

Impact of Personal Skills on the Marketing Performance of the Insurance Companies- Jordan

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Abstract

The study aimed to identify the impact of personal skills on the marketing performance of the insurance companies in Jordan. The study used the descriptive analytical methodology. It also used the questionnaire set in line with the study objectives and hypotheses. The study population was composed of marketing managers, assistant marketing managers and PR managers of the insurance companies. A simple random sample of (85) respondents was selected; (85) questionnaires distributed and (80) taken back. No. (9) Questionnaires were ruled out for incompleteness. Thus, the recovery rate accounted for (83.5%). The study illustrated that the interpersonal skills collectively or individually affected the marketing performance of the insurance companies. The time management skill had the greatest influence. The study had come up with a set of recommendations.

Keywords: personal skills, marketing performance, insurers.

Introduction

In the 21st century, the success and development of organizations depends substantially on the personal skills among the job seekers in these organizations. The personal skills are an important reason of employment as well as the qualifications and practical experience of individuals. The personal skills are the underlying forces of individuals that express themselves in various forms of real classy human behavior. Organizations may not perform a mission successfully without an administrative management and development of individuals' skills at all levels of management for the fact that excellence in all areas depends primarily on the human element. Therefore, the marketing and sales staff skill building in the companies and upgrading level of their performance has become the lever and tendency of modern managements. Individuals are capable of preparation, implementation and creativity. Without the qualified marketing staff, the best plans may not bear fruit as envisaged. This in turn calls on the corporations in general and marketing departments in particular to develop and employ human potential for higher performance being the lever on which achievements are built.

Today, the marketing departments encounter a different world characterized by tremendous scientific and technical development, with which the marketing staff skill accounts for the cornerstone of any organization message. The traditional work is no longer available in the world of progress of marketing tools, competition volume and diversity and universality. The foregoing overshadows the development of the personal skills of the marketing staff. Skills development for the marketing staff man does not take place from investments in machinery, equipment, accommodation and products but from the manpower characterized by ability, skill, intelligence and efficiency in business administration down through successful realization of the envisaged objectives. With a view to take maximum advantage of the marketing manager, the latter's potentials should be upgraded and skills developed in order for him to gain the necessary skills for the discipline he/she is assigned with. The researcher being a marketing manager in business organizations for more than 20 years and being close to touch the importance of personal skills to the marketing managers, it is particularly timely to attach importance and develop them as nature of engagements of the marketing sector's staff requires directly or indirectly dealing with customers.

Given the nature of customers' change of taste and trends and influence of external environment variables, it is inevitable that the marketing managers' personal skills should be gained to optimally transact with the customers.

Objectives of the study:

- 1- Presenting a theoretical presentation of the concepts of personal skills, marketing performance, importance and dimensions.
- 2- Find out more about the personal skills of marketing managers in the insurance companies- Jordan.
- 3- Identify nature of the relationship between marketing manager personality in the Jordanian insurance companies and the marketing performance of these companies.
- 4- Identify possible development of the personal skills of marketing managers in the Jordanian insurance companies for better marketing performance.
- 5- Disclosing the nature of relationship between the personal skills and demographic characteristics among the marketing managers in the Jordanian insurance companies.

Importance of the study

The importance of the study lies in the vital personal skills subject and how related to the marketing managers performance, as well as the few studies conducted in this area, and being in the field of human relations that are built on the individual personal skills which have demonstrated effectiveness and relative element in productivity. The importance of the study is as follows:

- 1- The theoretical importance: the conceptual framework includes identification of impact of personal skills and how related to the marketing performance of marketing managers.
- 2- Practical importance: accounts for the recommendations and results of the study which can be carried into effect in all for- profit and non-profit organizations in Jordan.
- 3- Scientific importance: the findings of the researcher through this study and the recommendations he made through which the researcher identified the impact of personal skills on the marketing performance of marketing managers in the insurance companies in Jordan.

Problem of the study:

The marketing staff position necessitates special skills of intelligence, courtesy, proper approach, accuracy adequately qualified. Nonprofit organizations are generally concerned with the personal skills required for staff assigned to work in locations of contact with the members of the public of the organization. The foregoing properties have a great influence on the staff conduct when dealing with the customers. This should adversely or positively affect the image of the organization, its market share, reputation and profitability. Given the important role of the marketing manager in success of the organization, achievement of objectives and prompting the staff members for better and higher performance being the basic unit in the successful transaction with the public being the capital of the organizations, the marketing managers are elected and targeted to be surveyed. In this sense, we can identify draft the problem of the study as follows:

Identify the level of personal skills of marketing managers in the insurance companies in the Hashemite Kingdom of Jordan and their impact on the level of marketing performance of these institutions, and identifying the relationship between personal skills and marketing performance.

Questions of the study:

This study is structured around several main questions:

- 1- What is the impact of personal skills among the marketing managers in insurance companies in Jordan on the marketing performance?
- 2- What is the personal skills level among the marketing managers in insurance companies in Jordan?
- 3- Is there a statistically significant relationship between the personal skills of marketing managers in insurance companies in Jordan and the marketing performance?
- 4- Is there a difference in the level of personal skills of marketing managers in insurance companies in Jordan over the marketing performance depending on the demographic characteristics of the marketing managers (type, age, level of education, experience, job title)?

Hypotheses of the study:

This study was based on a problem that was determined in advance. In light of the elements of the problem, the researcher formulated a set of hypotheses that will be tested for substantiation, as follows:

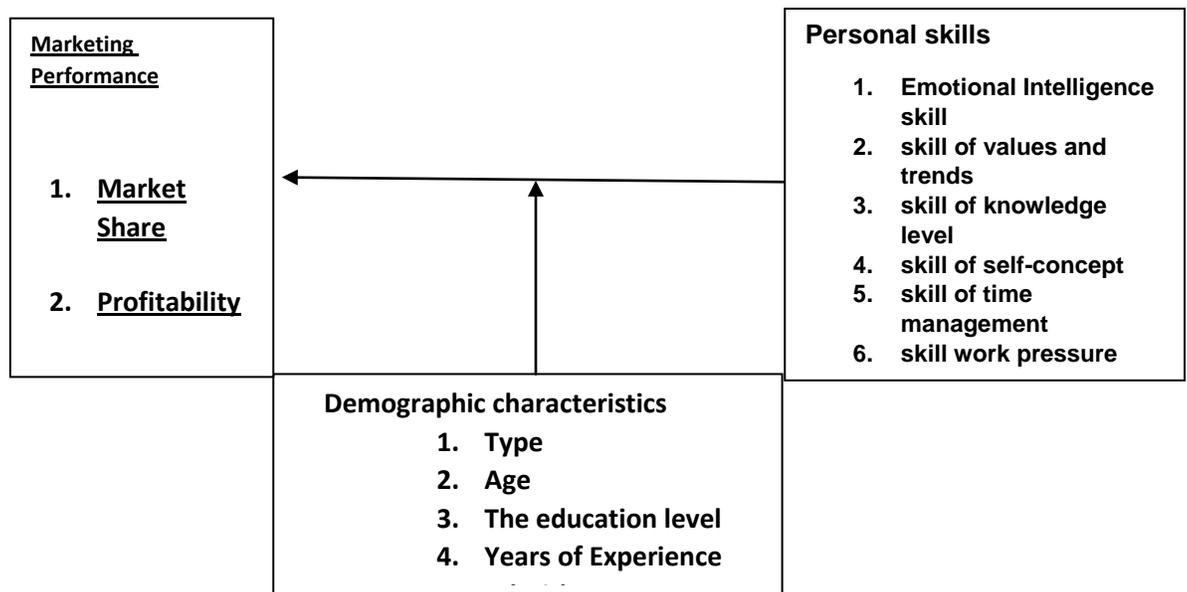
The first major hypothesis: There is no impact of the personal skills of the marketing managers in the insurance companies in Jordan on the marketing performance.

A number of sub-hypotheses have emanated from this hypothesis:

- 1- There is no impact of the emotional intelligence skills of the marketing managers in the insurance companies in Jordan on the marketing performance in these companies.
- 2- There is no impact of the self-concept skill among the marketing managers in the insurance companies in Jordan on the marketing performance in these companies.
- 3- There is no impact of adopting the values and trends skill of marketing managers in the insurance companies in Jordan on the marketing performance in these companies.
- 4- There is no impact of time management skill of marketing managers in the insurance companies in Jordan on the marketing performance in these companies.
- 5- There is no impact of pressure management skill of marketing managers in the insurance companies in Jordan on the marketing performance in these companies.
- 6- There is no impact of cognitive level skill of the marketing managers in the insurance companies in Jordan on the marketing performance in these companies.
- 7- There is no impact of the capacity for problem solving skill among the marketing managers at insurance companies in Jordan on marketing performance in these companies

The second major hypothesis: The impact of personal skills of the marketing managers in the insurance companies in Jordan on the marketing performance doesn't vary by the demographic properties of the marketing managers.

Research Model



(Model prepared by the researcher)

Procedural Variables:

1. **Skill of emotional intelligence:** It is defined as a person's ability to manage and control his/her emotions and to make the best of them that commensurate the attitudes exposed by the human beings.
2. **Skill of values and attitudes:** values can be defined as: 'general tendency to prefer certain cases and affairs to others. Values are related to the emotions and feelings on which we evaluate what we may believe good or bad. The researcher defines it procedurally as the measure of the value test applicable herein.
3. **Skill of Knowledge level:** It is the perception, the awareness and understanding and acquisition of information through experience or contemplation, self-contemplation or through familiarization with the experiments of others and reading their findings. Knowledge is associated with intuition and research to discover the unknown, for self and technology-development.

4. **Self-concept skill:** Self-concept is our method to explore the individual personality, systems of value, beliefs, natural tendencies and temptation. Because we are all different in how we respond to things, how we learn and compile information, it is helpful to waste time in some cases in self-contemplation for better understanding of ourselves.
5. **Time management skill:** it is how to efficiently and effectively invest and take advantage of time as far as possible, and how to diminish chances of undue waste and to foster it by increasing staff productivity at a given time. The investment and taking advantage of time are attributes of a successful manager. It draws a clear distinction between the successful and burnout person. Time management for achievement of objectives and duties is one of the success keys.
6. **Work pressure management skill:** pressure is defined as "a general adaptation system of the human body and mind when confronted with environmental stimuli."(Arifi, 3113, p. 13), In recent times, the pressures increase among the staff members because of the knowledge tension and informatics witnessed by our contemporary world due to the modern technological progress that has played a major role in achieving the human welfare. In return, humanity may pay price of such progress in terms of increased complication in our daily life especially those associated with the job or employment together with the accompanying outbreaks of mental and environmental diseases that threaten human life (Al-Mishaan, 3114, p. 31)
7. **Capacity for problem solving skill:** It is a set of steps and events in which the individual uses certain principles and relationships to gain access to some goals. It is also a person's ability to overcome deep-rooted obstacles and difficulties in social attitudes, and as it appears in his degree of ability to solve social problems. It is also defined as a new special attitude facing the individual or a group of people for the first time in need of solution where the individual finds no clear or apparent way to come up with the envisaged solution.
8. **Marketing Performance:** the marketing performance is measured by a regulation used by the management to identify how far the target strategy has been carried out compared with the expected objectives and harmonization of the target strategy to the current situation. It is a regulation that helps people be well-versed in the organizational learning. The marketing performance measurement is part of the overall performance measure of the organization (L, Noci, G Lamberti, 2010).

The marketing performance is also defined as measuring and evaluating the relationship between marketing activities and company performance (Clark and Ambler 2001).

The measurement of marketing performance is designed to highlight the role of the major marketing activities within the organization in terms of production, pricing, marketing promotion and communications in addition to the relations with the customers plus the other remaining activity. It was measured through the market share and profitability of the insurance companies in Jordan.

Previous Studies:

The previous studies pertinent to the current study variables may be classified in light of the relevant literature provided, as follows:

First: the studies that addressed the personal skills:

(Kettges, 1987) conducted a study that examined the relationship between motivation, personality traits, attitudes, command of foreign language, and ingenuity attained by students of the Japanese universities in English language. The study sample consisted of 168 students from a private university in central Japan. The study used measures related to motivation, personality traits, attitudes and capacity.

The results of the study referred to several factors of a strong impact on the second language attainment such as high levels of cognitive ability, positive attitudes towards learning the target language and culture, strong motivation towards learning, and some personality traits. The results of the study also showed statistically significant correlation between the ingenuity criteria and several variables of trends and motivation, however, the conclusions found differences of gender in certain personality traits and scores of sub-tests relating to capacity.

(Robert, 2000) conducted a study that aimed to identify the development of your career skills. Among the most important results of this study was a set of skills that may contribute to the development of the manager's career that would be appropriate to any organization, represented in: personal skills, skills to achieve the strategic adjustment of career, organizational skills and teamwork skills.

(Benjamin, 2001) conducted a study that aimed to identify the emotional intelligence and the effective leadership.

The results of the research showed that the emotional intelligence rates for transformational leaders have not always been higher than those of the procedural leaders; however, there was significant relationship between some components of transformational leadership, especially the spiritual motives, personal considerations of subordinates, and the emotional intelligence. It was also found that charismatic leadership is significantly correlated with the ability to control and manage emotions within the self and in others. However, no correlation was found between the brainstorming and any of the emotional intelligence sub-measures at the total level.

Stough and Gardner, 2002) conducted a study that aimed to identify the relationship between the leadership and emotional intelligence at the level of senior management executives. The research results demonstrated that the total emotional intelligence had a strong relationship of positive significance with the transformational leadership, and strongly and positively correlated with each component of the procedural leadership. The study revealed no significant relationship found between the emotional intelligence and procedural leadership. It found negative significant relationship between the emotional intelligence and leadership after intervention. In connection with the emotional intelligence relationship with the leadership outcomes the study showed a positive significant relationship between the total emotional intelligence and leadership outcomes in total and at the level of each outcome (additional effort, effectiveness, satisfaction). Each of the five components of Emotional Intelligence had a positive significant relationship with the three leadership outcomes. It is also found that the knowledge and expression of emotions and the understanding of others' emotions are appropriate to foresee the transformational leadership behavior and to foresee but negatively the leadership conduct after intervention. Furthermore, understanding others' emotions component was appropriate to foresee the three leadership outcomes.

(Steve Langhorn, 2004) conducted a study that aimed to identify the impact of emotional intelligence on improving the management performance. The study came up with presence of relationship of core significance between the administrative emotional intelligence and staff satisfaction. The findings also found a relationship of core significance between the emotional intelligence and customer satisfaction and the performance profit as well as a relationship between the emotional intelligence and business performance.

(Richard Harmer and Ben Palmer, 2007) conducted a study that aimed to identify the possible ability of the privately-oriented trained emotional intelligence to improve, inform and in substance, estimates of the team's efficiency. The study concluded that the findings beef up efficiency of the improvement programs of the emotional intelligence especially designed to this end. They determine benefits of the emotional intelligence development within the workplaces. Furthermore, the improved emotional intelligence of the team leaders may upgrade the team's performance and efficiency according to the study outcomes. Therefore, the researcher recommended that the team's measure for the emotional intelligence be used. Such measure should be multi-level in order to collect additional information for the actual plan development aiming to beef up the emotional intelligence at the personal level. Methods may be used to improve the emotional intelligence not only directly and through the material existence of the process parties but also through internet if possible as online learning method.

(Elisabeth Engelberg, ET. Al. 2005) conducted a study that aimed to identify the relationship of personality and emotional intelligence as influential factors in sales performance This study tested the salesmen of Etisalat in terms of emotional intelligence, additional dimensions of personality, catalysts and performance. The study found that emotional intelligence is positively correlated as expected with other variables such as the balance between practical and personal life and is negatively associated with physical values and the pursuit of money.

(Denise Sawyer-Johnson, 2008) conducted a study aimed to identify the use of multiple grade estimates for measuring emotional intelligence and leadership behaviors among middle-management executives. The study recommended that in order for the middle management skills of managers to be effectively managed emotionally with them-selves and with others so that they understand feelings of others, the following actions should be taken:

- 1- Establish leaders' foundation to open up to the assumptions and management of different opinions.
- 2- Pave the way for express the behavior that encourages innovations and constructive activities.
- 3- Promotion of self-confidence and stirring up excitement among managers and employees.
- 4- Facilitate motivation and inspiration, especially in areas distant from the parent company.
- 5- Maximize and give the opportunity to leaders to make additional efforts and to influence others and dissemination of satisfaction among the team members. Expression of values, goal and ability for gaining confidence.

(**Tarawneh, 2004**): the study aimed to measure the impact of some management positions and the regulatory environment on each of the effective time management and waste of time and functionality in the public and private sector institutions.

The study found that there was a waste of time in both of them and the ineffectiveness of time management in the public sector. There were Sig. relationships between the management positions and regulatory environment and each of the effective time management, job performance and between the effective time management over the job performance. There was no significant effect of administrative functions and the regulatory environment on wasting time and similarly the waste of time had no effect on job performance.

(**Adaileh, 2004**) conducted a study that aimed to identify uses of time among the middle-management staff in the government machinery and how they pass time in the different activities during the working hours, the futile waste of time and relevant cost. The study concluded that 77.3% of the official staff time is spent in official activities during the working hours. There was no statistically significant impact of the independent variables namely the job position, the scientific qualification, marital status and age on staff effectiveness in time management.

(**Abu Samra and Ghnaim, 2003**) conducted a study that aimed to identify the leadership styles of the section chiefs in the intermediate community colleges in Palestine, how correlated to the time management, showing reality of these patterns in light of the study variables, job title, gender, scientific qualification, years of experience and the university where respondent graduated from. The study showed that estimates of the survey population members to the time management reality among the section chiefs were average; also there was a negative correlative relationship between the two patterns: autocratic and correspondence and time management

Second, studies that have handled the marketing performance:

(**Znchri, 2013**): the purpose of study was to highlight the effects caused by environmental challenges positively and negatively on the marketing performance for small and medium-sized enterprises. The study found the following results:

In order to minimize the effects of the environmental challenges faced by small businesses on their marketing performance, they should adopt modern tools and even though they are somehow expensive. They should adopt modern marketing approaches which will give rise to leverage their marketing performance.

(**Alnaje, 2012**) study aimed to assess the impact of modern crisis management strategies on the marketing performance in the pharmaceutical and industrial companies in Jordan and to identify modern crises management strategies that affect the marketing performance. The study found the following results: the modern crisis management strategies have impact in the enterprises on the marketing performance, market share and the sales growth; the marketing performance indicators, sales growth, and market share had a relatively medium significance for the study population failed to get enough of such indicators as evidence of the effective modern crisis management strategies. Level of impact of the modern crisis management strategies on the marketing performance standards (sales growth, market share) is relatively disproportionate.

(**Poukrzh, 2011**) study was aiming to highlight the importance of promotional communications in certain industries and their contribution to improving marketing performance and to find some solutions that will increase effectiveness of promotional communication of institutions and their ability to measure the impact of this improvement on the marketing performance. The Study showed the following results: The absence of adoption of the measurement indicators of the promotional communication performance leads to inability to evaluate the levels of the realized performance, thus not knowing the deviations and correcting them. Marketing performance control is an ongoing process of marketing plans and activities and marketing performance indicators. This process is relatively absent in the agency. Although the agency recognizes the critical importance of promotional communication in the marketing of its service activities, however it is not a matter of concern to the managers which would give rise to a low level of the marketing performance.

(**Barbaroa, 2011**) study aimed to identify the reality of the culture of innovation and its relation to the marketing performance of the Palestinian pharmaceutical companies "from the viewpoint of employees". The study found that the Palestinian pharmaceutical industries were not characterized by high marketing performance. The overall degree of satisfaction of pharmacists and doctors with this performance was 61.8% which is a medium degree of performance, and the marketing performance was not high in any of the surveyed thrusts.

(**Dosari, 2010**) study aimed to identify the impact of the growth strategy on the marketing performance of Kuwaiti insurance companies and the role of market orientation as an intermediary variable. The study found that there was an impact of the growth strategy on the marketing performance, profitability, and the market share of the companies. The market orientation had impact on the marketing performance (profitability and market share) in the companies.

(Mogaji, et al, 2013) aimed to identify the marketing performance and effective cooling evaporative system that is designed to preserve fresh tomatoes as well as efficiency of the marketing performance of these companies of the conserved products and method of sale. Results of the study:

- Weak effective marketing among those companies in marketing their products in the market is attributed to inefficient cooling system.
- The profit margin to the modern cooling system users was positively different from the users of the traditional system in storage.
- The modern cooling system represents an economic importance to the commodity marketing development in the market.

(**Alrubaiee, 2013**) study to identify the nature of the relationship between the development of services and marketing performance, as well as to clarify the impact of product development on marketing performance and give a competitive advantage to the developed companies. Findings of the study are as follows:

1. The marketing performance of companies that continuously develop their products was better than others.
2. Companies that periodically continuously develop their products have a greater competitive advantage than their competitors.
3. There is a relationship between product development within the company and the marketing performances which help them achieve their goals.

What distinguishes this study from previous studies?

- This study addresses impact of a set of personal skills on the marketing performance within the Jordanian insurance companies together with these impacts affording results that affect the improvement of the marketing performance and thus the market share and profitability.
- It is one of the few studies that apply the personal skill methods in business that is considered an important addition for such skills having impact on dealing with customers effectively and efficiently.
- The study used several statistical methods consistent with the study variables unlike the previous studies. A set of these studies was somehow theoretical but not applied.
- This study is an important introduction to study impact of the personal skills and their impact on the marketing performance in the Jordanian insurance companies in an environment in which many companies have started to adopt modern administrative methods and systems.
- This study is characterized by addressing a proper-sized sample of managers and employees of insurance companies who underwent the study. This revealed that many of them need more knowledge of personal skills, which are linked to emotional intelligence under the information and knowledge revolution and the radical changes in the way insurance companies work.
- This study took into account the range of personal, functional and technological factors and the respective roles in the marketing performance, so it is distinguished from previous studies which were limited to determine the impact of some personal skills individually rather than through the interaction between the inter-effects of these skills.
- The previous studies addressed the marketing performance subject but partly and unilaterally. However this study linked all personal skills, whether they relate to emotional intelligence or other subject matter of the study.
- This study tried to find out the obstacles and problems facing the marketing managers in the insurance companies and tried to come up with ways and methods that could contribute to the treatment, while previous studies had traditionally and simply addressed the topic

- The study results, recommendations and proposals are important and useful to both insurance companies and the service sector in general and especially to decision makers, who make the decisions in light of the environmental and cognitive changes and the individual rapid behaviors being a foundation to the administrative activity and a key to success. It is an addition to the Arab and Jordanian libraries in the administrative intellectual field.

Research Methodology

This study was based on the descriptive field approach including the use of surveys method in data collection through the questionnaire and its statistical analysis with a view to examine validity of questions in addition to desktop scanning to take advantage of ready-made references and sources to build the theoretical background.

Study population and sampling:

Marketing and public relations managers in the insurance companies constitute the survey population. A random sample of 71 respondents was elected.

Collection of data sources:

The primary sources in data collection were relied upon. The researcher developed a questionnaire through reference to theoretical literatures and previous studies. It consisted of two parts; the first part includes personal characteristics while the second part contains paragraphs that measure independent variables as well as the dependent variable. In addition, secondary sources have been relied upon in terms of the books, periodicals and previous studies related to the subject of the study in order to build the theoretical side of the study

The credibility of the study tool:

The researcher presented the questionnaire to a group of arbitrators from the teaching faculty of the official universities to verify the veracity of content. Their observations were taken and the required amendments made in the formulation of any paragraphs to be clearer and understandable.

Used Statistical Methods: The statistical package for the social sciences was used for the analytical descriptive statistics as set out hereunder:

- 1- Make sure the data follows the normality in addition to the arithmetic average and standard deviation.
- 2- The descriptive statistics to highlight the demographic characteristics of the survey sample, arithmetic average and the standard deviation to the expressions that measure the study variables.
- 3) -Multiple Regression Analysis to test ability of the independent variables to interpret the dependent variable.
- 4- T-Test

Reliability of the Study Tool:

The Cronbach alpha was used to calculate the reliability coefficient of research model. Cronbach alpha for all research variable dimensions are set out in table (1) and ranged between (62.4-83.3) in excess of the standard value (0.60) which means that the scales have a great deal of high internal consistency, reliability and acceptance.

Table (1) Cronbach alpha coefficient values/ reliability of the research tool (internal consistency of the questionnaire clauses)

Main Variables	Sub- variables	Cronbach Alpha
Personal Skills	Emotional Intelligence Skills	64.8
	Attitudes and Values Adaptation Skills	62.3
	Cognitive skill	71.7
	Self-Concept	62.4
	Time Management	66.5
	Work stress management	76.1
	Ability to problem solving	76.7
Dependent Variable	Insurance Companies Performance	84.3
Total Questionnaire		93.2

Presentation of research results

Table (2) Distribution of the research sample by personal and functional variables

Variable	Variable group	No.	Percentage%
Gender	Male	59	83.1
	Female	12	16.9
Age	25 to less than 35 years	10	14.1
	35 to less than 45 years	35	49.3
	45 to less than 55	20	28.2
	55+	6	8.5
Qualification	Diploma	1	1.4
	BSC.	55	77.5
	Higher Education	15	21.1
Income	400 to less than 800	15	21.1
	800 to less than 1200	35	49.3
	1200 to less than 166	20	28.2
	1600+	1	1.4
Job Title	Marketing Manager	40	56.3
	Deputy Manager	17	23.9
	Public Relation Manager	14	19.7

Table (2) indicated that males accounted for 83.1% of the total research sample and 16.9% were females. Age was the most frequent class ranged (35 to less than 45 years) accounting for 49.3% followed by the age (45 to less than 55 years) accounting for 28.2% , then the third rank of the age group (25 to less than 35 years) by 14.1% and finally the age group (55 years and more) by 8.5% of total research sample.

With regard to the scientific qualifications, diploma degree holders accounted for 1.4% followed by the bachelor degree holders by 77.5% of total research sample then postgraduates by 21.1%. Concerning the income variable, income ranging from (JD 400 to less than 800) accounted for 21.1%; JD 800 to less than 1200 by 49.3%; JD 1200 to less than JD 1600 by 28.2% while those in excess of JD 1600 by 1.4%. With regard to the post variable, the marketing managers accounted for 56.3% of total research sample; deputy marketing manager 23.9% while the PR managers by 19.7%. Table 3 sets out values of the arithmetic average, standard deviation and priority of the personal skills.

Table 3. Values of the arithmetic average, standard deviation and priority of the personal skills

Personal Skills	Mean	Standard Deviation	Relative Importance	Rank
Time Management	3.39	0.422	67.8%	1
Attitudes and Values Adopting Skills	3.31	0.366	66.2%	2
Problem-solving	3.28	0.452	65.6%	3
Self-Concept	3.21	0.367	64.2%	4
Emotional Intelligence Skills	3.14	0.328	62.8%	5
Cognitive level	3.14	0.425	62.8%	6
Work stress management	2.88	0.338	57.6%	7

The personal skill-related conclusions resulted in the time management ranked first then the attitudes and value adoption skills ranked second while ability to solve problems came third. The self-concept skill was ranked fourth and the emotional intelligence and the cognitive level were ranked fifth while the tension management was ranked seventh.

Hypothesis Testing

To test the first major hypothesis for invalidity, the multiple linear regression method was used. Before testing, it should be verified that the (Multicollinearity) is absent from the independent variable as shown in Table (4).

Table (4)(VIF) test results to verify the multicollinearity between the independent variables dimensions

Personal Skills	(VIF)	Tolerance
Emotional Intelligence Skills	3.426	.292
Attitudes and Values Adoption Skills	1.641	.609
Cognitive level	1.333	.750
Self-Concept	2.809	.356
Time Management	1.714	.583
Work stress management	1.697	.589
Problem-solving	2.210	.452

It is clear from the results that there is no (multicollinearity) among the personal skills confirmed by the VIF. All these values are less than the critical value of (5). Therefore, it is possible to measure the effect of personal skills on the marketing performance.

Testing the main Hypothesis:

The first main hypothesis: There is no impact of the personal skills among the marketing managers within the insurance companies in Jordan on the marketing performance.

Table (5) Main Hypothesis Testing Results

Personal skills	B	T	Sig
Emotional Intelligence Skills	-.296	-3.424	.001
Attitudes and Values Adoption Skills	.419	7.001	.000
Cognitive level	.414	7.674	.000
Self-Concept	.027	.340	.735
Time Management	.150	2.452	.017
Work stress management	-.082	-1.354	.181
Problem-solving	.539	7.765	.000
(R)	0.929		
(R ²)			0.863
(F) Calculated			56.531
(sig)			000

Table (5) presents the results of the statistical test of this model hypothesis with a combined set of independent variables represented by with the emotional intelligence skills, values and trends skills, knowledge level skills, self-concept skills, time management skills, work pressure management skills, problem- solving skills and one dependent variable namely (the marketing performance). The table indicates a statistically significant effect of the personal skills on the marketing performance with significance level (0.00) as reflected by the value of (calculated F) of (56.531), which is greater than its tabular value of (2.37), at the significance level ($\alpha \leq 0.05$) which also represents significance of the model. (R²) value of (0.862) indicates that the personal skills account for 86.2% of the change in the marketing performance. The relationship is strong between the variables because the (R) value = 92.9%. Furthermore, the table indicates each of self-concept and work pressure management skills don't contribute to the marketing performance. Based on the foregoing, we reject the null hypothesis where statistically significant impact is established to exist at ($\alpha < .05$) of the personal skills on the marketing performance.

First Sub- Hypothesis

There is no statistically significant impact at ($\alpha < .05$) of emotional intelligence in the insurance companies in Jordan on the marketing performance. To test this hypothesis the multiple linear regressions was used. Before performing the test, model validity was verified as shown in table (6).

Table (6) Variance analysis of the regression to test validity of the model multiple linear regression to measure impact of the emotional intelligence within the insurance companies on the marketing performance

variance	Sum of Squares	DF	Mean Square	F	Sig.
Regression	2.805	1	2.805	15.460	.000
Residual	12.520	69	.181		
Total	15.325	70			

The results in Table (6) show that the calculated (F) value amounting to (15.460) is greater than the tabular (F) value of (2.10) and the statistical significance value of (0.000) which is less than the level of significance ($\alpha=0.05$), this means the validity of the multi-linear regression model is proven and therefore there is an impact of the emotional intelligence skills of the insurance companies on the marketing performance. In light of the foregoing, the stepwise multi linear regression method can be used to measure the effect. Table (7) hereunder shows results of the stepwise multiple linear regression analysis.

Table (7) Results of the stepwise multi-linear regression analysis to measure impact of the emotional intelligence in the insurance company on the marketing performance.

Variable	(β)	T-calculated	Sig	BETA
Constant	1.622	-3.302	0.002	
Emotional intelligence	0.611	3.932	0.00.	.428
Coefficient correlation (R)	0.428			
Coefficient of Determination (R^2)	0.183			

The results of Table (7) show the statistical significance of the regression coefficients (β) is demonstrated. Therefore, there is a statistically significant effect at the level of significance ($\alpha = 0.05$) for this skill. This is supported by the calculated value (t). In addition, the statistical significance value (0.000) is less than the significance level ($\alpha = 0.05$) and accordingly, the null hypothesis is rejected and the alternative is accepted. This means available impact of the emotional intelligence skills in the insurance companies on the marketing performance.

The table also indicates that the value of determination coefficient (R^2) of (0.183) and that the skills of emotional intelligence account for (18.3%) of the changes to the marketing performance, while the remaining (81.7%) is due to other variables that are not included in the multiple linear regression model. Based on the foregoing, the null hypothesis is rejected where the statistically significant impact is demonstrated at significance Level ($\alpha \leq 0.05$) of the emotional intelligence skills on the marketing performance.

Second Sub- Hypothesis

There is no statistically significant impact at the significance level ($\alpha = 0.05$) of the values and trends adopting skills in the insurance companies on the marketing performance.

In order to test the second sub-hypothesis, the stepwise multiple linear regression method was used. Before testing, the model was validated as shown in Table (8)

Table (8)

Variance analysis of regression to test validity of the stepwise multi-linear regression model with a view to measure impact of values and trend skills among the insurance companies on the marketing performance

variance	Sum of Squares	DF	Mean Square	F	Sig.
Regression	6.142	1	6.142	46.149	.000 ^b
Residual	9.183	69	.133		
Total	15.325	70			

The results in Table (8) show that the calculated value (F) of 46.149 is greater than the (F) tabular value of (2.10) and the statistical significance value of (0.000) is less than the level of significance ($\alpha=0.05$), This means established validity of the multiple linear regression model and thus there is an impact of the value and trend adopting skills in the insurance companies on the marketing performance.

In light of this, the stepwise multiple linear regression method can be used to measure the effect. Table (9) shows the results of multiple linear regression analysis.

Table (9) Results of the multiple linear regression analysis to measure impact of the value and trend adopting skills in the insurance companies on the marketing performance

Variable	(β)	T-calculated	Sig	BETA
Constant	0.866	-2.183	0.020	
Attitudes and values adaption skills	0.809	6.793	.000	0.633
Coefficient correlation (R)	0.633			
Determination Coefficient (R^2)	0.401			

The results of Table (9) show validation of the statistical significance of the regression coefficients (β) of values and trend adopting skills. Therefore, there is a statistically significant impact at the significance level ($\alpha = 0.05$) for this skill. This is supported by the calculated value (t), also the value of the statistical significance (0.000) is less than the significance level ($\alpha = 0.05$). In light of the above, the null hypothesis is rejected and the alternative accepted. This means presence of impact of the values and trend adopting skills in the insurance companies on the marketing performance. The table also indicated that value of Coefficient of Determination (R^2) is (0.401), the values and trend adopting skills account for (% 40.1) of changes to the marketing performance while the remaining 59.9% is due to other variables that were not introduced to the multiple linear regression model. Based on the above, null hypothesis is rejected. Statistically significant impact has been validated at significance level ($\alpha < 0.05$) of values and trend adopting skills on the marketing performance.

Third Sub- Hypothesis

There is no statistically significant impact at ($\alpha < 0.05$) of knowledge level skills in the insurance companies in Jordan on the marketing performance. To test this hypothesis, stepwise multiple linear regression method was used. Before performing the test, the model validation was verified as shown in table (10)

Table (10) Variance analysis of regression to test validity of the stepwise multiple linear regression model to measure impact of the knowledge level skills within the insurance companies on the marketing performance

Model	Sum of Squares	DF	Mean Square	F	Sig.
Regression	7.286	1	7.286	62.536	.000 ^b
Residual	8.039	69	.117		
Total	15.325	70			

The results in Table (10) show that the calculated value (F) of 62.536 is greater than the tabular value (F) of (2.10). The statistical significance value (0.000) is less than the significance level ($\alpha = 0.05$). This means validation of the multiple linear regression model and thus there is an impact of the knowledge level skills within the insurance company on the marketing performance. In light of the foregoing, the stepwise multiple linear regression method may be used to measure the impact. Table (11) shows results of the multiple linear regression analysis.

Table (11) Results of the multiple linear regression analysis to measure the impact of the knowledge level skills within the insurance company on the marketing performance

Variable	(β)	T-calculated	Sig	BETA
Constant	1.164	3.832	0.000	
Direction and values adopting skills	.759	7.908	0.000	0.690
Coefficient correlation (R)	0.690			
Coefficient of Determination (R^2)	0.475			

The results of Table (11) show the validation of statistical significance of the regression coefficients (β) of the knowledge level skills. Accordingly, there is a statistically significant effect at the significance level of ($\alpha = 0.05$) for this skill. This is supported by the calculated value of (t) which is less than the level of significance ($\alpha = 0.05$). In light of the foregoing, the null hypothesis is rejected and the alternative accepted. That means available impact of the knowledge level skills within the insurance companies on the marketing performance.

Table also indicated that value of Coefficient of Determination (R^2) is (0.690) that cognitive level skills account for (69%) of variance to the marketing performance while the residual (31%) is attributed to other variables not included in the multiple linear regression mode. Based on the foregoing, the null hypothesis is rejected. Presence of statistically significant impact has been established at the significance level ($\alpha \leq 0.05$) of cognitive level on the marketing performance.

Fourth Sub- Hypotheses

There is no statistically significant impact at significance ($\alpha < .05$) of self-concept skills within the insurance companies in Jordan on the marketing performance. To test this hypothesis, the stepwise multiple linear regression method was used. Before testing, the validity of the model was verified as shown in table (12)

Table (12) Variance analysis of the regression to test validity of the stepwise multiple linear regression model to measure impact of self-concept skills within the insurance companies on the marketing performance

Model	Sum of Squares	DF	Mean Square	F	Sig.
Regression	4.698	1	4.698	30.500	.000 ^b
Residual	10.627	69	.154		
Total	15.325	70			

Table (12) indicated that the calculated value (F) 30.500 is greater than tabulated F (2.10); the significance value (0.000) is less than the significance level ($\alpha = 0.05$), which means the model of multi-linear regression has proven to be valid. Therefore, there is an impact of the emotional intelligence skills within the insurance companies on the marketing performance. In light of the foregoing, the stepwise multi-linear regression method may be used to measure the impact. Table (13) shows results of the multi-linear regression analysis:

Table (13)

Variable	(β)	T-calculated	Sig	BETA
Constant	1.278	3.097	35.00	
Self-concept	.705	5.523	0.000	0.554
Coefficient of correlation (R)	0.554			
Coefficient of Determination (R^2)	0.307			

Results of table (13) indicate that significance of regression coefficients (β) is proven to the self-concept skills. Therefore, there is a statistically significant impact at the significance level ($\alpha = 0.05$) of this skill. Calculated T confirms the above. Further, the significance value 0.000 is less than the significant level ($\alpha = 0.05$). Therefore, the null hypothesis is rejected and the alternative one is accepted. This means there is a statistically significant impact of self-concept within the insurance companies on the marketing performance.

The table also indicated that the Coefficient of Determination value (R^2) (0.307) that self-concept skills accounts for (% 30.7) of variances to the marketing performance while the residual (60.3%) is due to other variables beyond the multi-linear regression model.

Based on the foregoing, we reject the null hypothesis because presence of statistically significant impact at Sig. level ($\alpha \leq 0.05$) of self-concept skills has been proven on the marketing performance.

Fifth Sub- Hypotheses

There is no statistically significant impact at Sig. level of ($\alpha = 0.05$) for the time management skills within the insurance companies on the marketing performance. To test the fifth sub-hypothesis, the multiple stepwise linear regression method was used. Before testing, validity of the model was verified as shown in table (14):

Table (14) Variance analysis of regression to test validity of the multi-linear regression model to measure impact of time management skills within the insurance companies on the marketing performance

Model	Sum of Squares	DF	Mean Square	F	Sig.
Regression	3.953	1	3.953	23.987	.000 ^b
Residual	11.372	69	.165		
Total	15.325	70			

The results in Table (14) indicate that the calculated (F) value (23.987) is greater than the tabular (F) value (2.1); the statistically significant value (0.000) is less than the Sig. level ($\alpha=0.05$). That means validation of the multi-linear regression model is proved and thus there is an impact of time management skills within the insurance companies on the marketing performance. In the light of the foregoing, the stepwise multi-linear regression method can be used to measure the impact. Table (15) shows the results of multiple linear regression analysis.

Table (15) Results of the multi-linear regression analysis to measure impact of the time management skills within the insurance companies on the marketing performance:

Variable	(β)	T-calculated	Sig	BETA
Constant	1.629	4.136	35.0	
Emotional intelligence	.564	4.898	0.000	0.508
Coefficient of correlation (R)	0.508			
Coefficient of Determination (R^2)	0.258			

Results of table (15) indicate that the statistical significance of regression coefficients (β) of the time management skills has been proved. Accordingly, there is a statistically significant impact at Sig. level ($\alpha=0.05$) of this skill. T- Calculated value (4.898) confirms this impact. Moreover, the statistical significance value (0.000) is less than the significance level ($\alpha=0.05$). Therefore, the null hypothesis is rejected and the alternative one is accepted. This means that there is a statistically significant impact of time management skills within the insurance companies on the marketing performance.

The table also indicated that value of Coefficient of Determination (R^2) (0.508) that time management skills account for (50.8%) of variances to the marketing performance while the residual 49.2% is due to other variables beyond the multi-linear regression model. Accordingly, we reject the null hypothesis as presence of statistically significant impact at the significance level ($\alpha \leq 0.05$) of time management skills has been demonstrated on the marketing performance.

Sixth Sub- Hypotheses

There is no statistically significant impact at Sig. level ($\alpha < 0.05$) of work pressure management skills within the insurance companies in Jordan on the market performance.

In order to test the sixth sub-hypothesis, the stepwise multi-linear regression method was used. Before the test, the model was validated as shown in Table (16):

Table (16) Variance analysis of the regression to test validation of the stepwise multi-linear regression model to measure impact of the work pressure skills within the insurance companies on the marketing performance

Model	Sum of Squares	DF	Mean Square	F	Sig.
Regression	1.790	1	1.790	9.124	.004
Residual	13.535	69	.196		
Total	15.325	70			

The results in Table (16) show that the calculated value (F) (9.124) is greater than the tabular (F) value (2.10) and the statistical significance value (0.000) is less than the significance level ($\alpha=0.05$). This means validation of the multi-linear regression model and therefore there is an impact of the work pressure management skill within the insurance companies on the marketing performance. In light of the foregoing, the stepwise multi-linear regression method can be used to measure the impact. Table (17) shows the results of the stepwise multi-linear regression analysis.

Table (17) Results of the stepwise multi-linear regression analysis to measure impact of the work pressure management skills within the insurance companies on the marketing performance

Variable	(β)	T-calculated	Sig	BETA
Constant	2.179	4.794	0.000	
Work pressure management skills	.473	3.021	0.004	0.342
Coefficient of correlation (R)	0.342			
Coefficient of Determination (R^2)	0.117			

Table (17) results indicate that the statistical significance of regression coefficients (β) is substantiated to the work pressure management skills.

Accordingly, there is a statistically significant impact at Sig. level ($\alpha= 0.05$) of this skill. T- Calculated confirms it. Furthermore, the statistical significance value (0.000) is less than the significant level ($\alpha= 0.05$). Therefore, the null hypothesis is rejected and the alternative one is accepted. This means that there is a statistically significant impact of work stress management skills within the insurance companies on the marketing performance

The table also indicated that value of Coefficient of Determination (R^2) (0.342) that work pressure management skills account for (34.2%) of variances to the marketing performance whiles the rest (65.8%) is attributed to other variables beyond the multi-linear regression model. Based on the foregoing, the null hypothesis is rejected where the statistically significant impact has been proven at Sig. level ($\alpha\leq.05$) of work pressure management skills on the marketing performance.

Seventh Sub- Hypotheses

There is no statistically significant impact at Sig. level ($\alpha<.05$) of problem-solving skills within the insurance companies in Jordan on the marketing performance. To test the seventh sub-hypothesis, the stepwise multi-linear regression method was used. Before testing, the model has been substantiated as shown in table (18).

Table (18) Variance analysis of regression to examine validation of the stepwise multi-linear regression model to measure impact of the problem-solving skills within the insurance companies on the marketing performance

Model	Sum of Squares	DF	Mean Square	F	Sig.
Regression	7.461	1	7.461	65.471	.000 ^b
Residual	7.864	69	.114		
Total	15.325	70			

The results in Table (18) show that the calculated value (F) (65,471) is greater than the (F) tabular value (2.1) and the statistically significant value (0.000) is less than the Sig. level ($\alpha-0.05$). This means validation of the multi-linear regression model and therefore there is an impact of the problem-solving skill within the insurance companies on the marketing performance. In light of the foregoing, the stepwise multi-linear regression model may be used to measure the impact. Table (19) reveals the results of multi-linear regression analysis.

Table (19) Results of the multi-linear regression analysis to measure impact of the problem-solving skill within the insurance companies on the marketing performance

Variable	(β)	T-calculated	Sig	BETA
Constant	1.170	3.954	0.000	
Problem-solving skills	0.722	8.091	0.004	0.698
Coefficient of correlation ®	0.698			
Coefficient of Determination (R^2)	0.478			

Table (19) results indicate substantiation of the statistical significance of regression coefficients (β) of the problem-solving skills. Accordingly, there is a statistically significant impact at Sig. level ($\alpha= 0.05$) of this skill. T- Calculated confirms it. Further, value of the statistical significance (0.000) is less than the significance level ($\alpha= 0.05$). Therefore, the null hypothesis is rejected and the alternative one is accepted. This means that there is an impact of the problem- solving skills within the insurance companies on the marketing performance. Table (19) also indicated that value of Coefficient of Determination (R^2) (0.698) that problem- solving skills account for (69.8%) of variances to the marketing performance while the residual (30.2%) is attributed to other variables beyond the multi-linear regression model. Based on the above, the null hypothesis is rejected when presence of statistically significant impact has been substantiated at Sig. level ($\alpha\leq.05$) for the problem-solving skill on the marketing performance.

Second Main Hypotheses

There are no statistically significant differences at Sig. level ($\alpha\leq.05$) in the impact of personal skills on the marketing performance to be attributed to the demographic variables.

Table (20) Results of the second main hypothesis test

Variable	F- Calculated	T- Tabulated	Sig**
Gender	0.666	2.23	0.699
Age	0.453	2.27	0.843
Education	0.362	2.35	0.917
Income	0.447	2.27	0.896
Job title	0.231	2.17	0.997

- The impact will be of statistical significance at ($\alpha=0.05$)

It is evident from table (20) that F-calculated values are lower than the tabular F values for all demographic variables. This means that there are no statistically significant differences at the significance level ($\alpha \leq 0.05$) in the personal skill impact (emotional intelligence skills, values and trend adopting skills, knowledge level skills, self-concept skills, time management skills, work pressure management skills, problem - solving skills) in the insurance companies on the marketing performance attributed to gender, age, qualifications, income and employment.

Conclusion

Based on the foregoing, the research has come up with the following results: The results relating to the personal skills resulted in the time management was ranked first, the values and trends adopting skills in the second place, problem-solving ranked third, self-concept was ranked fourth, the emotional intelligence and knowledge skills ranked fifth and work pressure management skills ranked seventh. There is a statistically significant impact at Sig. level ($\alpha \leq 0.05$) of the personal skills on the marketing performance. The results revealed also presence of a statistically significant impact at Sig. level ($\alpha \leq 0.05$) for the emotional intelligence skill, value and trend adopting skill, knowledge skill, self-concept skill, time management skill, work pressure management skill and problem-solving skill on the marketing performance individually. The results revealed absence of statistically significant differences at Sig. level ($\alpha \leq 0.05$) in the personal skill impact (emotional intelligence, value and trend adopting skills, knowledge skills, self-concept, time management, work pressure management and problem-solving skill) within the insurance companies on the marketing performance attributed to (gender, age, education, income and employment).

Recommendations:

Through the discussion of the above results, the following recommendations are hereunder:

- 1- Provide more attention to the marketing managers in the insurance companies by providing them with the theoretical knowledge on the importance of the personal skills and their vital role in improving efficiency and focusing on development of human skills in addition to improving the companies' marketing performance.
- 2- Promoting the marketing managers in the insurance companies to delegate authority and power to subordinates with a view to avoid centralized problems. Such delegation will help achieve work without delay.
- 3- The marketing managers in the insurance companies are oriented to attend ongoing training programs to enrich experience in the discipline.
- 4- The training companies should hold training courses to the marketing people on the personal skills and human relations for their importance in the modern era in the administration field.
- 5- Set up an outstanding networking and communication with the public and to take advantage of the public ideas and proposals.
- 6- Rely on meritocracy not seniority in selecting the admin positions while the personal factors should not affect evaluation and nomination
- 7- Provide more moral and material incentives for continuation of the high personal skills level among the marketing managers in the insurance companies and to preserve efforts made and compliance with the instructions and regulations.
- 8- Promote the marketing managers to initiating proposals and ideas that would help the positive development of marketing activity.

- 9- Mitigate work pressures through mission-timetable to perform the functions and development of an accurate description.
- 10- Problem-solving training individually through data collection and analysis; development of an action plan, or collectively through brainstorming methods and focus on a general method to handle troubles but not one specific problem.
- 11- Promote human relations concept among the top managements and personnel for their impact on activating the workers' motivation and improving the personnel performance and applying modern conceptualization in the management. The management is a human profession before it is an admin one.
- 12- Introduce the personnel to the importance of time, waste reasons and applicable methods for control; circulation of administrative bulletins urging the importance of time. The law should apply to all violators.

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