

The impact of Insurance Digital marketing on marketing leadership. A Case study of Algeria

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Summary:

This study aimed to know the role of digital marketing in achieving the marketing leadership in all its dimensions. On this basis, a field study was conducted on a group of staff members of Algerian Insurance Companies operating in the state of Bechar. Sample size (73 individuals) from Algerian Insurance Companies of study, where the data were collected through a questionnaire design, the first part is dedicated to personal data, the second part of the digital marketing tools and the third part of the dimensions of leadership. For this purpose, the statistical program SPSS was used (coefficient of determination, the unilateral pillars), and pointed out the most important results: where the knowledge of the extent and degree of vulnerability of the interrelation of all the methods of digital marketing in achieving marketing leadership

Keywords: Digital Marketing; Marketing leadership; Digital advertising; Digital Insurance

JEL Classification Codes : M15, M31.

ملخص: هدفت هذه الدراسة إلى معرفة توظيف استراتيجيات وأدوات التسويق الرقمي في تحقيق الريادة التسويقية بكافة أبعادها لمنظمات الأعمال. تم إجراء دراسة ميدانية أجريت على مجموعة من موظفي شركات التأمين الجزائرية العاملة بولاية بشار. حيث بلغ حجم العينة المأخوذة (73 فرداً) من عمال شركات التأمين الجزائرية محل الدراسة في الولاية، حيث تم جمع البيانات من خلال تصميم استبيان، خصص الجزء الأول للبيانات الشخصية، والجزء الثاني لأدوات التسويق الرقمي، والجزء الثالث لأبعاد القيادة. ولهذا الغرض تم استخدام البرنامج الإحصائي SPSS (معامل التحديد، المرتكزات الأحادية)، وأشار إلى أهم النتائج: حيث تم معرفة مدى ودرجة تأثير الترابط بين جميع أساليب التسويق الرقمي في تحقيق قيادة السوق.

الكلمات المفتاحية: التسويق الرقمي ، القيادة التسويقية، الإعلان الإلكتروني، التأمين الإلكتروني

JEL Classification Codes : M15, M31.

1. INTRODUCTION

The world is witnessing tremendous developments in information and communication technology. The thing that was imposed on the business organizations keep pace of modern technological developments, that found the formulation of new business and practices through continuous use the most important digital technologies that seem applications for marketing operation, which became more speed in achieving the goals of profitability and more gratification of the needs and desires of consumers. These operations fall under the concept of digital marketing, it appears by the amazing speed especially in marketing operations and low-cost, as well as providing opportunities to business organizations to expand the size of the market and the survival and continuity of using digital technologies to keep their clients and compliance with their requirements. This marketing method allows consumers to access the required information about various multi-purpose areas, and to obtain their products from global organizations, regardless of the company's location. As the Internet removed barriers and geographical boundaries. Digital marketing offers a wealth of business organizations of achieving the marketing leadership in all its dimensions represented in marketing creativity and ability to bear risk as well as the initiative and seize opportunities, if done using digital marketing techniques during the marketing process.

On this basis, the projection was an attempt to diagnose the situation of Algerian Insurance Companies competitiveness in the financial sector. And this through taking a sample of the views of the staff (ALSALAMA Company , GAM Insurance Company, SAA Company , CAAR

Company , CAAT Company), with a view to know the relation linking the proportion and extent of the employment of digital marketing techniques and marketing leadership.

Objectives of the study

The purpose of this paper is to identify and evaluate the relationships to the Digital Marketing dimensions and the Marketing Leadership in Algeria and to prepare a hierarchy of these factors to know their influences as it's mentioned below. This study sought to achieve the following objectives:

- Knowledge of the relationship between each of the Digital Marketing advantages and the contribution to the Marketing Leadership in Algeria;
- Whether Algerian Insurance Companies use digital marketing techniques to achieve marketing leadership;
- Know the extent of the awareness of the workers at the level of the Insuring sector in Algeria;
- Know the challenges and perspectives of the development of Digital Marketing in Algerian Insuring;

2. Theoretical and conceptual framework

2.1. Digital Marketing

E-marketing can be considered a modern business practice and philosophy associated with the process of buying and selling goods, services, information and ideas via the Internet and other Digital means of communication. A review of relevant studies and published research revealed that EM definitions differ from one researcher to another according to his point of view and specialization. According to Strauss and Frost (Stanss & Frost, 2009, pp. 120-165), EM is defined as: "Using data and Digital applications to plan, implement, price and distribute ideas, goods and services to create exchange relationships that meet individual and organizational objectives (Stanss & Frost, 2009, pp. 120-165)

According to Dave's definition, e-marketing is an "application of digital technology - Internet channels (web, e-mail, databases) as well as mobile phones, to contribute to marketing activities that aim to profit and retain customers by improving customer knowledge based on its files Personal, behavioural value and loyalty programs. As well as providing more tailored communication and e-services to suit the needs of individual customers (Hanieh, Ehsan, & Mohammadreza, 2012, pp. 231-234).

Digital marketing, Digital marketing, e-marketing and Internet marketing are all similar terms which, simply put, refer to "marketing online whether via websites, online ads, opt-in emails, interactive kiosks, interactive TV or mobiles" (Chaffey & Smith, 2013, pp. 580-593).

Digital marketing includes marketing of products or services using digital communication technologies, primarily the Internet, and includes mobile phones and advertising on any other digital media. (Riyad & Eid, 2013, pp. 31-50) .

In a study by Waghmare (2012), he pointed out that many countries in Asia benefit of e-commerce as an input to promote competition and the dissemination of information technology and communication. (Gangeshwer & D.K, 2013, pp. 187-194).

2.1.1. Various elements of digital marketing

Many elements constitute digital marketing. Each model works through Digital devices. The most important elements are:

Website: A website is defined as a collection of pages, text, images, and digital and interrelated videos According to a coherent and interactive structure, loaded in a server-type computer. Each site contains a main page Where to lead to other pages. The site has a specific and specific address that distinguishes it from the rest of the sites on the Internet. The website is one of the most important promotional tools for the Internet, and a form of Internet marketing on which most institutions rely on the implementation of their marketing strategy to:

- Restructuring marketing strategies to increase the benefits that consumers receive during effective retailing Market, targeting, excellence and positioning strategies:
- More effective planning for the implementation of ideas, distribution, promotion and pricing of goods and services;
- Creating exchanges that meet the needs of individual consumers and the objectives of consuming institutions.

Online advertising: Be a form of promotion that uses the Internet and the World Wide Web to send marketing messages that attract customers. Online advertising is a very important part of digital marketing. It is also called an Digital advertisement and is intended to promote the sale or marketing of a service, advertising to a website, or otherwise. Internet-based ads provide the content and ads that are the most relevant to the client's interests. Publishers place their products or services on their websites so that consumers or users receive free information. Advertisers must place more effective and relevant ads on the Internet. Through online advertising, the company controls its budget well and has full control over time (Rob, 2005, pp. 1219-1235).

Email Marketing: Email marketing occurs when a company sends an email to a group of people via email. Sending requests for specific business, sales or donations is considered an email marketing if it helps build customer loyalty, trust in the product, or define a specific category. E-mail marketing is an effective way to keep your company in touch with its customers and promote its business at the same time. Which is relatively low compared to other advertising formats. The company can receive full customer attention by creating an attractive mix of graphics, text and links to products and services (Song & Zahedi, 2005, pp. 1219-1235) .

Social Media: Some see marketing through social networks as one of the main components of e-marketing (Philip, 2012, p. 622). A computer-based tool that allows individuals to create and share ideas, information and images about their products or services. Which has led to the employment of various social networks such as Facebook, Twitter, Google Plus etc. In the marketing functions of companies, and make them a means of communication and interaction between them and the community of customers to benefit from the advantages and the ability to identify each customer's behaviour and strengthen relationship with him (Fang & Mahajan, 2003, pp. 425-447)The right marketing programs across these sites have an effective impact and a great success either to promote the brand and products or to increase sales (Jacques & Julien, 2013, p. 630).

2.2. Marketing leadership

Entrepreneurship since the mid-18th century has been associated with a pioneering concept, which is rooted in the French economy. is an important project or activity used to describe an individual's risk of economic progress by finding new better ways of doing things, In existing organizations or creating new ones, thus becoming one of the four main factors of production along with land, labor and capital (Mourris, Noel, & Schindehutt, Feb 2001, pp. 35-44).

Marketing leadership is defined as a description of the leading marketing actions that is characterized as with an insightful and exploratory vision (Carson, S, P, & J, 1995, pp. 25-55), which is also the change in the market by offering innovative products of patterns. These patterns may take the following forms (Philip, 2012, p. 622) :

- The introduction to a new product or addition to an existing product or the introduction of a new production method;
- contributing to the opening of new markets;
- Access to new suppliers;
- Establishing a new marketing project;

2.2.1. Marketing Leadership Dimensions

The dimensions of marketing leadership relate to the interrelationships between entrepreneurship and marketing. The role of the umbrella under which many emerge areas of marketing and the organization's ambitions are formed is composed of four main dimensions (Kurgun & AL, 2011, pp. 340-357) :

Marketing innovation: Miles assert that leadership will not remain and has no presence without creativity. Marketing innovation is a process of using skills, resources, methods and marketing tools in the process of creating, adding or improving a product or service, and how to provide or market it (Michael, Julian, & Mol, 2009, pp. 1269-1280). Innovation is the gray area that drives the organization and inspires new ideas and methods that lead to significant improvement in products, production methods, organization and marketing within the organization, leading to a positive and successful impact on the performance and results of the organization. Creativity represents a certain form of change in its broadest sense (Hamel & MOL, 2008, pp. 825-884).

The marketing risk: Marketing leadership seeks proactive innovation by exploiting important opportunities, and organizations should deal with them in a balanced way. Where risks are taken into account rationally and measurable from an organized perspective and level. The risks that the organization can face (Dess, G.T, & B, 2007, p. 150).

Proactive and seize marketing opportunities: Organizations differ in their view of exceptional marketing conditions as an opportunity, and in their ability to develop their marketing response and to take advantage of these opportunities. (Dess, G.T, & B, 2007, p. 150) identifies them as the organization's efforts to capture new opportunities by monitoring trends, identifying future demands for existing and prospective customers, or anticipating the emergence of certain conditions that may lead to new opportunities.

2.2.2. Digital marketing as a tool for leading excellence in business organizations

Prior to exposure to the pioneering advantage achieved by the Digital marketing of organizations of the world of business, especially in developing countries, it is necessary to identify the extent of overlap and interrelationship between leadership and Digital marketing and the appropriateness of this new concept of organizations where it lies in several axes and areas:

- (Colbert, 2003, pp. 152-170)saw the overlap and intertwining with the volatile market , Where leadership leads the e-marketing strategy to develop the current needs in a new environment , Here, it must be emphasized that overlap and interlinkage (between marketing and leadership) push towards more effective identification of opportunities in the changing environment.
- (Hoy, 2008, pp. 152-158) points out that both fields (marketing and leadership) focus on change processes and change is one of the main engines of leadership.
- (Knight, 2000, pp. 12-32)emphasized that the salient nature of each of the two fields of e-marketing and leadership is the pursuit of capturing opportunities and turning them into practical and market ideas. Moreover, that each of the entrance is characterized by creative and innovative qualities of the directions and administrative interventions, and achieving value added through effective investment of time, money, efforts and skills.

- (Brian, 2010, pp. 143-150) emphasized that many of the activities and actions of leading organizations are among the main and essential concepts of marketing theory (Barrett & J, 2000, p. 50). According to his theory, interactive marketing is achieved when the organization succeeds in identifying new opportunities and adopts the approaches and methods of e-marketing to deliver products of the market, where it can successfully meet the needs of target (Strauss & Frost, 2009, pp. 40-65) .
- (Carson, S, P, & J, 1995, pp. 25-55) argued that small organizations have a variety of marketing capabilities that include understanding customer needs, market trends, and market positioning requirements. These organizations also use e-marketing as a path to achieving competitive advantage, based on proactive orientation in their marketing programs , where entrepreneurs create something unique (Peter, 2005, pp. 35-46).
- (Mourris, Noel, & Schindehutt, Feb 2001, pp. 35-44) noted that leadership marketers considers that marketing function is the pivotal and necessary function of an enterprise. Especially after the use of the Internet in the performance of marketing activities. creating many marketing opportunities, and increasing the effectiveness and efficiency of marketing strategies (Philip, 2012, p. 622), where the targeted market segment is active, reducing production, transport and storage costs, improving customer services and increasing sales, enabling it to take the lead in marketing and market access Global (Rayan Jones, 2009, pp. 14-25) .

It is therefore imperative on business organizations to take note of the new marketing characteristics and methods after the occurrence and continuation of the revolution of technology and information, and not just traditional marketing methods, because of their role in developing their strategies and enable them to lead in the performance of marketing activities (Laudon, Traver, & Guercio, 2012, pp. 51-66).

The new tools of e- marketing poses a number of challenges to Business Organizations and the ways in which they communicate. How best to operate in this new landscape is an issue that businesses Organizations have to address to an individual level, from experience and on a “need to manage” basis. Many things have been said about the impact on social media. One thing has become abundantly clear e-marketing is an issue very much at the center of entrepreneurial marketing (Brian, 2010, pp. 143-150).

3. Methodology

3.1. Data collection method

The study tool is a three-part questionnaire designed by the researcher. The first part consists of three questions containing demographic information about employees. The second part consist of 20 questions about Digital marketing tools. The third part consist of 17 questions about the dimensions of marketing leadership, which are used to analyze hypotheses in this study. The questionnaire is based on the closed-category questions because it is simpler and quicker for respondents to answer. Besides, the answer to question is also easier to code and to analyze. Next, to be more standardized, the questionnaire has used the five-point Likert scale , one point of "Strongly disagrees", two points for "Disagree", three points for "Undecided", four points for "Agree", and five points for "Strongly agree".

3.2. The study population

The population of this study consists of Algerian Insurance employees’ active in the city of Bechar (SAA Company, GAM Company, CAAT Company, CAAR Company, and ALSALAMA Company). To find out the extent to which this subject was adopted by the study sample, 85 questionnaires were distributed deliberately among the staff of the department, relying on (73) questionnaires and exclusion (12). That is, the response rate was 86 percent, which is valid for analysis. The composition of the collected sample is described in table1.

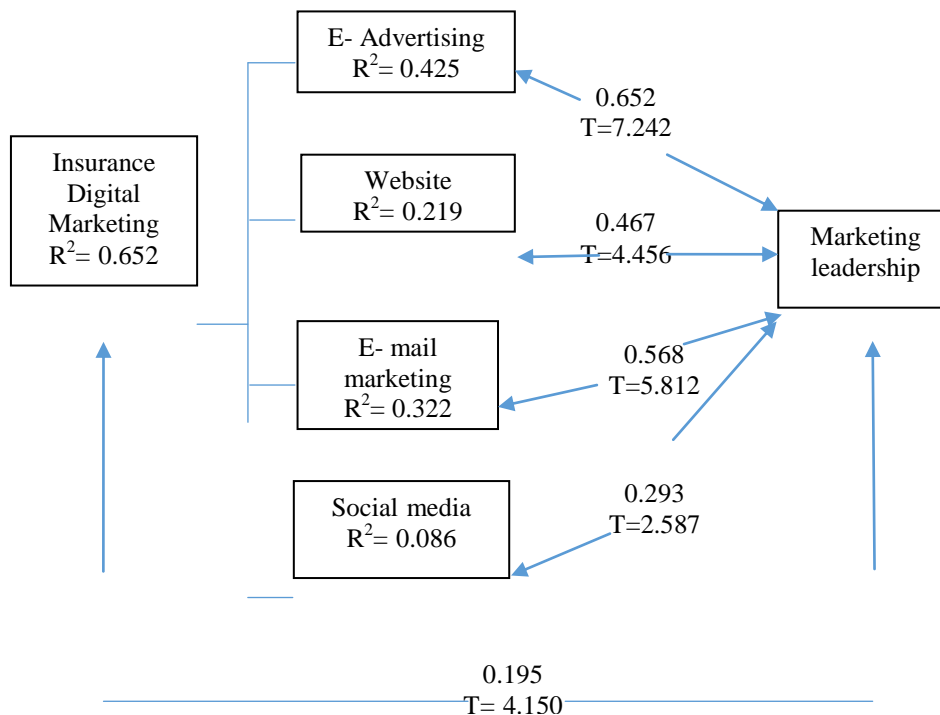
3.3. Data analysis methods

The statistical program SPSS (statistical package for social sciences) was used for statistical analysis to reach the results of the analysis between the variables and to validate the research hypotheses.

4. Research model and hypotheses

The independent variable in this study is digital marketing patterns (website, e-mail marketing, e-advertising, social media or the Internet community). The dependent variable is the marketing leadership of the Algerian Insuring services. Our theoretical model is summarized in the figure 1

Fig. 1. Structural model.



The study is based on the following hypotheses:

H1: There is a statistically significant relationship between the methods of Digital marketing and marketing leadership of the Algerian Insurance Companies of the city of Bechar.

H2: There is a significant impact on the methods of Digital marketing in the marketing leadership of the Algerian Insurances' of the city of Bashar.

5. Results of the study data analysis and hypothesis testing

5.1. Data analysis

Table. 1 Composition of the collected sample.

Variables	Levels	The number	Percentage %
Gender	Female	35	47.9
	Male	38	52.1
	less than 25	12	16.4

Age group	26 to less 30	41	56.2
	31 to less 35	08	11
	36 to less 40	09	12.3
	46 to less 50	03	04.1
Educational level	Secondary	08	11
	Obtain a certificate or diploma	05	06.8
	Bachelor's degree	36	49.3
	Graduate Studies	24	32.9
Professional Experience	Less than 05 years	38	52.1
	From 05 to 10 years	15	20.5
	From 10 to 15 years	16	21.9
	More than 15 years	04	05.5
Totale		73	100%

Source: Preparation of the researcher based on the results of the statistical program SPSS v23.

5.2. Reliability and convergent validity

The questionnaire was pre-tested among a sample of 25 respondents, which aims to assess the understanding of the questions, the form of the questionnaire, the response time, the clarity of the questions and their scientific accuracy. Specific modifications were made in the formulation of some paragraphs in proportion to the hypotheses of the search, based on the results of element analysis and Alpha Kronicbach.

Table. 2 Reliability Statistics for Dependent and Independent Variables

Independent variables	Cronbach's alpha
(x) Styles of Digital Insurance Marketing	90.0 %
Dependent variable	
(y) Marketing leadership	94.5 %
rate of all variables	95.3 %

Source:: Preparation of the researcher based on the results of the statistical program SPSS v23.

- The alpha coefficient greater than the minimum acceptable and is 60% to overall reliability coefficient 95.3%, indicating a high reliability.

5.3. Test hypotheses:

• First hypothesis tests

The first major hypothesis (The hypothesis of proof H_1): there is a significant correlation between the tools of e-marketing and marketing leadership In Algerian Insurances' than the significance level alpha 0.01). In addition, the sub-hypotheses arising from it. Table (3) presents the results of the correlation analysis between e-marketing tools and marketing leadership at the level of the research community.

Table. 3 Results of the correlation between e-marketing tools and

Marketing leadership					
<i>Independant Variable dependent variable</i>	Tools of E-Marketing				Total Indicator
<i>Leadership marketing</i>	Site web	Email marketing	E- advertising	social Media	R
	0.467**	0.568**	0.652**	**2930.	0.442**

** Correlation is significant at the 0.01 level

N=73

Source: Preparation of the researcher based on the results of the statistical program SPSS v23.

Table (3) shows a relationship between e-marketing tools and marketing leadership of Algerian Insurances'. Correlation coefficient (0.442) at a significant level (0.01), which means acceptance of the hypothesis of proof, and this, indicates a link between the Digital marketing tools and marketing leadership of the Algerian Insurances' active in the city of Basharr. Which shows that there is great interest in Insurances' of e-marketing methods as a whole. This contributes significantly to improving the overall performance of the study Insurances' and market leadership.

- Relationship between the Insurances' 's website and marketing leadership.

Table (3) indicates a relationship between the Insurances website and marketing leadership of Algerian Insurances. The correlation coefficient (0.467) was at a significant level (0.01), where the value of (R) is large whenever there is statistical significance and strong correlation. Pointing out that the Insurances operating in the city of Basharr pay great attention to its website through the design of a protected site, to avoid risks, and constantly update the site. In order to attract the largest number of customers, allowing the exploitation of marketing opportunities, and achieve excellence and creativity marketing. Which means acceptance of the first sub-hypothesis (H_{1a}).

- The relationship between e-mail-marketing and marketing leadership.

Table (3) indicates a relationship between e-mail marketing and marketing leadership of Algerian Insurances. The correlation coefficient (0.568) was at a significant level (0.01), where the value of (R) is large whenever there is statistical significance and strong correlation. Pointing out that the Insurances operating in the city of Basharr pay great attention to the communication by e-mail. By connecting with current and prospective customers, this strengthens the relationship between the Insurances Firms and the customer. Thus strengthening the Insurances Firms 's position in the Digital market. Which means acceptance of the second sub-hypothesis (H_{1b}).

- The relationship between e-advertising and marketing leadership.

Table (3) indicates a relationship between e-advertising and marketing leadership of Algerian Insurances Firms. The correlation coefficient (0.652) was at a significant level (0.01), where the value of (R) is large, whenever there is statistical significance and strong correlation. Pointing out that the Insurances Firms operating in the city of Bashar pay great attention to the Digital advertising, and intensify advertising campaigns on the Internet. Giving it the opportunity to showcase its products and services in the world and to use all Digital advertising methods at the lowest cost. Which means acceptance of the sub-hypothesis (H1c).

- Relationship between social networking sites and marketing leadership.

Table (3) indicates a relationship between social networking sites and the marketing leadership of Algerian Insurances Firms. The correlation coefficient (0.293) was at a significant level (0.01), where the value of (R) is large, whenever there is statistical significance and strong correlation. Pointing out that the Insurances Firms operating in the city of Bashar used social networking sites to orient the dimensions of marketing leadership, in order to reach new customers through the rates of the word spoken through the pages of social networking sites. Which means acceptance of the secondary hypothesis (H1d).

The second major hypothesis tests

The second main hypothesis is the impact of e-marketing methods on the marketing leadership of the Algerian Insurances Firms active in Bashar city (H2), and the sub-hypotheses emanating from it. To test this hypothesis, the multiple regression test was used. Table (4) shows the combined effect of e-marketing techniques as an independent variable in marketing leadership as a dependent variable.

Table .4 the Effect of Digital Marketing Techniques in Marketing

Leadership

Independant

Variable

Tools of E-Marketing

Dependent

variable

Leadership marketing	F	Df		T	R²	R	Sig
	17.221	Regression	1	4.150	0.652**	0.195	0.000
		Residual	72				
		Total	73				

df(1,73)= 7.00

N=73

** Correlation is significant at the 0.01 level

Source: Preparation of the researcher based on the results of the statistical program SPSS v23.

Table (2) shows the effect of e-marketing techniques combined as independent variables in the marketing leadership of active Insurances Firms of Bechar as a supported variable , supported by the calculated value of (F) = (17 , 221) , which is greater than their tabular value of (7) , and a significant level (0.01). The value of the (R2) indicates that (19.5%) of the differences in marketing leadership are explained by combined e-marketing methods, which confirms the validity of the second main hypothesis (H2).

The following are the effects of each method of e-marketing (website, e-mail, e-advertising and social networking sites) in marketing leadership, as shown in Table (5)

Table. 5 Results of the relationships of the impact of each Tools of Digital

<i>dependent variable independent Variable</i>	marketing in Marketing leadership Leadership marketing						
	R	R ²	F	Df	T	Sig	
<i>Website</i>	0.467**	0.219	19.854	Regression	1	4.456	0.000
				Residual	72		
				Total	73		
<i>Email marketing</i>	0.568**	0.322	33.779	Regression	1	5.812	0.000
				Residual	72		
				Total	73		
<i>Advertising Digital</i>	0.652**	0.425	52.447	Regression	1	7.242	0.000
				Residual	72		
				Total	73		
<i>Social media</i>	0.293*	0.086	6.692	Regression	1	2.587	0.012
				Residual	72		
				Total	73		

** Correlation is significant at the 0.01 level

N=73

* Correlation is significant at the 0.05 level

Source: Preparation of the researcher based on the results of the statistical program SPSS v23.

Table (5) shows the effect of each method of e-marketing as independent variables in marketing leadership as an approved variable, as follows:

- Effect of the website method in the marketing leadership of the Algerian Insurances Firms active in the city of Bashar.

To test this hypothesis, the simple regression test was used. Table (5) shows that there is a significant effect of the website component as a separate variable in the market leadership as a dependent variable. The results of the computer showed that the value of calculated (F = 19.854) was a significant value greater than its tabular value of (7.00) at the freedom level (1.73) and the moral level (0.01). The relationship is strong because the value of the correlation is (0.467). The website also accounts for (21.9%) of the market leadership. This is due to the ability of Algerian Insurances Firms leaders to distinguish the quality of the service provided through the website. Based on this, the first sub-hypothesis can be accepted (H2a).

- Effect of the Email- marketing method in the marketing leadership of the Algerian Insurances Firms active in the city of Bechar.

To test this hypothesis, the simple regression test was used. Table (5) shows that there is a significant effect of the Email- marketing component as a separate variable in the market leadership as a dependent variable. The results of the computer showed that the value of calculated (F = 33.779) was a significant value greater than its tabular value of (7.00) at the freedom level (1.73) and the moral level (0.01). The relationship is strong because the value of the correlation is (0.586). The Email- marketing also accounts for (32.2%) of the market leadership. This is because Algerian Insurances Firms active in the city of Bashar pay great attention to communicating with customers via e-mail in order to move towards marketing innovation. Based on this, the second sub-hypothesis can be accepted (H2b).

- Effect of the Advertising Digital method in the marketing leadership of the Algerian Insurances Firms active in the city of Bashar.

To test this hypothesis, the simple regression test was used. Table (5) shows that there is a significant effect of the Advertising Digital component as a separate variable in the market leadership as a dependent variable. The results of the computer showed that the value of calculated ($F = 52.447$) was a significant value greater than its tabular value of (7.00) at the freedom level (1.73) and the moral level (0.01). The relationship is strong because the value of the correlation is (0.652). The Advertising Digital also accounts for (42.5%) of the market leadership. This is due to the use of studied Insurances Firms of all types of Digital advertising, including mobile ads to attract the attention to customers. Based on this, the second sub-hypothesis can be accepted (H2c).

- Effect of the Social media method in the marketing leadership of the Algerian Insurances Firms active in the city of Bashar.

To test this hypothesis, the simple regression test was used. Table (5) shows that there is a significant effect of the social media component as a separate variable in the market leadership as a dependent variable. The results of the computer showed that the value of calculated ($F = 6.692$) was a significant value greater than its tabular value of (7.00) at the freedom level (1.73) and the moral level (0.01). The relationship is strong because the value of the correlation is (0.293). The Social media also accounts for (08.6%) of the market leadership. This is because the studied Insurances Firms use the social networking pages to reach new customers, and therefore to approach the customer, which is within the dimensions of marketing leadership. Based on this, the second sub-hypothesis can be accepted (H2d).

Table. 06 Ranking of impact between the styles of digital marketing

and Marketing leadership In Algerian Insurances Firms

	<i>Ranking</i>	The Mean	Value of R^2
1	E.Advertising	4.102	0.425
2	Web site of of Insurance	4.095	0.322
3	Email Digital	4.061	0.219
4	Social media	3.171	0.086

Source: Preparation of the researcher based on the results of the statistical program SPSS v23.

The table (6) shows that e-advertising is the most important and linked to the marketing leadership among all digital marketing techniques through study, followed by the second website, followed by e-mail in third place, and finally social networking sites. This means that Algerian Insurances Firms recognize the importance of using digital marketing techniques to achieve market leadership.

6. CONCLUSION AND RECOMMANDATIONS:

After discussing and analysing the research data, a number of conclusions were reached on the role of Digital marketing methods in achieving the marketing leadership of the Algerian Insurances Firms active in the city of Bashar. The following is a summary of these results:

- Algerian Insurances Firms are interested in the elements of Digital marketing (Digital advertising, marketing using the website of Insurances Firms, Email-marketing, marketing through social networking sites). Which contribute to the leadership marketing of Algerian Insurances Firms active with the city of Bechar as follows:
- That Digital advertising is the most important elements of Digital marketing, and the most important contribution to the leadership of marketing of Algerian Insurances Firms of the point of view of employees. Where Algerian Insurance Companies send Digital advertisements to customers about services provided with all Digital marketing tools. The Digital advertisements for Insurance Companies are designed to be conveniently considered, prompting customers to inquire about advertised services.

- The marketing of the Insurance Companies website affects the marketing leadership of the Algerian Insurance Companies. Each Insurance Company has its own website. The website also includes all services provided by the Insurance Company in both Arabic and French.
- Email marketing affects the marketing leadership of Algerian Insurance Companies of the city of Bechar, where the Insurance Company receives inquiries, responses and interactions from its customers via e-mail.
- Insurance Companies interest in proactive has not been sufficient. While leading Insurance Companies is interested in introducing new technology, relying on careful thinking in their work and rewarding them for entrepreneurial individuals, there is a clear weakness for the ability of some Insurance Companies to anticipate and prepare for potential environmental changes.

Recommendations

- Algerian Insurance Companies of Bechar should benefit from the positive relationship between Digital marketing tools and the dimensions of marketing leadership to enhance the opportunities for Insurance Companies to achieve leadership in their business.
- Providing the infrastructure, internet, accessories and associated activities of the Internet, taking care of them, maintaining them periodically, and strengthening them by addressing all deficiencies in the Insurance Companies.
- Increase Algerian Insurance Companies interest in social networks and make them an integral part of their marketing mix. These networks are an opportunity for companies of all sizes to reach current and target customers at the lowest cost, in a direct interactive manner and globally.
- Encouraging the creative spirit of employees by relying on the establishment of criteria to take into account their creative work in promoting them to senior position.
- To gives greater attention to the proactive side by maintaining global channels of communication with other Insurance Companies and specialized financial institutions in order to obtain all that is new and to benefit from their expertise in dealing with work problems.

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