

The Adequacy of the Marketing Mix in Enhancing the Position of Insurance Companies in the Customer's Mind- A Case Study of Insurance Companies: CIAR and TRUST

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Abstract: This study aims to determine the adequacy of the service marketing mix, with its seven elements, in enhancing the position of insurance Companies in the customer's mind. We sought to present general concepts regarding the elements of the service marketing mix, insurance services, as well as brand image and its various aspects as a theoretical framework for the study. A field study was then conducted, covering the CIAR and TRUST Companies.

To achieve this, we relied on a questionnaire, with the study sample consisting of 50 forms distributed equally among the customers of both companies. The collected data was analyzed using statistical package analysis software. The findings indicate that the elements of the marketing mix significantly influence the enhancement of the brand image of insurance Companies in the customer's mind. Moreover, insurance Companies are well aware of the importance of adopting a well-planned strategy to study consumer behavior and focus on their brand image and perception of insurance services.

Keywords: Marketing mix, insurance service, costumers mind, Cognitive dimension, Behavioral dimension

JEL Classification: G22, M31

ملخص: تهدف هذه الدراسة إلى تحديد مدى كفاية مزيج تسويق الخدمات، بعناصره السبعة، في تعزيز مكانة شركات التأمين في ذهن العميل. سعينا إلى تقديم مفاهيم عامة حول عناصر مزيج تسويق الخدمات، وخدمات التأمين، بالإضافة إلى صورة العلامة التجارية وجوانبها المختلفة كإطار نظري للدراسة. ثم تم إجراء دراسة ميدانية شملت شركتي CIAR و TRUST. لتحقيق ذلك، اعتمدنا على استبيان، حيث كانت عينة الدراسة تتكون من 50 استمارة موزعة بالتساوي بين عملاء الشركتين. تم تحليل البيانات المجمعة باستخدام برنامج تحليل الحزم الإحصائية. تشير النتائج إلى أن عناصر المزيج التسويقي تؤثر بشكل كبير على تعزيز صورة العلامة التجارية لشركات التأمين في ذهن العميل. علاوة على ذلك، فإن شركات التأمين تدرك تمامًا أهمية اعتماد استراتيجية مدروسة لدراسة سلوك المستهلك والتركيز على صورة علامتها التجارية وإدراكها لخدمات التأمين.

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الكلمات المفتاحية : مزيج التسويق، خدمة التأمين، عقلية العملاء، البعد المعرفي، البعد السلوكي

1.Introduction

With the evolution of marketing concepts, companies have become more concerned than ever with their image in the minds of their customers. The company's mental image in the minds of all stakeholders is inevitable, whether the company desires it or not, and whether it actively works on it or not. There is no doubt that a good mental image can greatly contribute to a company's success and continuity. Therefore, companies are now required to manage their brand image to create a positive—or even ideal—perception that can provide a competitive advantage, secure a larger market share, attract customers, and retain them.

Given the importance of the marketing mix as a crucial tool for any company seeking to build a good reputation and a positive image among its customers, and considering the significant role that brand perception plays in shaping opinions, forming personal impressions, and fostering positive customer behavior toward the company, as well as the fact that a strong brand image is a fundamental goal for most companies striving for success—this study aims to shed light on the service marketing mix in insurance companies. It examines its key components, the adequacy of this mix in strengthening the position of insurance companies in customers' minds, and its role in maintaining positive and natural relationships with them in the marketing environment. Ultimately, it seeks to gain customer trust and satisfaction, leading to their loyalty and contributing to the achievement of service companies' objectives.

Based on this, the research problem centers on answering the following question:

To what extent is the marketing mix sufficient in strengthening the position of TRUST and CIAR insurance companies in the minds of customers?

2. Insurance services

Insurance services function as a mechanism designed to provide a reserve for mitigating unexpected losses encountered by people and organizations. This is accomplished by reallocating the risk from one individual to several persons or a collective organization. It is a mechanism intended to diminish or alleviate the unpredictability of financial losses by transferring the burden of risk.

2.1 Definition of Insurance service:

Insurance service is defined as the offerings provided by insurance companies to policyholders, which represent a benefit in the form of protection, security, and stability.

This is achieved by compensating the policyholder for losses incurred due to the occurrence of the insured risk (Mousa, 2007, p. 14).

Furthermore, it may be articulated that: "An insurance service constitutes the advantages or assemblage of advantages that a policyholder may derive from procuring an insurance policy, thereby satisfying their needs and aspirations. Consequently, the definition of an insurance service may be inferred from the broad definition of a service, along with the attributes of an insurance contract. Most academic studies lack a succinct and thorough description due to the intricate nature of this issue.

"An insurance service constitutes a social interaction between the provider and the client, designed to attain mutual efficiency" (Maaraj, 2005, p. 26)

2.2 Characteristics of Insurance Services:

Insurance services include comparable traits with other services; nevertheless, they also exhibit distinct aspects that differentiate them owing to the marketing problems they face. The following attributes encompass (Nawal, 2006, p. 63):

- Insurance services are postponed, in contrast to other services that are immediate. This is due to their association with risk, indicating that the insured derives benefits just when the risk materializes.
- An insurance policy is non-negotiable, indicating that the policyholder cannot negotiate or establish the price.
- The insured risk is clearly delineated and possesses a definite character, indicating that the risk may be foreseen, as exemplified by fire insurance.
- Insurance price is not dictated by supply and demand or previous expenses. Insurance businesses establish pricing either individually or collectively via groups. Governments occasionally enforce price rules, exemplified as compulsory insurance coverage.
- The advancement of insurance services relies on societal cultural knowledge. This is particularly apparent in the extensive insurance knowledge among the educated demographics in industrialized nations.
- A defining characteristic of insurance services is the continuous interaction between the client and the insurance provider. Insurance contracts may have durations ranging from one year to over twenty years.
- Insurance services are regulated by government policies, indicating that insurance businesses lack complete autonomy in providing their services or determining rates.
- The purchaser of the insurance coverage does not immediately benefit from the acquisition. The connection between the insured and the firm may also encompass another person for whom the insurance policy was established.

- The advantages of the insurance service are established by the insurance provider, in contrast to other services. Insurance firms promote the advantages of their services, namely the safeguarding they offer to policyholders against any material dangers encompassed by the policy.

The service marketing mix comprises a set of controlled marketing actions aimed at a particular target group. Overseeing these components is a fundamental aspect of marketing, wherein firms employ many marketing instruments and techniques to elicit the intended reaction from their target audiences.

2.3 The service marketing mix

The service marketing mix may be defined in several ways, including its recognition as a fundamental idea in contemporary marketing. It is defined as the collection of factors managed by the company to affect customer behavior and preferences (Sadeqi Al-Naas, 2021, p. 21). The marketing mix comprises a set of interrelated and linked activities that rely on one another to execute the marketing function as intended by the firm (Nouri, 2015, p. 25).

The marketing mix is characterized as a collection of interconnected and complementary marketing activities that together fulfill the marketing purpose. Consequently, the marketing mix is a critical strategic marketing component for a firm. The design and equilibrium of the marketing mix is distinctive to each business or product, resulting in variability among different companies (Abdelhamid, 2018, p. 13)

2.4 Importance of the Service Marketing Mix

The marketing mix is essential for firms since it enables them to concentrate on consumers who offer the greatest value—specifically, those prepared to buy. This focused strategy lowers expenses by allowing the firm to utilize marketing instruments tailored to engage these specific clients instead of the broader market (Mohamed Farid Sahan, 2004, p. 257).

The significance of the marketing mix may be encapsulated as follows:

- It encompasses all marketing operations conducted by the organization.
- It informs strategic decision-making concerning marketing plans, which substantially affect the firm in several domains.
- It is the basis for marketing operations and strategies within the firm, guaranteeing the attainment of its objectives.

2.5 Characteristics of the Marketing Mix

2.5.1 Uniformity: This pertains to the congruence of all marketing mix selections with the overarching strategy of the firm. Maintaining this uniformity facilitates the successful attainment of the targeted objectives (Abdelhamid, 2018, p. 33).

2.5.2 Adaptability: The marketing mix must be flexible to accommodate market conditions, including consumer demands, competition, and other external factors. This adaptability enables the firm to sustain competitiveness and address changing market requirements.

2.5.3 Elements of the Service Marketing Mix:

Service: A service denotes acts, activities, or performances rendered by one individual to another. These activities are abstract and do not entail the transfer of ownership. The delivery of a service may or may not correlate with a physical product (Dudin, 2015, p. 48).

2.5.4 Price: Price is the monetary sum obtained by the seller in return for a service during a designated timeframe and under particular conditions.

2.5.5 Promotion: Promotion constitutes a commercial endeavor categorized as persuasive communication. The objective is to present a product, service, concept, location, individual, or behavior to sway the target audience and elicit a certain response (Dudin, 2015, p. 48).

2.5.6 Distribution: encompasses the operations executed by service providers or marketers, commencing with the conclusion of production and ensuring that the service is accessible for consumption at the proper time, location, form, and amount to satisfy customer demands (Basheer Abbas Al-Allaq, 1999, p. 43).

2.5.7 Individuals (Clients & Service Providers):

Interactive connections among service receivers are essential in the service industry. The perception of service quality by a client may be affected by the presence of other customers. The conduct of hotel guests or restaurant consumers might influence the entire service experience. Nonetheless, overseeing these contacts poses difficulties for service managers, since they lack complete control over client interactions with one another.

There exist two principal types of interactions (Dudin, 2015, p. 49):

- Between the service provider and the client. - Within the client base.

Physical Evidence:

This encompasses all concrete elements related to service delivery that contribute to the perception of the service's existence. Physical evidence profoundly impacts client perceptions and experiences. The service environment incorporates tangible aspects that augment an otherwise intangible service, hence improving the customer's capacity to evaluate and experience it.

1. 2.5.7 Process (Service Delivery Process): The service delivery process includes all actions related to executing a service and the interaction between the supplier and the recipient. Given that services are inherently linked to their delivery, the client actively participates in the process. The manner in which a service is given is essential for both the supplier and the recipient. This process encompasses critical elements, including policies and procedures implemented by the service provider to guarantee uniform and efficient service delivery (Abdelhamid, 2018, p. 33).

3. Customer Perception of Insurance Services:

The concept of corporate image is one of the modern principles in business management. To provide a foundational understanding of this concept, this section will explore key elements that clarify the corporate image, including its definition, characteristics, types, dimensions, and components.

3.1 Concept of Corporate Image

The corporate image has been defined in various ways, including:

"It is the mental image that people hold about different institutions. It may be based on evidence and documents or on rumors and unreliable statements. However, in the end, it represents a true reality from the perspective of those who hold it in their minds (Ajwah, 2003, p. 4). "A set of cognitive and sensory mental representations held by an individual or a group of individuals toward a specific organization. (Philip Kotler, 2000, p. 554)"

"The final outcome of subjective impressions formed by individuals or groups about a specific person, system, nation, organization, profession, or any entity that influences human life. These impressions are shaped through direct and indirect experiences and are influenced by individuals' emotions, attitudes, and beliefs.)Ajwah(6 صفحة، 2003 ،"

3.2 Importance of Corporate Image:

The significance of corporate image is seen in several aspects (Al-Jarayed, 2013, pp. 321-322):

Assists Consumers in Information Processing: It functions as a compendium of beliefs, streamlining the information process. It enhances product recognition, promotes repetitive behaviors, and cultivates client loyalty.

Serves as a Criterion for Selection: An organization's image may either foster trust or elicit unfavorable opinions that may contradict its aims. The image fosters a unique identity, influencing customer decisions and public perceptions. When competing items exhibit analogous attributes, customer choices will gravitate towards the image they identify with the product, brand, or organization.

3.3 A Mechanism for Distinction: The corporate image distinguishes the firm from its rivals. It fosters favorable perceptions of the firm, attracts consumers, and cultivates their loyalty (Lendrevie, 2005, pp. 149- 150).

- Establishing a favorable perception of the firm entails cultivating its distinctive worth, hence facilitating the justification of elevated pricing.
- Facilitating discussions with merchants favoring established brands.
- Facilitating the launch of new goods, as the organization immediately benefits from the favorable reputation it has cultivated.

3.4 Advantages of Corporate Image

A robust business image has several benefits, including (Asmaa Al-Sham, 2004, p. 48):

3.4.1 Attracting top Talent: Assists the firm in acquiring and retaining the most exceptional individuals.

- 3.4.2 **Fortifying Internal and External Relationships:** Augments the connection between the organization and its stakeholders.
- 3.4.3 **Securing Public and Government Endorsement:** Convincingly demonstrates the company's societal responsibility in benefiting the community.
- 3.4.4 **Fostering Trust in Times of Crisis:** Urges the public to suspend judgment and extend the firm the presumption of innocence during challenging periods.
- 3.4.5 **Enhancing Relations with Government Authorities:** Fortifies connections with legislative and executive entities.
- 3.4.6 **Facilitating Investment:** Assists in persuading financial institutions and investors to finance the firm.
- 3.4.7 **Augmenting Marketing Initiatives:** Facilitates promotional and branding initiatives, hence improving consumer acquisition and retention.

3.5 Components of Corporate Image:

A multitude of components converge to form the comprehensive corporate image of a firm. The components comprise (Ali Ajwah, 2008, pp. 141- 142):

- 3.5.1 **Brand Image:** Reflects the anticipated efficacy of communication strategies in fostering a favorable impression of the corporation, shaped by trust in its commercial connections.
- 3.5.2 The organization's product/service image conveys the perceived quality and distinctiveness of its offerings, their adaptability to client preferences, and their congruence with scientific and technical progress. Moreover, after-sales services influence consumers' assessment of the organization's effectiveness, enhancing its favorable reputation.
- 3.5.3 **Corporate Management Image:** the administration of an organization constitutes its public persona. The management's policies, leadership approach, and engagement with diverse stakeholders profoundly affect its reputation. Organizational culture, governance, and customer interactions significantly influence the organization's perception.
- 3.5.4 **Corporate Social Responsibility (CSR) Programs:** These denote the company's tangible activities and formal policies toward society and its clientele, as evidenced by its choices and efforts.
- 3.5.5 **Corporate Image as a Workplace:** The corporate image as a workplace is shaped by customers' views, which are influenced by elements like employee well-being, social and healthcare benefits, competitive salaries, and the physical work environment, such as building conditions, cleanliness, and organization.

3.5.6 Employee Performance: The capacity of employees to professionally embody the organization via polite interactions, efficiency, and prompt job execution creates a favorable impression on consumers.

Effectiveness of Corporate Communication: The efficacy of corporate communication is crucial in maintaining consistent messaging, strengthening company brand, and elucidating policies to the audience.

4. Systematic Procedures for the Field Study

Given the study's nature and its aims, a descriptive-analytical technique will be employed. This method depends on examining the phenomena in its actual context, evaluating and interpreting it to draw conclusions that augment our knowledge and comprehension of the subject matter.

5. Study of the Relationship Between the Marketing Mix and the Customer's Perceived Image in TRUST and CIAR Companies in

5.1 Content, Community, and study tools

5.1.1 Study Content

Part One: Demographic data of the community members, including gender, age, educational level, profession, and subscription duration.

Part Two: Questionnaire sections

- **First section:** Contains 21 statements related to the insurance marketing mix.

- **Second section:** Contains 9 statements related to the brand image.

5.2 Study Population and Tools

First: Study Population

The study population consists of customers from the Trust and CIAR insurance Companies. The sample size was not predetermined; instead, 50 questionnaire forms were distributed equally among the two Companies, with 25 questionnaires for each.

Second: Study Tools

The study relied on the five-point Likert scale, as shown in the following table.

Table (1): Approval Scores Table

Response	Completely Agree	Agree	Neutral	Disagree	Completely Disagree
Response Score	5	4	3	2	1
Mean Value	5-4.21	-3.21 4.20	3.20-2.41	2.40-1.81	1.01-1.80
Score Level	Very High	High	Medium	Very Low	Low

Source: Prepared by the researchers

- Utilizing the Statistical Package for the Social Sciences (SPSS) for statistical data analysis.
- Applying Cronbach's Alpha to test the reliability and validity of the questionnaire.
- Using frequency and percentage distributions to describe the demographic characteristics of the study sample.
- Calculating the mean for each statement in the questionnaire to determine response trends.
- Measuring the standard deviation for each statement to assess response variability.
- Conducting a One-Sample T-test to test the study hypotheses.

Validity and Reliability of the Questionnaire

5.3 Testing the Reliability of the Study Tool

This test ensures the reliability of the study tool (questionnaire), meaning its stability and consistency. Reliability indicates the tool's ability to produce the same results if redistributed to the same sample under the same conditions. The following table presents the results:

Questionnaire Reliability Test Results

Table (2): Cronbach's Alpha Measurement

Questionnaire	Number of Statements	Reliability Coefficient (Cronbach's Alpha)
Entire Questionnaire	30	0.966

Source: Prepared by the researchers according to SPSS

From the table above, we observe that the Cronbach's Alpha coefficient is 0.966, or 96.6%. It is known that the closer Cronbach's Alpha is to 1, the more reliable the measurement tool is. This indicates that the questionnaire demonstrates a high level of reliability for the study sample.

This reliability coefficient surpasses the minimum threshold typically accepted in such studies, making it suitable for analysis. Consequently, the questionnaire can be considered a valid tool for measuring the studied variables, and its results can be generalized to the entire study population.

5.4 Descriptive Analysis of the Questionnaire Results:

This section provides a descriptive presentation of the respondents' answers regarding the marketing mix and the corporate image.

Table (3): The descriptive analysis of the insurance marketing mix

Statements	Arithmetic mean	Standard deviation.	General trend of the answers.
Insurance Service	3,86	,768	Agree
Insurance companies provide fast and satisfactory services.	3,84	,792	Agree
Insurance company offers align with the needs and desires of their customers.	3,82	,800	Agree
Insurance companies constantly strive to improve the quality of their services.	3,92	,778	Agree
The price of insurance services.	3,88	,804	Agree
The prices of insurance services correspond to their quality.	3,86	,783	Agree
The prices offered by insurance companies are competitive and satisfactory.	3,86	,881	Agree
Insurance companies offer discounts based on the duration of the insurance.	3,94	,843	Agree
Insurance service distribution.	4,04	,733	Agree
Insurance companies have diverse service distribution channels, such as travel Companies.	4,00	,808	Agree
Insurance companies provide effective communication channels between the customer and the employee.	4,04	,755	Agree
Service distribution methods vary depending on the nature and image of the insurance product.	4,08	,829	Agree
Insurance Service Promotion	4,03	,800	Agree
Insurance companies use written advertisements such as brochures.	4,04	,807	Agree
Insurance companies rely on effective advertising campaigns to promote their services.	3,96	,832	Agree
Insurance companies utilize modern electronic means to market their products.	4,10	,839	Agree
Individuals	4,03	,777	Agree
The number of employees in insurance companies is sufficient to handle daily customer visits.	3,90	,886	Agree
Insurance company employees are competent and serious in dealing with customers.	4,12	,799	Agree
Insurance company employees are highly professional and understand the importance of customer impressions.	4,08	,829	Agree
Physical Resources	3,56	,510	Agree
Insurance companies are located in easily accessible areas.	3,94	,512	Agree
Insurance companies provide a secure parking lot.	2,90	,909	Agree

Comfortable and well-equipped waiting areas influence the customer's perception of the company's care for them.	3,84	,710	Agree
Operations	3,85	,716	Agree
The service delivery process includes highly important elements.	3,78	,764	Agree
The service delivery process is crucial in the customer's purchasing decision.	3,86	,808	Agree
A warm welcome is essential for the customer's impression of insurance companies.	3,92	,724	Agree
The overall average of the first axis.	3,89	,62	Agree

Source: Prepared by the researchers according to SPSS

Based on the results presented in the table:

- The arithmetic mean for insurance service variables was 3.86, with a standard deviation of 0.768, rated as "Agree." The sample responses ranged between the highest mean of 3.92 and the lowest mean of 3.82.
- The arithmetic mean for insurance service price variables was 3.88, with a standard deviation of 0.804, rated as "Agree." The sample responses ranged between the highest mean of 3.94 and the lowest mean of 3.86.
- The arithmetic mean for insurance service distribution variables was 4.04, with a standard deviation of 0.733, rated as "Agree." The sample responses ranged between the highest mean of 4.08 and the lowest mean of 4.00.
- The arithmetic mean for insurance service promotion variables was 4.03, with a standard deviation of 0.800, rated as "Agree." The sample responses ranged between the highest mean of 4.10 and the lowest mean of 3.96.
- The arithmetic mean for individuals' variables was 4.03, with a standard deviation of 0.777, rated as "Agree." The sample responses ranged between the highest mean of 4.12 and the lowest mean of 3.90.
- The arithmetic mean for physical means variables was 3.56, with a standard deviation of 0.510, rated as "Agree." The sample responses ranged between the highest mean of 3.94 and the lowest mean of 2.90.
- The arithmetic mean for process variables was 3.85, with a standard deviation of 0.716, rated as "Agree." The sample responses ranged between the highest mean of 3.92 and the lowest mean of 3.78.

5.5 Descriptive Analysis of Customers' Perceptions

Table(4) : The descriptive analysis of customers' perceptions

Statements	Arithmetic mean	Standard deviation.	General trend of the answers.
Cognitive Dimension	3,82	,767	Agree

You have extensive information about insurance companies.	3,80	,808	Agree
You recall positive experiences regarding the services and quality of insurance companies	3,84	,842	Agree
You trust the quality of insurance services.	3,70	1,055	Agree
You develop a positive attitude toward an insurance company each time you interact with it.	3,94	,793	Agree
Behavioral Dimension	3,79	1,00	Agree
I have complete trust in the quality and reliability of the insurance company's services	3,70	1,111	Agree
I feel confident and secure when dealing with the insurance company.	3,82	1,119	Agree
The insurance company has a good reputation among people.	3,78	1,112	Agree
I have a positive impression of insurance companies.	3,78	,975	Agree
The image of insurance companies motivates me to continue dealing with the company.	3,88	1,00	Agree
The overall average of the second axis.	3,80	,84	Agree

Source: Prepared by the researchers according to SPSS

Based on the results presented in the table:

- The arithmetic mean for cognitive dimension variables was 3.82, with a standard deviation of 0.767, rated as "Agree." The sample responses ranged between the highest mean of 3.94 and the lowest mean of 3.70.
- The arithmetic mean for behavioral dimension variables was 3.79, with a standard deviation of 1.001, rated as "Agree." The sample responses ranged between the highest mean of 3.88 and the lowest mean of 3.70.

6. Hypothesis Testing

6.1 There is a Statistically Significant Effect of Insurance Services on Enhancing the Customer's Perception at a 0.05 Significance Level.

- Null Hypothesis (H_0): There is no statistically significant effect of insurance services on enhancing the customer's perception at a 0.05 significance level.
- Alternative Hypothesis (H_1): There is a statistically significant effect of insurance services on enhancing the customer's perception at a 0.05 significance level.

Table(5): Correlation Coefficient for the Relationship Between Insurance Services and Enhancing Customer Perception

Variable	Correlation Coefficient	Coefficient of Determination (R^2)	F-Value	Significance Level
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Insurance Services	,870 ^a	,758	150.09	0.000
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Source: Prepared by the researchers according to SPSS

Results of the First Hypothesis Test:

The results indicate a statistically significant effect of insurance services on enhancing the customer's perception at a 0.05 significance level.

- The correlation coefficient (R) = 0.870, showing a strong relationship between insurance services and customer perception.
- The significance level (Sig) = 0.000, which is less than 0.05, confirming statistical significance.
- The coefficient of determination (R^2) = 0.758, meaning 75.8% of the variation in customer perception can be explained by insurance services.

Conclusion:

Since the significance level is below 0.05, we reject the null hypothesis (H_0) and accept the alternative hypothesis (H_1):

There is a statistically significant effect of insurance services on enhancing the customer's perception at a 0.05 significance level.

6.2 There is a Statistically Significant Effect of Insurance Service Price on Enhancing the Customer's Perception at a 0.05 Significance Level

- Null Hypothesis (H_0): There is no statistically significant effect of the insurance service price on enhancing the customer's perception at a 0.05 significance level.
- Alternative Hypothesis (H_1): There is a statistically significant effect of the insurance service price on enhancing the customer's perception at a 0.05 significance level.

Table(6): Correlation Coefficient for the Relationship Between Insurance Service Price and Enhancing Customer Perception

Variable	Correlation Coefficient	Coefficient of Determination (R^2)	F-Value	Significance Level
Insurance Services price	,897 ^a	,804	197.29	0.000

Source: Prepared by the researchers according to SPSS

Results of the Second Hypothesis Test:

The results indicate a statistically significant effect of the insurance service price on enhancing the customer's perception at a 0.05 significance level.

- The correlation coefficient (R) = 0.897, showing a strong relationship between insurance service price and customer perception.

- The significance level (Sig) = 0.000, which is less than 0.05, confirming statistical significance.
- The coefficient of determination (R^2) = 0.804, meaning 80.4% of the variation in customer perception can be explained by the price of insurance services.

Conclusion:

Since the significance level is below 0.05, we reject the null hypothesis (H_0) and accept the alternative hypothesis (H_1):

There is a statistically significant effect of the insurance service price on enhancing the customer's perception at a 0.05 significance level.

6.3 There is a Statistically Significant Effect of Insurance Service distribution on Enhancing the Customer's Perception at a 0.05 Significance Level.

- Null Hypothesis (H_0): There is no statistically significant effect of insurance service distribution on enhancing the customer's perception at a 0.05 significance level.
- Alternative Hypothesis (H_1): There is a statistically significant effect of insurance service distribution on enhancing the customer's perception at a 0.05 significance level.

Table (7): Correlation Coefficient for the Relationship Between Insurance Service distribution and Enhancing Customer Perception

variable	Correlation Coefficient	Coefficient of Determination (R^2)	F-Value	Significance Level
Insurance Services price	, 867 ^a	, 752	145,97	0.000

Source: Prepared by the researchers according to SPSS

The results indicated a statistically significant effect of insurance service distribution on improving the customer's mental image at a significance level of 0.05. The correlation coefficient was 0.867 at a significance level of 0.000, and the coefficient of determination was 0.752.

Accordingly, we reject the null hypothesis (H_0) and accept the alternative hypothesis (H_1), which states that there is a statistically significant effect of insurance service distribution on improving the customer's mental image at a significance level of 0.05.

6.4 There is a statistically significant effect of insurance service promotion on improving the customer's mental image at a significance level of 0.05.

- H_0 : There is no statistically significant effect of insurance service promotion on improving the customer's mental image at a significance level of 0.05.
- H_1 : There is a statistically significant effect of insurance service promotion on improving the customer's mental image at a significance level of 0.05.

Table (8): Correlation coefficient for the relationship between insurance service promotion and improving the customer's mental image

Variable	Correlation Coefficient	Coefficient of Determination (R ²)	F-Value	Significance Level
Insurance Service Promotion	,842 ^a	,709	116.88	0.000

Source: Prepared by the researchers according to SPSS

The results indicated a statistically significant effect of insurance service promotion on improving the customer's mental image at a significance level of 0.05. The correlation coefficient was 0.842 at a significance level of 0.000, and the coefficient of determination was 0.709.

Accordingly, we reject the null hypothesis (H0) and accept the alternative hypothesis (H1), which states that there is a statistically significant effect of insurance service promotion on improving the customer's mental image at a significance level of 0.05.

6.5 There is a statistically significant effect of individuals on improving the customer's mental image at a significance level of 0.05.

- H0: There is no statistically significant effect of individuals on improving the customer's mental image at a significance level of 0.05.

- H1: There is a statistically significant effect of individuals on improving the customer's mental image at a significance level of 0.05.

Table(9): Correlation coefficient for the relationship between individuals and improving the customer's mental image

Variable	Correlation Coefficient	Coefficient of Determination (R ²)	F-Value	Significance Level
Individuals	,837 ^a	,700	112.23	0.000

Source: Prepared by the researchers according to SPSS

The results indicated a statistically significant effect of individuals on improving the customer's mental image at a significance level of 0.05. The correlation coefficient was 0.837 at a significance level of 0.000, and the coefficient of determination was 0.700.

Accordingly, we reject the null hypothesis (H0) and accept the alternative hypothesis (H1), which states that there is a statistically significant effect of individuals on improving the customer's mental image at a significance level of 0.05.

6.6 There is a statistically significant effect of physical means on improving the customer's mental image at a significance level of 0.05.

- H0: There is no statistically significant effect of physical means on improving the customer's mental image at a significance level of 0.05.

- H1: There is a statistically significant effect of physical means on improving the customer's mental image at a significance level of 0.05.

Table (10): Correlation coefficient for the relationship between physical means and improving the customer's mental image

Variable	Correlation Coefficient	Coefficient of Determination (R ²)	F-Value	Significance Level
physical means	,748 ^a	,559	60.82	0.000

Source: Prepared by the researcher according to SPSS

The results indicated a statistically significant effect of physical means on improving the customer's mental image at a significance level of 0.05. The correlation coefficient was 0.748 at a significance level of 0.000, and the coefficient of determination was 0.559. Accordingly, we reject the null hypothesis (H0) and accept the alternative hypothesis (H1), which states that there is a statistically significant effect of physical means on improving the customer's mental image at a significance level of 0.05.

6.7 There is a statistically significant effect of processes on improving the customer's mental image at a significance level of 0.05.

- H0: There is no statistically significant effect of processes on improving the customer's mental image at a significance level of 0.05.

- H1: There is a statistically significant effect of processes on improving the customer's mental image at a significance level of 0.05.

Table (11): Correlation coefficient for the relationship between processes and improving the customer's mental image

Variable	Correlation Coefficient	Coefficient of Determination (R ²)	F-Value	Significance Level
physical means	,911 ^a	,830	233.55	0.000

Source: Prepared by the researchers according to SPSS

The results indicated a statistically significant effect of processes on improving the customer's mental image at a significance level of 0.05. The correlation coefficient was 0.911 at a significance level of 0.000, and the coefficient of determination was 0.830. Accordingly, we reject the null hypothesis (H0) and accept the alternative hypothesis (H1), which states that there is a statistically significant effect of processes on improving the customer's mental image at a significance level of 0.05.

7. Conclusion

Through this study, it became clear that the intensity of competition among insurance companies has led to an increased focus on studying customer behaviors and reactions toward the services provided to them. Since the marketing mix is one of the fundamental pillars for achieving stable growth and ensuring competitive advantage, it was considered a key variable in strengthening the position of insurance companies in the customer's

perception. It also serves as the main driver in fostering a positive and effective attitude toward the provided insurance services.

In our previous analysis to examine the nature of the relationship between the adequacy of the marketing mix of TRUST and CIAR insurance companies , and their ability to strengthen their position in the minds of their customers through a survey sample, we reached the following results:

- The corporate image is one of the most critical elements in the service sector.
- An effective marketing program relies on systematic scientific methods, such as marketing research.
- Every company needs to present itself in a distinctive manner that enhances its competitive ability. A positive corporate image provides a new opportunity to attract potential customers.
- The integrated service marketing mix, with its seven elements, contributes to improving customers' perceptions of insurance Companies.
- Many products and services fail due to poor strategic marketing planning that fails to understand consumer behavior, motivations, and desires, rather than technical or engineering shortcomings.
- The service marketing mix plays a significant role in enhancing the corporate image of insurance Companies.
- An expanded marketing mix is essential in making customers feel more comfortable, serving as a key driver for customer loyalty and trust in insurance Companies.

Study Recommendations

- Focus on marketing management, develop its mechanisms, and create a competitive marketing mix to seize all available opportunities for the insurance company.
- Utilize technology and the latest advancements in service marketing by investing in customer communication and understanding their needs, which will provide a competitive advantage and strengthen the company's position in the insurance market, given the intense competition.
- Implement a comprehensive marketing mix that helps retain current customers while using them as advocates to attract new ones through special programs and strategies that enhance customer loyalty.
- Expand into major state sectors such as education and the military by establishing agreements or contracts that offer sector employees exclusive services through a tailored marketing mix or strategy that strengthens the company's image in their minds.
- Establish a customer database, maintain follow-ups, and provide personalized attention, utilizing specialized programs such as Customer Relationship Management (CRM) software.
- Speed up processes and procedures to deliver more accurate and efficient insurance services while reducing claim settlement times for customers.

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