Demographic Variables to Study Sample

Table (3-1) shows the demographic variables of the study sample (Age; Gender; Educational level; Experience; Years of Service in Insurance Sector and Job Title).

Table (3-1)

Descriptive sample of the demographic variables of the study

No.	Variables	Categorization	Frequency	Percent
1	Age	30 years or less	7	10
		From 31 – 40 Years	28	41
		From 41 – 50 years	24	35
		51 Years More	9	13
		Total	68	100%
C	Gender	Male	51	75
2		Female	17	25
		Total	68	100%
		BS	48	71
2	Educational	High Diploma	2	3
5	Level	Master	15	22
		PhD	3	4
		Total	68	100%
	Experience	5 Years or Less	12	18
Л		From 6 – 10 Years	28	41
4		From 11 – 15 years	17	25
		16 Years More	11	16
		68	100%	
	Years of Service in Insurance Sector	5 Years or Less	7	10
5		From 6 – 10 Years	34	50
		From 11 – 15 years	18	26
		16 Years More	9	14
		68	100%	
6	Job Title	General Manager	8	12
		Executive Manager	12	18
		Head of Section	48	70
		68	100%	

Table (3-1) the results of descriptive analysis of demographic variables of responding members of the study sample. The table shows that the (87%) of the sample ranged below (41) years.

On the other hand the (75%) of the study sample is male and (25%) is female.

The educational level; all members of the study sample have a scientific qualification which is a good sign in adopting the high educational qualifications to accomplish the work in the insurance Sector.

Descriptive analysis for the experience of the member's respondent from the study sample. The table shows that the experience of 5 years or less is (18%), and the experience from 6 -10 years is (41%), from 11-15 years (25%), finally above 16 more (16%). At the same time years of Service in Insurance Sector of the respondent members from the study sample Indicates that the 5 years or less (10%), and the experience from 6 -10 years (50%), from 11-15 years (26%), finally 16 years more (13%). Finally, the analysis of the job title represents that the (12%) from the sample of the study is General Manager, (18%) Executive Manager and (70%) from Head of Section.

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(3-5): Study Tools and Data Collection

The current study is of two folds, theoretical and practical. In the theoretical aspect, the researcher relied on the scientific studies that are related to the current study. Whereas in the practical aspect, the researcher relied on descriptive and analytical methods using the practical manner to collect, analyze data and test hypotheses.

The data collection, manners of analysis and programs used in the current study are based on two sources:

1. Secondary sources: books, journals, and theses to write the theoretical framework of the study.

2. Primary source: a questionnaire that was designed to reflect the study objectives and questions.

In this study, both primary and secondary data were used. The data collected for the model were through questionnaire. After conducting a thorough review of the literature pertaining to Adaptive Competitive Strategy, Business Intelligence and Organizational Excellence, the researcher formulated the questionnaire instrument for this study.

The questionnaire instrumental sections are as follows:

Section One: *Demographic variables*. The demographic information was collected with closed-ended questions, through (6) factors (Age; Gender; Education level; Experience; Years of Service in Insurance Sector and Job Title)

Section Two: *Adaptive Strategies*. This section was measured through (3) strategies (Prospector Strategy, Defender Strategy & Reactor Strategy) to measure the Adaptive Strategies through (15) items (5) for each strategy on a Likert-type scale as follows:

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

Section Three: *Business Intelligence.* This section was measured through (3) strategies (Insight, Consistency & Transformation) to measure the Business Intelligence through (15) items (5) for Insight, (4) for Consistency and (5) for Transformation on a Likert-type scale as follows:

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

Section Four: *Organizational Excellence*. This section was measured through (2) dimensions (Knowledge Excellence & Process Excellence) to measure the Organizational Excellence through (10) items (5) for each dimension on a Likert-type scale as follows:

5	6		_

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

(3-6): Statistical Treatment

The data collected from the responses of the study questionnaire were used through *Statistical Package for Social Sciences* (*SPSS*) & Statictica for analysis and conclusions. Finally, the researcher used the suitable statistical methods that consist of:

- Percentage and Frequency.
- Cronbach Alpha reliability (α) to measure strength of the correlation and coherence between questionnaire items.
- Arithmetic Mean to identify the level of response of study sample individuals to the study variables.
- Standard Deviation to Measure the responses spacing degree about Arithmetic Mean.
- Pearson correlations Analysis.
- Simple Regression analysis to Measure the impact of study variables on testing the direct effects.
- Canonical correlations Analysis to testing the Collective effect.
- Relative importance, assigned due to:

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The High degree from 3.67 and above.

(3-7): Validity and Reliability

(3-7-1): Validation

To test the questionnaire for clarity and to provide a coherent research questionnaire, a macro review that covers all the research constructs was thoroughly performed by academic reviewers from Middle East University specialized in faculty and practitioners Business Administration, Marketing, and information system. Some items were added, while others were dropped based on their valuable recommendations. Some others were reformulated to become more accurate to enhance the research instrument. The academic reviewers are (5) and the overall percentage of respond is (100%), (see appendix "2").

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(3-7-2): Study Tool Reliability

The reliability analysis applied to the level of Cronbach Alpha (α) is the criteria of internal consistency which was at a minimum acceptable level (Alpha \geq 0.60) suggested by (Sekaran, 2003). The overall Cronbach Alpha (α) = (0.975). Whereas the High level of Cronbach Alpha (α) is to Adaptive Strategies = (0.942). The lowest level of Cronbach Alpha (α) is to Organizational Excellence = (0.905). These results are the acceptable levels as suggested by (Sekaran, 2003). The results were shown in Table (3-2).

Table (3-2)

No	Dimensions	Alpha Value (α)
1	Adaptive Strategies	0.942
1 – 1	Prospector Strategy	0.884
1 – 2	Defender Strategy	0.846
1 – 3	Reactor Strategy	0.829
2	Business Intelligence	0.938
2 – 1	Insight	0.873
2 – 2	Consistency	0.819
2 – 3	Transformation	0.859
3	Organizational Excellence	0.905
3 – 1	Knowledge Excellence	0.848
3 – 2	Process Excellence	0.833
	0.975	

Reliability of Questionnaire Dimensions
CHAPTER FOUR Analysis Results & Hypotheses Test

- (4-1): Introduction
- (4-2): Descriptive analysis of study variables
- (4-3): Study Hypotheses Test

(4-1): Introduction

According to the purpose of the research and the research framework presented in the previous chapter, this chapter describes the results of the statistical analysis for the data collected according to the research questions and research hypotheses. The data analysis includes a description of the Means and Standard Deviations for the questions of the study; Pearson correlation; Multi and Simple Linear Regression analysis and canonical correlation used.

(4-2): Descriptive analysis of study variables

(4-2-1): Adaptive Strategies (Prospector Strategy)

The researcher used the arithmetic mean, standard deviation, t-value, item importance and importance level as shown in Table (4-1).

Table (4-1) clarifies the importance level of Prospector Strategy, where the arithmetic means range between (4.34 - 4.59) compared with General Arithmetic mean amount of (4.45). We observe that the highest mean for the item "*My company has an image in the marketplace as one which has a reputation for being innovative and creative*" with arithmetic mean (4.59), Standard deviation (0.50). The lowest arithmetic mean was for the item "*The services that*

we provide to our customers are best characterized as more innovative; continually changing; and broader in scope" With Average (4.34) and Standard deviation (0.48). In general, it appears that the Importance level of Prospector Strategy in Jordanian Insurance Companies in Amman capital under study from the study sample viewpoint was high.

Table (4-1)

No.	Prospector Strategy	Mean	St.D	t- value Calculate	Sig	Item importance	Importance level
1	The services that we provide to our customers are best characterized as more innovative; continually changing; and broader in scope	4.34	0.48	57.76	0.000	5	High
2	My company has an image in the marketplace as one which has a reputation for being innovative and creative.	4.59	0.50	59.68	0.000	1	High
3	My company spends amount of time on monitoring changes and trends in the marketplace can best be described as lengthy which We continuously monitoring the marketplace	4.47	0.50	56.91	0.000	2	High
4	The increase or losses in demand that we have experienced are due most probably to our practice of responding to the immediate needs of the marketplace	4.40	0.49	56.83	0.000	4	High
5	My company prepares for the future by Identifying trends and opportunities in the marketplace which can result in the creation of product or service offerings which are new to the marketplace or which reach new markets	4.44	0.50	56.73	0.000	3	High
Ge	neral Arithmetic mean and standard deviation	4.45	0.49		-		

Arithmetic mean, SD, item importance and importance level of Prospector Strategy

t- Value Tabulate at level ($\alpha \le 0.05$) (1.996)

t- Value Tabulate was calculated based on Assumption mean to item that (3)

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(4-2-2): Adaptive Strategies (Defender Strategy)

The researcher used the arithmetic mean, standard deviation, t-value, item importance and importance level as shown in Table (4-2).

Table (4-2) clarifies the importance level of Defender Strategy, where the arithmetic means range between (4.37 - 4.50) compared with General Arithmetic mean amount of (4.43). We observe that the highest mean for the item "*my* company prepares for the future by Identifying those problems that, if solved, will maintain and then improve our current product and service offerings and market position" with arithmetic mean (4.50), Standard deviation (0.50). The lowest arithmetic mean was for the item "*My* company has an image in the marketplace as one which offers fewer, selective products and services that are high in quality" With Average (4.37) and Standard deviation (0.49). In general, it appears that the Importance level of Defender Strategy in Jordanian Insurance Companies in Amman capital under study from the study sample viewpoint was high.

Table (4-2)

Arithmetic mean, SD, item importance and importance level of Defender Strategy

No.	Defender Strategy	Mean	St.D	t- value Calculate	Sig	ltem importance	Importance level
6	The services that we provide to our customers are best characterized as Well focused; relatively stable; and consistently defined throughout the marketplace	4.44	0.50	56.73	0.000	3	High
7	My company has an image in the marketplace as one which Offers fewer, selective products and services that are high in quality	4.37	0.49	57.17	0.000	5	High
8	My company spent amount of time on monitoring changes and trends in the marketplace can best be described as Minimum time monitoring the marketplace	4.38	0.49	56.97	0.000	4	High
9	The increase or losses in demand that we have experienced are due most probably to our practice of concentrating on more fully developing those markets that we currently serve	4.46	0.50	56.80	0.000	2	High
10	my company prepares for the future by Identifying those problems that, if solved, will maintain and then improve our current product and service offerings and market position	4.50	0.50	57.30	0.000	1	High
Ge	neral Arithmetic mean and standard deviation	4.43	0.50				

t- Value Tabulate at level ($\alpha \le 0.05$) (1.996)

t- Value Tabulate was calculated based on Assumption mean to item that (3)

(4-2-3): Adaptive Strategies (Reactor Strategy)

The researcher used the arithmetic mean, standard deviation, t-value,

item importance and importance level as shown in Table (4-3).

Table (4-3) clarifies the importance level of Reactor Strategy, where the arithmetic means range between (4.35 - 4.54) compared with General Arithmetic

mean amount of (4.45). We observe that the highest mean for the item "The

increase or losses in demand that we have experienced are due most probably to our practice of responding to the immediate needs of the marketplace" with arithmetic mean (4.54), Standard deviation (0.50). The lowest arithmetic mean was for the item "*My company prepares for the future by identifying the best possible solutions to those problems or challenges that require immediate attention*" With Average (4.35) and Standard deviation (0.48). In general, it appears that the Importance level of Defender Strategy in Jordanian Insurance Companies in Amman capital under study from the study sample viewpoint was high.

Table (4-3)

Arithmetic mean, SD, item importance and importance level of Reactor Strategy

No.	Reactor Strategy	Mean	St.D	t- value Calculate	Sig	Item importance	Importance level
11	The services that we provide to our customers are best characterized as In a state of transition, and largely based on responding to opportunities or threats from the marketplace or environment	4.46	0.50	56.80	0.000	2	High
12	my company has an image in the marketplace as one which reacts to opportunities or threats in the marketplace to maintain or enhance our position	4.46	0.50	56.80	0.000	3	High
13	My company spends amount of time on monitoring changes and trends in the marketplace can best be described as Sporadic: We sometimes spend a great deal of time and at other times spend little time monitoring the marketplace	4.44	0.50	56.73	0.000	4	High
14	The increase or losses in demand that we have experienced are due most probably to our practice of responding to the immediate needs of the marketplace	4.54	0.50	58.25	0.000	1	High
15	My company prepares for the future by Identifying the best possible solutions to those problems or challenges that require immediate attention	4.35	0.48	57.43	0.000	5	High
Ge	neral Arithmetic mean and standard deviation	4.45	0.50				

t- Value Tabulate at level ($\alpha \le 0.05$) (1.996)

t- Value Tabulate was calculated based on Assumption mean to item that (3)

(4-2-4): Business Intelligence (Insight)

The researcher used the arithmetic mean, standard deviation, t-value, item importance and importance level as shown in Table (4-4).

Table (4-4) clarifies the importance level of Insight, where the arithmetic means range between (4.35 - 4.57) compared with General Arithmetic mean amount of (4.45). We observe that the highest mean for the item "*Our company is a renewed sense of strategic issues impact on their future*" with arithmetic mean (4.57), Standard deviation (0.50). The lowest arithmetic mean was for the item "*Our company is waiting for the changes and then re-think about the impact on its competitive position*" With Average (4.35) and Standard deviation (0.48). In general, it appears that the Importance level of Insight in Jordanian Insurance Companies in Amman capital under study from the study sample viewpoint was high.

Table (4-4)

Arithmetic mean, SD, item importance and importance level of Insight

No.	Insight	Mean	St.D	t- value Calculate	Sig	Item importance	Importance level
16	Our company diagnosed opportunities before the other to Capture it	4.41	0.50	56.74	0.000	4	High
17	Our company are in the form of a coherent and consistent system parts	4.50	0.50	57.30	0.000	2	High
18	Our company induction the future to strategies for long-term	4.43	0.50	56.71	0.000	3	High
19	Our company is a renewed sense of strategic issues impact on their future	4.57	0.50	59.14	0.000	1	High
20	Our company is waiting for the changes and then re-think about the impact on its competitive position	4.35	0.48	57.43	0.000	5	High
Ge	neral Arithmetic mean and standard deviation	4.45	0.50				

t- Value Tabulate at level ($\alpha \le 0.05$) (1.996)

t- Value Tabulate was calculated based on Assumption mean to item that (3)

(4-2-5): Business Intelligence (Consistency)

The researcher used the arithmetic mean, standard deviation, t-value,

item importance and importance level as shown in Table (4-5).

Table (4-5) clarifies the importance level of Consistency, where the arithmetic means range between (4.38 - 4.47) compared with General Arithmetic mean amount of (4.43). We observe that the highest mean for the item "*Our management uses advanced information technology in decision-making*" with arithmetic mean (4.47), Standard deviation (0.50). The lowest arithmetic mean was for the item "*Our company management uses information*

technology tools only for the incoming mail" With Average (4.38) and Standard deviation (0.49). In general, it appears that the Importance level of Consistency in Jordanian Insurance Companies in Amman capital under study from the study sample viewpoint was high.

Table (4-5)

Arithmetic mean, SD, item importance and importance level of Consistency

No.	Consistency	Mean	St.D	t- value Calculate	Sig	Item importance	Importance level
21	Our management uses advanced information technology in decision- making	4.47	0.50	56.91	0.000	1	High
22	Our company management act gradually and systematically in dealing with the challenges of the twenty-first century	4.41	0.50	56.74	0.000	3	High
23	Our company management uses information technology tools only for the incoming mail	4.38	0.49	56.97	0.000	4	High
24	Our company takes time to study all aspects of its work before making any decision	4.46	0.50	56.80	0.000	2	High
Ge	neral Arithmetic mean and standard deviation	4.43	0.50				

t- Value Tabulate at level ($\alpha \le 0.05$) (1.996)

t- Value Tabulate was calculated based on Assumption mean to item that (3)

(4-2-6): Business Intelligence (Transformation)

The researcher used the arithmetic mean, standard deviation, t-value,

item importance and importance level as shown in Table (4-6).

Table (4-6) clarifies the importance level of Transformation, where the arithmetic means range between (3.79 - 4.46) compared with General Arithmetic mean amount of (4.29). We observe that the highest mean for the item "*Our*

company examining strategic influences, values and options; negotiating

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strategic issues and priorities" with arithmetic mean (4.46), Standard deviation (0.50). The lowest arithmetic mean was for the item "*Our Company chooses options, including specific goals and objectives*" With Average (3.79) and Standard deviation (0.76). In general, it appears that the Importance level of Transformation in Jordanian Insurance Companies in Amman capital under study from the study sample viewpoint was high.

Table (4-6)

No.	Transformation	Mean	St.D	t- value Calculate	Sig	Item importance	Importance level
25	Our company diagnosis opportunities, threats and risks in the marketplace	4.44	0.50	56.73	0.000	2	High
26	Our company exploration of mission and possible futures; and thinking "out of the box" about options for the future	4.40	0.49	56.83	0.000	3	High
27	Our company examining strategic influences, values and options; negotiating strategic issues and priorities	4.46	0.50	56.80	0.000	1	High
28	Our company developing strategies to mitigate potential risks for the organization	4.38	0.49	56.97	0.000	4	High
29	Our company chooses options, including specific goals and objectives	3.79	0.76	30.15	0.000	5	High
Ge	neral Arithmetic mean and standard deviation	4.29	0.55		-		

Arithmetic mean, SD, item importance and importance level of Transformation

t- Value Tabulate at level ($\alpha \le 0.05$) (1.996)

t- Value Tabulate was calculated based on Assumption mean to item that (3)

(4-2-7): Organizational Excellence (Knowledge Excellence)

The researcher used the arithmetic mean, standard deviation, t-value, item importance and importance level as shown in Table (4-7).

Table (4-7) clarifies the importance level of Knowledge Excellence, where the arithmetic means range between (3.65 - 4.09) compared with General Arithmetic mean amount of (3.92). We observe that the highest mean for the item "*Our company converts the data and information into scientific ways to take advantage its in access to knowledge*" with arithmetic mean (4.09), Standard deviation (0.97). The lowest arithmetic mean was for the item "*Our company uses thinking and innovation information technology to find cognitive solutions*" With Average (3.65) and Standard deviation (1.05). In general, it appears that the Importance level of Knowledge Excellence in Jordanian Insurance Companies in Amman capital under study from the study sample viewpoint was high.

Table (4-7)

Arithmetic mean, SD, item importance and importance level of Knowledge

Excellence

No.	Knowledge Excellence	Mean	St.D	t- value Calculate	Sig	Item importance	Importance level
30	Our company converts the data and information into scientific ways to take advantage its in access to knowledge	4.09	0.97	9.22	0.000	1	High
31	Our company has individuals having ability to solve problems associated with their work due to their experience and competencies	3.99	0.95	8.52	0.000	2	High
32	Our company has sufficient knowledge of the type of external and internal communications necessary for the coordination of the tasks associated with their work	3.90	0.96	7.67	0.000	4	High
33	Our company uses thinking and innovation information technology to find cognitive solutions	3.65	1.05	5.09	0.000	5	Median
34	Our company encourage to set up seminars among employees to encourage their intellectual ability in the areas of knowledge	3.99	0.84	9.70	0.000	2	High
Ge	neral Arithmetic mean and standard deviation	3.92	0.96				

t- Value Tabulate at level ($\alpha \le 0.05$) (1.996)

t- Value Tabulate was calculated based on Assumption mean to item that (3)

(4-2-8): Organizational Excellence (Process Excellence)

The researcher used the arithmetic mean, standard deviation, t-value,

item importance and importance level as shown in Table (4-8).

Table (4-8) clarifies the importance level of Process Excellence, where the arithmetic means range between (3.63 - 4.00) compared with General Arithmetic

mean amount of (3.85). We observe that the highest mean for the item "Our

company continuously controls its facilities to improve the mechanisms of

services provided" with arithmetic mean (4.00), Standard deviation (0.73). The lowest arithmetic mean was for the item "*Procedures to provide our company services are quickly and comfort*" With Average (3.63) and Standard deviation (0.93). In general, it appears that the Importance level of Process Excellence in Jordanian Insurance Companies in Amman capital under study from the study sample viewpoint was high.

Table (4-8)

Arithmetic mean, SD, item importance and importance level of Process Excellence

No.	Knowledge Excellence	Mean	St.D	t- value Calculate	Sig	ltem importance	Importance level
35	Our company conduct surveys to identify the needs of diverse customers	3.84	0.91	7.61	0.000	4	High
36	Delivery of various services in our company is subject to improvement and control operations	3.90	0.79	9.31	0.000	2	High
37	Our company depends on modern technology means in the providing of services	3.87	0.84	8.47	0.000	3	High
38	Procedures to provide our company services are quickly and comfort	3.63	0.93	5.61	0.000	5	Median
39	Our company continuously control its facilities to improve the mechanisms of services provided	4.00	0.73	11.25	0.000	1	High
Ge	neral Arithmetic mean and standard deviation	3.85	0.84				

t- Value Tabulate at level ($\alpha \le 0.05$) (1.996)

t- Value Tabulate was calculated based on Assumption mean to item that (3)

(4-3): Study Hypotheses Test

HO₁: There is a positive significant relationship between Independent variables "Adaptive competitive strategy (Prospector; Defender and Reactor), business Intelligence (Insight; Consistency and transformation)" and dependent variable "Organizational Excellence" at Jordanian Insurance at level ($\alpha \le 0.05$).

To test this hypothesis, the researcher used the Pearson Correlation to test the relationship between Independent variables "Adaptive competitive strategy (Prospector; Defender and Reactor), business Intelligence (Insight; Consistency and transformation)" and dependent variable "Organizational Excellence" at Jordanian Insurance, as shown in Table (4-9).

Table (4-9)

Matrix of Correlation coefficients between Independent variables "Adaptive competitive strategy, business Intelligence and dependent variable "Organizational Excellence" at Jordanian Insurance

	Variablas	Organizational Excellence				
	Vallabies	dependent variable				
_	Prospector	0.480** P = 0.000				
Independe	Defender	0.493** P = 0.000				
	Reactor	0.527** P = 0.000				
nt var	Insight	0.373** P = 0.002				
iable	Consistency	0.345** P = 0.004				
S	Transformation	0.405** P = 0.001				

Significant at $P \le 0.05$ Significant at $P \le 0.01$

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Table (4-9) clarifies the correlation coefficients between Independent variables "Adaptive competitive strategy, business Intelligence and dependent variable "Organizational Excellence" at Jordanian Insurance. Where it is clear that there is a significant six correlation varied in intensity they relate. It has been shown that the highest values correlated were among Reactor strategy and Organizational Excellence value of (0.527**), at level ($\alpha \le 0.05$) or less, with the lowest values correlated between Consistency and Organizational Excellence value of (0.345**), at level ($\alpha \le 0.05$) or less. Overall, based on the results presented it is clear that the variables examined, interconnected moral relations which indicate that the increase or decrease in one of them would pull a result, an increase or decrease on other variables. That confirms valid first hypotheses, and accepted hypothesis:

There is a positive significant relationship between Independent variables "Adaptive competitive strategy (Prospector; Defender and Reactor), business Intelligence (Insight; Consistency and transformation)" and dependent variable "Organizational Excellence" at Jordanian Insurance at level ($\alpha \leq 0.05$).

HO₂: There is a positive significant effect of Adaptive competitive strategy (Prospector; Defender and Reactor) on Organizational Excellence in Jordanian Insurance Companies at level ($\alpha \le 0.05$).

To test this hypothesis, the researcher used the multiple regression analysis to ensure the effect of Adaptive competitive strategy (Prospector; Defender and Reactor) on Organizational Excellence in Jordanian Insurance Companies, as shown in Table (4-10).

Table (4-10)

Multiple regression analysis test results of the effect of Adaptive competitive strategy on Organizational Excellence in Jordanian Insurance Companies

_	(R)	(R²)	F Calculate	DF	Sig*	β		T Calculate	Sig*
Organizational				3		Prospector	0.343	8.521	0.000
Excellence	0.849 0.	0.720	109.051	64	0.000	Defender	0.586	9.855	0.000
Exteriorite				67		Reactor	0.442	6.017	0.000

* the impact is significant at level ($\alpha \le 0.05$)

From table (4-10) we observe that there is a significant effect of Adaptive competitive strategy on Organizational Excellence in Jordanian Insurance Companies. The *R* value was (0.849) at level ($\alpha \le 0.05$), whereas the *R*² value was (0.720). This means the (0.720) of Organizational Excellence in Jordanian Insurance Companies changeability's results from the changeability in Adaptive competitive strategy variables. As β value was (Prospector strategy = 0.343; Defender strategy = 0.586 and Reactor strategy = 0.442). This means the increase of one unit in Organizational Excellence in Jordanian Insurance Companies concerned will increase Adaptive competitive strategy variables.

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value (Prospector strategy = 0.343; Defender strategy = 0.586 and Reactor strategy = 0.442). Confirms significant impact F value calculate was (109.051) and its significance at level ($\alpha \le 0.05$) and that confirms valid Second main hypothesis, and accepted hypothesis:

There is a positive significant effect of Adaptive competitive strategy (Prospector; Defender and Reactor) on Organizational Excellence in Jordanian Insurance Companies at level ($\alpha \leq 0.05$).

To ensure the impact of Adaptive competitive strategy variables (Prospector; Defender and Reactor) on Organizational Excellence in Jordanian Insurance Companies the researcher divides the main hypothesis into three sub hypotheses, and uses the simple regression analysis to test each subhypotheses, as follows:

HO_{2-1:} There is a positive significant effect of Prospector competitive strategy on Organizational Excellence in Jordanian Insurance Companies at level ($\alpha \le 0.05$).

To test this hypothesis, the researcher used the simple regression analysis to ensure the effect of Prospector competitive strategy on Organizational Excellence in Jordanian Insurance Companies, as shown in Table (4-11).

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Table (4-11)

strategy of	strategy on Organizational Excellence in Jordanian Insurance Companies								
	(R)	(R²)	F Calculate	DF	Sig*	β	T Calculate	Sig*	
				1					
Organizational Excellence	0.463	0.214	16.088	66	0.000	0.485	4.011	0.000	
				67					

Simple Regression Analysis test results of the effect of Prospector competitive strategy on Organizational Excellence in Jordanian Insurance Companies

* the impact is significant at level ($\alpha \le 0.05$)

From table (4-11) the researcher observes that there is a significant effect of Prospector competitive strategy on Organizational Excellence in Jordanian Insurance Companies. The *R* value was (0.463) at level ($\alpha \le 0.05$), whereas the *R*² value was (0.214). This means the (0.214) of Organizational Excellence in Jordanian Insurance Companies changeability's results from the changeability in Prospector competitive strategy. As β value was (0.485) this means the increase of one unit in Prospector competitive strategy concerned will increase Organizational Excellence in Jordanian Insurance F value Calculate was (16.088) and it's significance at level ($\alpha \le 0.05$), and that confirms valid first sub-hypotheses, and accepted hypothesis:

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There is a positive significant effect of Prospector competitive strategy on Organizational Excellence in Jordanian Insurance Companies at level ($\alpha \le 0.05$).

HO_{2-2:} There is a positive significant effect of Defender competitive strategy on Organizational Excellence in Jordanian Insurance Companies at level ($\alpha \le 0.05$).

To test this hypothesis, the researcher used the simple regression analysis to ensure the effect of Defender competitive strategy on Organizational Excellence in Jordanian Insurance Companies, as shown in Table (4-12).

Table (4-12)

Simple Regression Analysis test results of the effect of Defender competitive strategy on Organizational Excellence in Jordanian Insurance Companies

	(R)	(R²)	F Calculate	DF	Sig*	β	T Calculate	Sig*
Organizational Excellence	0.809	0.654	121.096	1 66 67	0.000	0.688	11.004	0.000

* the impact is significant at level ($\alpha \le 0.05$)

From table (4-12) the researcher observes that there is a significant effect of Defender competitive strategy on Organizational Excellence in Jordanian Insurance Companies. The *R* value was (0.809) at level ($\alpha \le 0.05$), whereas the

 R^2 value was (0.654). This means the (0.654) of Organizational Excellence in Jordanian Insurance Companies changeability's results from the changeability in Defender competitive strategy. As β value was (0.688) this means the increase of one unit in Defender competitive strategy concerned will increase Organizational Excellence in Jordanian Insurance Companies value (0.688). Confirms significant effect F value Calculate was (121.096) and its significance at level ($\alpha \leq 0.05$), and that confirms valid second sub-hypotheses, and accepted hypothesis:

There is a positive significant effect of Defender competitive strategy on Organizational Excellence in Jordanian Insurance Companies at level ($\alpha \le 0.05$).

HO_{2-3:} There is a positive significant effect of Reactor competitive strategy on Organizational Excellence in Jordanian Insurance Companies at level ($\alpha \le 0.05$).

To test this hypothesis, the researcher used the simple regression analysis to ensure the effect of Reactor competitive strategy on Organizational Excellence in Jordanian Insurance Companies, as shown in Table (4-13).

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Table (4-13)

Simple Regression Analysis test results of the effect of Reactor competitive strategy on Organizational Excellence in Jordanian Insurance Companies

	(R)	(R²)	F Calculate	DF	Sig*	β	T Calculate	Sig*
Organizational Excellence	0.817	0.668	128.788	1 66 67	0.000	0.520	11.348	0.000

* the impact is significant at level ($\alpha \le 0.05$)

From table (4-13) the researcher observes that there is a significant effect of Reactor competitive strategy on Organizational Excellence in Jordanian Insurance Companies. The *R* value was (0.817) at level ($\alpha \le 0.05$), whereas the *R*² value was (0.668). This means the (0.668) of Organizational Excellence in Jordanian Insurance Companies changeability's results from the changeability in Reactor competitive strategy. As β value was (0.520) this means the increase of one unit in Reactor competitive strategy concerned will increase Organizational Excellence in Jordanian Insurance F value Calculate was (128.788) and it's significance at level ($\alpha \le 0.05$), and that confirms valid third sub-hypotheses, and accepted hypothesis:

There is a positive significant effect of Reactor competitive strategy on Organizational Excellence in Jordanian Insurance Companies at level ($\alpha \le 0.05$).

HO₃: There is a positive significant effect of Business Intelligence (Insight; Consistency and transformation) on Organizational Excellence in Jordanian Insurance Companies at level ($\alpha \le 0.05$).

To test this hypothesis, the researcher used the multiple regression analysis to ensure the effect of Business Intelligence (Insight; Consistency and transformation) on Organizational Excellence in Jordanian Insurance Companies, as shown in Table (4-14).

Table (4-14)

Multiple regression analysis test results of the effect of Business Intelligence on

Organizational Excellence in Jordanian Insurance Companies

	(R)	(R ²)	F Calculate	DF	Sig*	β		T Calculate	Sig*
Organizational Excellence	0.762	0.581	31.945	3		Insight	0.695	4.537	0.000
				64	0.000	Consistency	0.720	3.668	0.000
				67		transformation	0.528	6.973	0.000

* the impact is significant at level ($\alpha \le 0.05$)

From table (4-14) we observe that there is a significant effect of Business Intelligence on Organizational Excellence in Jordanian Insurance Companies. The *R* value was (0.762) at level ($\alpha \le 0.05$), whereas the *R*² value was (0.581).

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This means the (0.581) of Organizational Excellence in Jordanian Insurance Companies changeability's results from the changeability in Business Intelligence variables. As β value was (Insight = 0.695; Consistency = 0.720 and transformation = 0.528) this means the increase of one unit in Organizational Excellence in Jordanian Insurance Companies concerned will increase Business Intelligence variables value (Insight = 0.695; Consistency = 0.720 and transformation = 0.528). Confirms significant effect F value Calculate was (31.945) and its significance at level ($\alpha \leq 0.05$) and that confirms valid third main hypothesis, and accepted hypothesis:

There is a positive significant effect of Business Intelligence (Insight; Consistency and transformation) on Organizational Excellence in Jordanian Insurance Companies at level ($\alpha \le 0.05$).

To ensure the impact of Business Intelligence (Insight; Consistency and transformation) on Organizational Excellence in Jordanian Insurance Companies the researcher divides the main hypothesis into three sub hypotheses, and uses the simple regression analysis to test each sub-hypotheses, as follows:

HO_{3-1:} There is a positive significant effect of Insight on Organizational Excellence in Jordanian Insurance Companies at level ($\alpha \le 0.05$).

To test this hypothesis, the researcher used the simple regression analysis to ensure the effect of Insight on Organizational Excellence in Jordanian Insurance Companies, as shown in Table (4-15).

Table (4-15)

Simple Regression Analysis test results of the effect of Insight on

	(R)	(R²)	F Calculate	DF	Sig*	β	T Calculate	Sig*
Organizational Excellence	0.486	0.236	19.781	1 66	0.000	0.522	4.448	0.000

Organizational Excellence in Jordanian Insurance Companies

* the impact is significant at level ($\alpha \le 0.05$)

From table (4-15) the researcher observes that there is a significant effect of Insight on Organizational Excellence in Jordanian Insurance Companies. The *R* value was (0.486) at level ($\alpha \le 0.05$), whereas the *R*² value was (0.236). This means the (0.236) of Organizational Excellence in Jordanian Insurance Companies changeability's results from the changeability in Insight. As β value was (0.522). This means the increase of one unit in Insight concerned will increase Organizational Excellence in Jordanian Insurance Companies value (0.522). Confirms significant effect F value Calculate was (19.781) and its significance at level ($\alpha \le 0.05$), and that confirms valid first sub-hypotheses, and accepted hypothesis:

There is a positive significant effect of Insight on Organizational Excellence in Jordanian Insurance Companies at level ($\alpha \le 0.05$).

HO_{3-2:} There is a positive significant effect of Consistency on Organizational Excellence in Jordanian Insurance Companies at level ($\alpha \leq$ 0.05).

To test this hypothesis, the researcher used the simple regression analysis to ensure the effect of Consistency on Organizational Excellence in Jordanian Insurance Companies, as shown in Table (4-16).

Table (4-16)

Simple Regression Analysis test results of the effect of Consistency on

Organizational Excellence in Jordanian Insurance Companies

	(R)	(R²)	F Calculate	DF	Sig*	β	T Calculate	Sig*
Organizational Excellence	0.534	0.285	25.486	1 66 67	0.000	0.679	5.048	0.000

* the impact is significant at level ($\alpha \le 0.05$)

From table (4-16) the researcher observes that there is a significant effect of Consistency on Organizational Excellence in Jordanian Insurance Companies. The *R* value was (0.534) at level ($\alpha \le 0.05$), whereas the *R*² value was (0.285). This means the (0.285) of Organizational Excellence in Jordanian Insurance Companies changeability's results from the changeability in Consistency. As *β* value was (0.679) this means the increase of one unit in Consistency concerned will increase Organizational Excellence in Jordanian Insurance Companies value (0.679). Confirms significant effect F value Calculate was (25.486) and it's significance at level ($\alpha \le 0.05$), and that confirms valid second sub-hypotheses, and accepted hypothesis:

There is a positive significant effect of Consistency on Organizational Excellence in Jordanian Insurance Companies at level ($\alpha \leq 0.05$).

HO_{3-3:} There is a positive significant effect of transformation on Organizational Excellence in Jordanian Insurance Companies at level ($\alpha \leq$ 0.05).

To test this hypothesis, the researcher used the simple regression analysis to ensure the effect of Transformation on Organizational Excellence in Jordanian Insurance Companies, as shown in Table (4-17).

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Table (4-17)

Simple Regression Analysis test results of the effect of Transformation on

Organizational Excellence in Jordanian Insurance Companies

	(R)	(R²)	F Calculate	DF	Sig*	β	T Calculate	Sig*
Organizational Excellence	0.723	0.523	70.131	1 66 67	0.000	0.836	8.374	0.000

* the impact is significant at level ($\alpha \le 0.05$)

From table (4-16) the researcher observes that there is a significant effect of Transformation on Organizational Excellence in Jordanian Insurance Companies. The *R* value was (0.723) at level ($\alpha \le 0.05$). Whereas the *R*² value was (0.523). This means the (0.523) of Organizational Excellence in Jordanian Insurance Companies changeability's results from the changeability in Transformation. As β value was (0.836) this means the increase of one unit in Transformation concerned will increase Organizational Excellence in Jordanian Insurance Companies value (0.836). Confirms significant effect F value Calculate was (70.131) and its significance at level ($\alpha \le 0.05$), and that confirms valid second sub-hypotheses, and accepted hypothesis:

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There is a positive significant effect of Transformation on Organizational Excellence in Jordanian Insurance Companies at level ($\alpha \le 0.05$).

HO₄: There is a positive significant effect of strategic fit between Competitive Strategy (Prospector; Defender and Reactor) and Business Intelligence (Insight; Consistency and transformation) on Organizational Excellence in Jordanian Insurance Companies at level ($\alpha \le 0.05$).

To test this hypothesis, the researcher used the canonical analysis to ensure the effect of strategic fit between Adaptive Competitive Strategy (Prospector; Defender and Reactor) and Business Intelligence (Insight; Consistency and transformation) on Organizational Excellence in Jordanian Insurance Companies, as shown in Table (4-18).

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Table (4-18)

Simple Regression Analysis test results of the effect of strategic fit between Adaptive Competitive and Business Intelligence on Organizational Excellence

Independent Variables			Dependent Variable	R Canoncial		R ² Canoncial		
Adantivo	Pi	rospector						
Competitive	Ľ	Defender	Organizational					
Strategy		Reactor	Excellence in	0 564		0 318		
	Insight		Insurance	0.004		0.010		
Business Intelligence	Consistency		Companies					
	tran	sformation						
Contrast rat	io the	%8/ 811	Contrast ratio interpreter of the	%18 380	Chi ²		Sig*	
independent var	iables	7004.011	dependent variable	/010.009	29.1	60	0.000	

in Jordanian Insurance Companies

The table shows (4-18) combined effect of the strategic fit between Adaptive Competitive Strategy (Prospector; Defender and Reactor) and Business Intelligence (Insight; Consistency and transformation) on Organizational Excellence in Jordanian Insurance Companies. Where the results showed no effect common with statistically significant strategic fit between Adaptive Competitive Strategy (Prospector; Defender and Reactor) and Business Intelligence (Insight; Consistency and transformation) on Organizational Excellence in Jordanian Insurance Companies. It shows that both the Adaptive Competitive Strategy and Business Intelligence (independent variables) has been interpreted as a rate (84.811%) of the variance in the Organizational Excellence in Jordanian Insurance Companies. it turns out that the proportion of variance unexplained of the dependent variable (Organizational Excellence) about the relationship between (independent variables) (18.389%). Which indicates the complementary relationship between Adaptive Competitive Strategy (Prospector; Defender and Reactor) and Business Intelligence (Insight; Consistency and transformation) has reached Canoncial correlation coefficient (Canoncial R) (0.564), as was the coefficient of determination Canoncial correlation coefficient (Canoncial R²) (0.318), and this means that the value of (0.318) of the changes in the Organizational Excellence in Jordanian Insurance Companies resulting from the change in the level of strategic fit between Adaptive Competitive Strategy (Prospector: Defender and Reactor) and Business Intelligence (Insight; Consistency and transformation). The results also show that there is a proportion of the variance unknown as well as Adaptive Competitive Strategy and Business Intelligence for the prediction by the Organizational Excellence in Jordanian Insurance Companies, where the percentage of variation is information (18.437%). This confirms that there is strategic fit between Adaptive Competitive Strategy (Prospector; Defender and Reactor) and Business Intelligence (Insight; Consistency and transformation) on Organizational Excellence in Jordanian Insurance Companies. This confirms valid main four hypotheses, and accepted hypothesis:

There is a positive significant effect of strategic fit between Competitive Strategy (Prospector; Defender and Reactor) and Business Intelligence (Insight; Consistency and transformation) on Organizational Excellence in Jordanian Insurance Companies at level ($\alpha \leq 0.05$).

HO_{4-1:} There is a positive significant effect of strategic fit between Competitive Strategy (Prospector; Defender and Reactor) and Business Intelligence (Insight; Consistency and transformation) on Knowledge Excellence in Jordanian Insurance Companies at level ($\alpha \le 0.05$).

To test this hypothesis, the researcher uses the canonical analysis to ensure the effect of strategic fit between Adaptive Competitive Strategy (Prospector; Defender and Reactor) and Business Intelligence (Insight; Consistency and transformation) on Knowledge Excellence in Jordanian Insurance Companies, as shown in Table (4-19).

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Table (4-19)

Simple Regression Analysis test results of the effect of strategic fit between Adaptive Competitive and Business Intelligence on Knowledge Excellence in

Independent Variables			Dependent Variable	R Canoncial		R ² Canoncial		
Adaptive Competitive Strategy	Pi	rospector						
	Ľ	Defender	Knowledae					
		Reactor	Excellence in	0 408		0 166		
	Insight		Insurance	0.400		0.100		
Business Intelligence	Consistency		Companies					
	transformation							
Contrast rat	i0 the	%77 110	Contrast ratio interpreter of the	%16 605	Chi ²		Sig*	
independent var	iables	70 <i>11</i> .11U	dependent variable	/010.030	11.783		0.000	

Jordanian Insurance Companies

The table shows (4-19) combined effect of the strategic fit between Adaptive Competitive Strategy (Prospector; Defender and Reactor) and Business Intelligence (Insight; Consistency and transformation) on Knowledge Excellence in Jordanian Insurance Companies. The results showed no effect common with statistically significant strategic fit between Adaptive Competitive Strategy (Prospector; Defender and Reactor) and Business Intelligence (Insight; Consistency and transformation) on Knowledge Excellence in Jordanian Insurance Companies. It shows that both the Adaptive Competitive Strategy and Business Intelligence (independent variables) have been interpreted as a rate (77.110%) of the variance in the Knowledge Excellence in Jordanian Insurance Companies. it turns out that the proportion of variance unexplained of the dependent variable (Knowledge Excellence) about the relationship between (independent variables) (16.695%). This indicates the complementary relationship between Adaptive Competitive Strategy (Prospector; Defender and Reactor) and Business Intelligence (Insight; Consistency and transformation) has reached Canoncial correlation coefficient (Canoncial R) (0.408), as was the coefficient of determination Canoncial correlation coefficient (Canoncial R²) (0.166), and this means that the value of (0.166) of the changes in the Knowledge Excellence in Jordanian Insurance Companies results from the change in the level of strategic fit between Adaptive Competitive Strategy (Prospector: Defender and Reactor) and Business Intelligence (Insight; Consistency and transformation). The results also show that there is a proportion of the variance unknown as well as Adaptive Competitive Strategy and Business Intelligence for the prediction by the Knowledge Excellence in Jordanian Insurance Companies, where the percentage of variation is information (12.873%). This confirms that there is strategic fit between Adaptive Competitive Strategy (Prospector; Defender and Reactor) and Business Intelligence (Insight; Consistency and transformation)

on Knowledge Excellence in Jordanian Insurance Companies. This confirms valid main four hypotheses, and accepted hypothesis:

There is a positive significant effect of strategic fit between Competitive Strategy (Prospector; Defender and Reactor) and Business Intelligence (Insight; Consistency and transformation) on Knowledge Excellence in Jordanian Insurance Companies at level ($\alpha \leq 0.05$).

HO_{4-2:} There is a positive significant effect of strategic fit between Competitive Strategy (Prospector; Defender and Reactor) and Business Intelligence (Insight; Consistency and transformation) on Process Excellence in Jordanian Insurance Companies at level ($\alpha \le 0.05$).

To test this hypothesis, the researcher uses the canonical analysis to ensure the effect of strategic fit between Adaptive Competitive Strategy (Prospector; Defender and Reactor) and Business Intelligence (Insight; Consistency and transformation) on Process Excellence in Jordanian Insurance Companies, as shown in Table (4-20).

Table (4-20)

Simple Regression Analysis test results of the effect of strategic fit between Adaptive Competitive and Business Intelligence on Process Excellence in

Independent Variables			Dependent Variable	R Canoncial		R ² Canoncial	
Adaptive Competitive Strategy	Pi	rospector				0 114	
	Ľ	Defender	Process				
	l	Reactor	Excellence in	0 33	a		
	Insight		Insurance	0.00	5	0.114	
Business Intelligence	Consistency		Companies				
	transformation						
Contrast rat	0		Contrast ratio interpreter of the	0⁄211 270	Chi ²		Sig*
independent var	iables	7003.741	dependent variable	/011.270	9.32	27	0.009

Jordanian Insurance Companies

The table shows (4-20) combined effect of the strategic fit between Adaptive Competitive Strategy (Prospector; Defender and Reactor) and Business Intelligence (Insight; Consistency and transformation) on Process Excellence in Jordanian Insurance Companies. The results showed no effect common with statistically significant strategic fit between Adaptive Competitive Strategy (Prospector; Defender and Reactor) and Business Intelligence (Insight; Consistency and transformation) on Process Excellence in Jordanian Insurance

Companies. It shows that both the Adaptive Competitive Strategy and Business Intelligence (independent variables) have been interpreted as a rate (83.741%) of the variance in the Process Excellence in Jordanian Insurance Companies. As it turns out that the proportion of variance unexplained of the dependent variable (Process Excellence) about the relationship between (independent variables) (11.270%). This indicates the complementary relationship between Adaptive Competitive Strategy (Prospector; Defender and Reactor) and Business Intelligence (Insight; Consistency and transformation) has reached Canoncial correlation coefficient (Canoncial R) (0.339), as was the coefficient of determination Canoncial correlation coefficient (Canoncial R²) (0.114), and this means that the value of (0.114) of the changes in the Process Excellence in Jordanian Insurance Companies results from the change in the level of strategic fit between Adaptive Competitive Strategy (Prospector; Defender and Reactor) and Business Intelligence (Insight; Consistency and transformation). The results also show that there is a proportion of the variance unknown as well as Adaptive Competitive Strategy and Business Intelligence for the prediction by the Process Excellence in Jordanian Insurance Companies, where the percentage of variation is information (9.4384%). This confirms that there is strategic fit between Adaptive Competitive Strategy (Prospector; Defender and Reactor) and Business Intelligence (Insight; Consistency and transformation) on Process Excellence in Jordanian Insurance Companies. This confirms valid main four hypotheses, and accepted hypothesis:
There is a positive significant effect of strategic fit between Competitive Strategy (Prospector; Defender and Reactor) and Business Intelligence (Insight; Consistency and transformation) on Process Excellence in Jordanian Insurance Companies at level ($\alpha \leq 0.05$).

CHAPTER FIVE

Results, Conclusions and Recommendations

- (5 -1): Results
- (5-2): Conclusions
- (5-3): Recommendations

(5 -1): Results

1. The Importance level of Prospector Strategy in Jordanian Insurance Companies in Amman capital in question from the study sample viewpoint was high

2. The Importance level of Defender Strategy in Jordanian Insurance Companies in Amman capital in question from the study sample viewpoint was high

3. The Importance level of Defender Strategy in Jordanian Insurance Companies in Amman capital in question from the study sample viewpoint was high

4. The Importance level of Insight in Jordanian Insurance Companies in Amman capital in question from the study sample viewpoint was high.

5. The Importance level of Consistency in Jordanian Insurance Companies in Amman capital in question from the study sample viewpoint was high

6. The Importance level of Transformation in Jordanian Insurance Companies in Amman capital in question from the study sample viewpoint was high

7. The Importance level of Knowledge Excellence in Jordanian Insurance Companies in Amman capital in question from the study sample viewpoint was high 8. The Importance level of Process Excellence in Jordanian Insurance Companies in Amman capital in question from the study sample viewpoint was high

9. There is a positive significant relationship between Adaptive competitive strategy (Prospector; Defender and Reactor) and business Intelligence (Insight; Consistency and transformation) in Jordanian Insurance Companies at level ($\alpha \leq$ 0.05).

10. There is a positive significant effect of Adaptive competitive strategy (Prospector; Defender and Reactor) on Organizational Excellence in Jordanian Insurance Companies at level ($\alpha \le 0.05$).

11. There is a positive significant effect of Prospector competitive strategy on Organizational Excellence in Jordanian Insurance Companies at level ($\alpha \le 0.05$). 12. There is a positive significant effect of Defender competitive strategy on Organizational Excellence in Jordanian Insurance Companies at level ($\alpha \le 0.05$). 13. There is a positive significant effect of Reactor competitive strategy on Organizational Excellence in Jordanian Insurance Companies at level ($\alpha \le 0.05$). 13. There is a positive significant effect of Reactor competitive strategy on Organizational Excellence in Jordanian Insurance Companies at level ($\alpha \le 0.05$). 14. There is a positive significant effect of Business Intelligence (Insight; Consistency and transformation) on Organizational Excellence in Jordanian Insurance Companies at level in Jordanian Insurance Companies at level ($\alpha \le 0.05$).

15. There is a positive significant effect of Insight on Organizational Excellence in Jordanian Insurance Companies at level ($\alpha \le 0.05$).

16. There is a positive significant effect of Consistency on Organizational Excellence in Jordanian Insurance Companies at level ($\alpha \le 0.05$).

17. There is a positive significant effect of Transformation on Organizational Excellence in Jordanian Insurance Companies at level ($\alpha \le 0.05$).

18. There is a positive significant effect of strategic fit between Competitive Strategy (Prospector; Defender and Reactor) and Business Intelligence (Insight; Consistency and transformation) on Organizational Excellence in Jordanian Insurance Companies at level ($\alpha \le 0.05$).

19. There is a positive significant effect of strategic fit between Competitive Strategy (Prospector; Defender and Reactor) and Business Intelligence (Insight; Consistency and transformation) on Knowledge Excellence in Jordanian Insurance Companies at level ($\alpha \le 0.05$).

20. There is a positive significant effect of strategic fit between Competitive Strategy (Prospector; Defender and Reactor) and Business Intelligence (Insight; Consistency and transformation) on Process Excellence in Jordanian Insurance Companies at level ($\alpha \le 0.05$).

(5-2): Conclusions

1. Strategy is about competitive position, about differentiating organization in the eyes of the customer, about adding value through a mix of activities different from those used by competitors.

2. Defender competitive strategy gives the organizations produce products or services with the objective of obtaining market leadership. They may achieve their objectives by concentrating on a market niche through specialization and cost reductions.

3. Prospector's competitive strategy oriented externally and competes by findind out the latent customer needs, quickly transformation ability in changing environment and by launching new products to satisfy their customer base while taking in to the consideration of other marketing mix.

4. Reactor competitive strategy is characterized by the lack of a coherent strategic plan or apparent means of competing

5. Organizations today collect enormous amounts of data from numerous sources. The use of BI to collect, organize, and analyze this data can add great value to a business.

6. Business Intelligence has always been an important part of the competing business world, and thus the core activities of Business Intelligence are far from new.

7. There are two perspectives of Business Intelligence: Technological & Organizational. Technological means a system that takes data and transforms it into various information products, while Organizational means an umbrella term for decision support.

(5-3): Recommendations

Based on the study results and research conclusions, the researcher suggests the following recommendations to meet the study objectives:

1. Jordanian Insurance Companies must build an integrated model to maximize net profit by using Adaptive competitive strategy; Also it operates the proposed model based on the outcomes of demand forecasting model, the data of actual fact, estimated data for several alternative scenarios, to reach appropriate net profit in light of business processes and Business Intelligence relationships.

2. Jordanian Insurance Companies must establish cooperative and / or strategic alliances with main customers and suppliers, on the basis of trust and cooperation to maximize the utilization of resources, and sharing of benefits arising among themselves and with beneficiaries of the services provided.

3. Jordanian Insurance Companies must apply the Business Intelligence process, including: instructions for planning, forecasting and cooperation.

4. The researcher recommends conducting case studies, each of them building a model to maximize the benefit of Business Intelligence process for Jordanian Insurance Companies.

5. The researcher recommends conducting research about the impact of Business Intelligence Capabilities and competitive strategy in achieving competitive performance.

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Appendices

Appendix (1)

Names of arbitrators

No.	Name	Specialization	University
1	Prof.Dr. Kamel AL-Moghrabi	Business Administration	MEU
2	Dr. Laith AL-Rubaie	Marketing	MEU
3	Hamza khraim	Marketing	MEU
4	Hamid Shaibi	Business Administration	MEU
5	Amjad Twaqat	Business Administration	MEU

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Appendix (2) Questionnaire

Mr/Mrs Greeting

The researcher purposed to explore the "Measuring the effect of strategic fit between competitive strategy and business Intelligence in achieving organizational excellence: An Empirical Study on Jordanian Insurance Companies"

This Questionnaire is designed to collect information about your Company. I would be very grateful if you could answer ALL questions as completely and accurately as possible.

Thanks for answer all the items in the Questionnaire

Esra Omar Shadid

First Section: Demographics Information

الجزء الأول: الخصائص الديمغر افية

(1) Age:						(1) العمر	
30 years or less		From 31– 40 Years			من 31 ـ 40 سنة		30 سنة فأقل
From 41– 50 Years		51 Years More			51 سنة فأكثر		من 41 - 50 سنة
(2) Conden							
Male		Female			أنثى		(ع) بیبس ذکر
(3) Educato Lovol:							alaille a intell (3)
BSc		High Diploma			دبلوم عالٍ		 بكالوريوس
Master 🛛		PhD			دكتوراه		ماجستير
(4) Experience:						(4) الخبرة العملية	
5 years or less		– 10 Years From 6			من 6 - 10 سنة		5 سنوات فأقل
From 11 – 15 Years		16 Years More			16 سنة فأكثر		من 11 - 15 سنة
					f	مر و بر بر	
(5) Years of Service in	n Insu	irance Sector:			امين	ي فطاع الذ	(5) عدد سنوات الخدمة فر
5 years or less		– 10 Years From 6			من 6 – 10 سنة		5 سنوات فأقل
From 11 – 15 Years		16 Years More			16 سنة فأكثر		من 11 - 15 سنة
							(0) المنصب الوطيقي
General Manager		Executive Manager			مدير تنفيذي		مدیر عام
Head of Section							رئيس قسم

Second Section: Adaptive Strategies

الجزء الثاني: استراتيجيات التكيف

No	Dimension / Item	Answer alternatives					
		Strongly disagree	Disagree	Neutral	Agree	Strongly Agree	
	Prospector Strategy						
1	The services that we provide to our customers are best characterized as more innovative; continually changing; and broader in scope						
2	My company has an image in the marketplace as one which has a reputation for being innovative and creative.						
3	My company spends amount of time on monitoring changes and trends in the marketplace can best be described as lengthy which We continuously monitoring the marketplace						
4	The increase or losses in demand that we have experienced are due most probably to our practice of responding to the immediate needs of the marketplace						
5	My company prepares for the future by Identifying trends and opportunities in the marketplace which can result in the creation of product or service offerings which are new to the marketplace or which reach new markets						
	Defender Strategy						
6	The services that we provide to our customers are best characterized as Well focused; relatively stable; and consistently defined throughout the marketplace						
7	My company has an image in the marketplace as one which Offers fewer, selective products and services that are high in quality						
8	My company spent amount of time on monitoring changes and trends in the marketplace can best be described as Minimum time monitoring the marketplace						
9	The increase or losses in demand that we have experienced are due most probably to our practice of concentrating on more fully developing those markets that we currently serve						
10	my company prepares for the future by Identifying those problems that, if solved, will maintain and then improve our current product and service offerings and market position						
	Reactor Strategy						
11	The services that we provide to our customers are best characterized as In a state of transition, and largely based on responding to opportunities or threats from the marketolace or environment						
12	my company has an image in the marketplace as one which reacts to opportunities or threats in the marketplace to maintain or enhance our position						
13	My company spends amount of time on monitoring changes and trends in the marketplace can best be described as Sporadic: We sometimes spend a great deal of time and at other times spend little time monitoring the marketplace						
14	The increase or losses in demand that we have experienced are due most probably to our practice of responding to the immediate needs of the marketplace						
15	My company prepares for the future by Identifying the best possible solutions to those problems or challenges that require immediate attention						

Third Section: Business Intelligence

الجزء الثالث: ذكاء الأعمال

No	Dimension / Item	Answer alternatives					
		Strongly disagree	Disagree	Neutral	Agree	Strongly Agree	
	Insight						
16	Our company diagnosed opportunities before the other to Capture it						
17	Our company are in the form of a coherent and consistent system parts						
18	Our company induction the future to strategies for long-term						
19	Our company is a renewed sense of strategic issues impact on their future						
20	Our company is waiting for the changes and then re-think about the impact on its competitive position						
	Consistency						
21	Our management uses advanced information technology in decision-making						
22	Our company management act gradually and systematically in dealing with the challenges of the twenty-first century						
23	Our company management uses information technology tools only for the incoming mail						
24	Our company takes time to study all aspects of its work before making any decision						
	Transformation		-		-		
25	Our company diagnosis opportunities, threats and risks in the marketplace						
26	Our company exploration of mission and possible futures; and thinking "out of the box" about options for the future						
27	Our company examining strategic influences, values and options; negotiating strategic issues and priorities						
28	Our company developing strategies to mitigate potential risks for the organization						
29	Our company chooses options, including specific goals and objectives						

Fourth Section: Organizational Excellence

الجزء الرابع: التميز التنظيمي

No	Dimension / Item	Answer alternatives				
"		Strongly disagree	Disagree	Neutral	Agree	Strongly Agree
	Knowledge Excellence					
30	Our company converts the data and information into scientific ways to take advantage its in access to knowledge					
31	Our company has individuals having ability to solve problems associated with their work due to their experience and competencies					
32	Our company has sufficient knowledge of the type of external and internal communications necessary for the coordination of the tasks associated with their work					
33	Our company uses thinking and innovation information technology to find cognitive solutions					
34	Our company encourage to set up seminars among employees to encourage their intellectual ability in the areas of knowledge					
Process Excellence						
35	Our company conduct surveys to identify the needs of diverse customers					
36	Delivery of various services in our company is subject to improvement and control operations					
37	Our company depends on modern technology means in the providing of services					
38	Procedures to provide our company services are quickly and comfort					
39	Our company continuously control its facilities to improve the mechanisms of services provided					