

STRATEGIC INTELLIGENCE MANAGEMENT AND NON-FINANCIAL PERFORMANCE OF INSURANCE COMPANIES IN SOUTH EAST, NIGERIA

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ABSTRACT

This study investigated the influence of strategic intelligence on the non-financial performance of insurance companies in South East Nigeria. A survey research design was employed, and the study population comprised seventy-seven employees of the selected insurance companies, who also constituted the sample size. The hypotheses were tested using simple linear regression analysis. The empirical findings indicated that business intelligence exerted a significant positive effect on the non-financial performance of insurance companies in South East Nigeria. Similarly, competitive intelligence demonstrated a significant positive influence on their non-financial performance. Consequently, the study concluded that strategic intelligence has a significant positive impact on the non-financial performance of insurance companies in the region. It was therefore recommended that insurance companies in South East Nigeria adopt advanced business and competitive intelligence systems to strengthen non-financial outcomes, particularly in areas such as customer experience, operational efficiency, decision-making, market analysis, competitor tracking, and innovation.

Keywords: *Strategic Intelligence Management, Business intelligence, Competitive Intelligence, Non-financial Performance, Insurance companies, and South East Nigeria.*

INTRODUCTION

The business environment is continually evolving, driven by rapid technological advancements, shifting market dynamics, regulatory changes, and emerging global trends. These forces critically influence the strategic direction organisations must pursue to achieve their missions. In response to such external pressures, organisations are compelled to periodically reassess and adapt their strategies. This enables them to remain competitive, foster innovation, and effectively address emerging challenges while maintaining focus on their overarching goals.

To develop timely and effective strategies, organisations must collect and analyse relevant data from their operating environment and transform it into actionable insights. This data-driven approach supports sound decision-making by integrating human judgment with evidence-based intelligence. A key capability that facilitates such responsiveness is strategic intelligence.

Strategic intelligence is a continuous, structured process of collecting, analysing, and communicating strategic insights to support managerial decision-making (Djekic, 2014). It involves providing goal-oriented information with a forward-looking focus on success,

reflecting an organisation's capacity to adapt to environmental changes rather than adhere rigidly to existing strategies. Research highlights the importance of strategic intelligence in enabling organisations to navigate turbulent environments and maintain competitive advantage. It functions as an anticipative and collective capability that promotes proactive adaptation rather than reactive responses (Janissek-Muniz *et al.*, 2011). Key dimensions of strategic intelligence include business intelligence, competitive intelligence, and knowledge management (Abbas and Ebrahim, 2016). However, this study will focus on business intelligence and competitive intelligence.

Business intelligence plays a central role within strategic intelligence. It involves using data analytics and technological tools to generate insights into current operations and future possibilities. By combining managerial competencies with technological platforms, business intelligence enhances organisational understanding and strategic foresight (Amsteus, 2008; Al AQasrawi *et al.*, 2022)

Competitive intelligence, by contrast, entails the systematic gathering, analysis, and interpretation of information about competitors and market trends. It supports strategic planning by helping organisations anticipate competitor actions, understand industry shifts, and strengthen their market positions (Uford, 2017; Uford & Joseph, 20219). As Mandel and Barnes (2014) note, competitive intelligence provides legitimate and valuable insights into both internal dynamics and external developments, enhancing strategic responsiveness.

In recent years, non-financial performance measures have gained prominence as essential indicators of long-term organisational success. These include metrics such as customer satisfaction, employee engagement, innovation, and social responsibility (O'Sullivan and O'Connell, 2016; Charles & Uford, 2023). Such indicators offer a more holistic view of organisational effectiveness than traditional financial metrics, as they often serve as leading predictors of future financial performance by capturing intangible assets—such as human capital and innovation—not fully reflected in conventional accounting systems (Ittner and Larcker, 1998).

Consequently, organisations are increasingly integrating non-financial metrics into their performance reporting frameworks to meet stakeholder demands for greater transparency and accountability, particularly in relation to environmental, social, and governance (ESG) concerns (Zeynalli *et al.*, 2023; Nwangele, 2025).

Given the growing importance of strategic intelligence and non-financial performance, this study seeks to examine the influence of strategic intelligence on the non-financial performance of insurance companies operating in the South-East Zone of Nigeria. Understanding this relationship is crucial for enhancing strategic adaptability and ensuring long-term sustainability in an increasingly complex business environment.

Statement of the Problem

In today's fast-paced and competitive business environment, insurance companies in South East Nigeria face significant challenges in maintaining relevance, competitiveness, and long-term viability. These challenges are heightened by internal inefficiencies, evolving customer expectations, and mounting competitive pressures. While financial metrics have traditionally been used to assess performance, non-financial indicators such as customer satisfaction, innovation capacity, internal process efficiency, and employee development are increasingly recognized as vital drivers of long-term success.

Despite this understanding, many insurance firms in the region appear to lack a structured approach to strategic intelligence management—a crucial mechanism for informed decision-making and market responsiveness. The limited use of competitive intelligence, business intelligence, and knowledge management has hindered the sector's ability to improve non-financial outcomes. This shortfall is often attributed to low awareness, underinvestment in intelligence systems, and a lack of strategic foresight among leadership, leading to weak innovation, poor customer loyalty, low employee engagement, and suboptimal organizational growth.

Although existing literature has examined the impact of strategic intelligence on firm performance, the focus has largely been on financial metrics and non-insurance sectors, leaving a critical gap in understanding its role in non-financial performance within the Nigerian insurance industry. Addressing this gap, the current study aims to explore how strategic intelligence practices influence non-financial performance indicators in South East Nigeria's insurance sector. Insights from this research could inform strategies that enhance customer satisfaction, operational efficiency, innovation, and organizational learning, ultimately supporting more sustainable growth.

Objectives of the Study

The primary objective of the study was to examine the influence of strategic intelligence on non-financial performance of insurance companies in the South East, Nigeria. Specifically, the objectives of the study were to:

- i. investigate the influence of business intelligence on non-financial performance of insurance companies in the South East of Nigeria;
- ii. examine the influence of competitive intelligence on non-financial performance of insurance companies in the South East, Nigeria

Research Questions

- i. How does business intelligence influence non-financial performance of insurance companies in the South East, Nigeria?
- ii. What is the influence of competitive intelligence on non-financial performance of insurance companies in the South East, Nigeria?

Research Hypotheses

- H₀₁:** There is no significant influence of business intelligence on non-financial performance of insurance companies in the South East of Nigeria.
- H₀₂:** Competitive intelligence has no significant influence on non-financial performance of insurance companies in the South East, Nigeria.

LITERATURE REVIEW

Strategic Intelligence

Strategic intelligence refers to the mental capacity and organizational ability to perceive, understand, and respond effectively to dynamic business environments. It enables individuals and organizations to solve complex problems, adapt swiftly to change, and anticipate future trends. As noted by Abbas and Ebrahim (2016), intelligence involves the mental faculties required to interpret truth and solve problems, while strategic intelligence extends this capacity to a broader organizational context, guiding decision-making, innovation, and competitive advantage (Svensson *et al.*, 2011; Alnoukari *et al.*, 2016).

At its core, strategic intelligence involves the collection, integration, and analysis of relevant data to make informed, forward-looking decisions. It equips top management with insights that align current operations with future opportunities and risks, enabling accurate forecasting and scenario planning (Bang, 2017; Mandel and Barnes, 2014). It is not merely abstract but functions as a cognitive framework or "mental map" in the minds of leaders, helping to navigate complex social and market realities (Abbaspour *et al.*, 2018). By fostering a structured approach to data governance and interpretation, strategic intelligence empowers organizations to transform raw data into actionable insights that drive sustainable performance (Silas, 2013).

Strategic intelligence is also essential for maintaining competitiveness. It allows firms to monitor competitors' activities, anticipate market shifts, and make timely strategic adjustments (Awuah, 2014). Through system thinking, foresight, and motivation to act (Alhamadi, 2020), organizations can proactively innovate and reposition themselves. This capacity for adaptation and foresight enhances operational efficiency, supports superior performance, and contributes to long-term growth (Rajnoha *et al.*, 2016; Ahmadi *et al.*, 2020).

Moreover, strategic intelligence integrates multiple domains such as business intelligence, competitive intelligence, artificial intelligence, and knowledge management to create organizational value (Kruger, 2011). It is not only a tool for decision-making but a strategic asset that drives innovation, aligns goals with environmental realities, and fosters continuous improvement. Ultimately, it enables organizations to move beyond reactive strategies, making them agile, informed, and prepared for the future.

Business Intelligence

Business Intelligence (BI) encompasses the technologies, tools, and methodologies used to collect, process, and analyse business data for improved decision making and organisational performance (Gartner, 2013). It involves transforming raw data such as sales figures, operational costs, and customer behaviour into actionable insights through techniques like data mining, reporting, and visualisation. BI empowers organisations to move from reactive data use to proactive, data-driven strategies by automating processes and integrating business functions for enhanced agility and responsiveness (Cawley, 2016; Obukor *et al.*, 2024).

Haag *et al.* (2017) describe BI as a comprehensive understanding of a business's internal operations, customer base, competitors, and external environment, which supports informed, result oriented, and often strategic decisions. Awuah (2014) emphasises its role in managing and analysing decision focused data using advanced analytical and computing techniques. Through BI, businesses gain the ability to forecast trends, identify risks and opportunities, and align operations with strategic objectives.

The development of BI has evolved significantly over the decades. It originated from Management Information Systems (MIS) in the 1970s, which were static and lacked analytical functions. In the 1980s, Executive Information Systems (EIS) introduced capabilities such as multidimensional reporting, forecasting, and trend analysis. These advancements laid the foundation for the commercial BI tools of the 1990s, which continued to evolve into today's platforms. Since 2005, modern BI systems have increasingly incorporated artificial intelligence and sophisticated analytics, enhancing their ability to generate deeper insights and support complex decision making (Wright *et al.*, 2009).

Competitive Intelligence

Competitive intelligence (CI) is a structured, ethical, and legal process through which organisations systematically collect, analyse, and apply information about their competitors and the broader competitive environment to enhance decision making and improve performance (Wright *et al.*, 2009; Pellissier and Nenzhelele, 2013). It involves transforming relevant internal and external data into actionable insights that support strategic planning and provide a competitive advantage. CI enables organisations to detect patterns, signals, and events that inform timely and effective business decisions.

The competitive intelligence process typically includes industry analysis—understanding key players and market dynamics; competitive analysis—evaluating rivals’ strengths and weaknesses to anticipate their strategies; and benchmarking—comparing performance and practices against competitors or industry standards to identify improvement opportunities. Ultimately, competitive intelligence equips management with fact based insights essential for informed decision making and long term organisational success.

Theoretical Framework

Resource-Based View

The study is grounded in the Resource-Based View (RBV) theory. Initially proposed by Penrose (1959) and later developed by Barney (1991), the RBV offers a theoretical framework for understanding how firms achieve sustained competitive advantage, growth, and diversification. This theory emphasizes the importance of internal firm resources, positing that these resources are the primary drivers of superior performance. Management scholars utilize the RBV to link a company’s unique managerial and strategic capabilities to its ability to outperform competitors. According to Tahmasebifard (2018), a firm’s resources act as inputs for intelligent strategy formulation, which is essential for achieving competitive success.

Adegbesan (2009) extends the RBV by identifying strategic intelligence as a critical internal resource, characterized by attributes such as scarcity, non-substitutability, complexity, and social ambiguity. These characteristics make strategic intelligence an intangible yet vital capability that enables firms to respond effectively to competitive threats, risks, and opportunities. Levine *et al.* (2017) support this perspective, highlighting strategic intelligence as a unique and complex resource that contributes to sustaining a firm's competitive edge.

In the context of this study, the RBV underpins the focus on strategic intelligence within insurance companies. It suggests that firms with superior strategic intelligence capabilities are more likely to outperform their competitors by improving internal processes, enhancing customer focus, and reinforcing learning and growth initiatives. Thus, the RBV establishes a clear theoretical link between strategic intelligence and the non-financial performance of insurance firms.

Empirical Review

Osita *et al.* (2020) investigated the relationship between strategic intelligence and organisational performance, with a particular focus on microfinance banks in Nigeria. Employing a survey research design, the researchers found that strategic intelligence significantly influenced the performance of these institutions, suggesting its vital role in enhancing operational outcomes. Abuktaish and Alkshali (2020) explored the effect of strategic intelligence on competitive advantage within Jordanian extractive and mining companies. Using a descriptive analytical method, their study demonstrated that all dimensions of strategic intelligence, except systems thinking had a significant impact on competitive advantage. This

indicates that certain aspects of strategic intelligence may be more influential depending on the industry context.

In a related study, Abuzaid (2017) examined the influence of strategic intelligence on entrepreneurial orientation in Jordan. Focusing on 36 financial services firms listed on the Amman Stock Exchange, the research revealed a positive relationship between strategic intelligence and entrepreneurial orientation. The study concluded that organisations with higher levels of strategic intelligence were more likely to exhibit entrepreneurial behaviour. Consequently, it was recommended that financial institutions actively promote strategic intelligence to foster innovation and adaptability.

Expanding the geographic scope, Kori *et al.* (2020) conducted a similar investigation in Kenya, assessing the effect of strategic intelligence on the performance of commercial banks. Their findings reinforced earlier conclusions, revealing a significant influence of strategic intelligence on bank performance. The study recommended that commercial banks integrate training and strategy implementation efforts to enhance their strategic intelligence capabilities.

While the above studies focused on banking and finance, Schiefer (2013) examined strategic intelligence from a procurement perspective. His research investigated the role of competitive intelligence in strategic purchasing decisions and its influence on suppliers' resource allocation. Drawing on an exploratory multiple-case study involving ten global companies, the findings showed that competitor intelligence was instrumental in improving the outcomes of strategic purchasing decisions. The study concluded that competitive intelligence not only affects decision quality but also plays a key role in how suppliers allocate their resources. It was recommended that organisations prioritise competitive intelligence in procurement strategies to gain a competitive edge.

Similarly, Egberi and Okpako-Uyeh (2014) explored the impact of competitive intelligence on marketing effectiveness among corporate organisations in Nigeria. Using a survey design, the study found a significant positive relationship between competitive intelligence and organisational profitability. The researchers concluded that competitive intelligence enhances marketing effectiveness and advised firms to strengthen their intelligence capabilities to remain competitive in dynamic markets.

Further highlighting the importance of strategic intelligence, Ndubuisi-Okolo *et al.* (2017) assessed its impact on business success among selected commercial banks in Nigeria's South-East region. Using a survey research design, their findings indicated a strong positive relationship between strategic intelligence and business success. The study concluded that banks with well-developed strategic intelligence systems are better equipped to achieve their operational goals. Flexibility in operations was recommended to help banks adapt effectively to environmental changes.

Contributing to the discourse from a small and medium enterprise (SME) perspective, Ahmed *et al.* (2020) explored the status and effect of strategic intelligence among SMEs in Iraq, focusing on the electrical and electronic sector. A survey research design revealed that strategic intelligence significantly improved operational efficiency within these enterprises. The study concluded that strategic intelligence is essential for SME success and recommended the implementation of targeted training programmes to enhance intelligence awareness and application.

METHODOLOGY

The study adopted a survey research design. The population consisted of 77 employees from selected insurance companies in the South East of Nigeria, comprising all middle- and senior-level staff. The insurance companies selected for the study were AIICO Insurance Company, NICON Insurance Plc, and Leadway Assurance Company Limited. These companies were chosen because they are rated among the top insurance firms in Nigeria. The population of this study as shown in Table 1

Table 1: Middle and Senior Level Staff Information on Insurance Companies in South East of Nigeria

State	Aiico Insurance Plc	Nicon Insurance Plc	Leadway Assurance Company Limited	Total
Abia	4	9	5	18
Enugu	8	5	7	20
Imo	7	4	6	17
Anambra	6	9	7	22
Ebonyi	-	-	-	-
Total	25	27	25	77

Source: Official Normal Roll of each Insurance Companies (2025)

The data for the study were obtained from both primary and secondary sources. Primary data were collected through a questionnaire administered to employees of selected insurance companies. The questionnaire was designed using a 5-point Likert scale, with the following scoring format: Strongly Agree – 5, Agree – 4, Disagree – 3, Strongly Disagree – 2, and Undecided – 1. It was aligned with the variables of the study and informed by findings from previous empirical research. Secondary data were sourced from peer-reviewed journals, textbooks, and credible internet sources. To ensure the reliability of the questionnaire, Cronbach’s alpha coefficient was applied, yielding a value of 0.7, which indicates an acceptable level of reliability. The data were analysed using simple regression analysis, which enabled the researcher to test the stated hypotheses.

Model Specification

The following model were developed to guide the study:

$$NP = f (BI) \text{ ----- } 3.1$$

$$NP = a_1 + \beta_1 BI + e_1 \text{ ----- } 3.2$$

$$NP = f (CI) \text{ ----- } 3.3$$

$$NP = a_2 + \beta_2 CI + e_2 \text{ ----- } 3.4$$

Where:

NP = Non-Financial Performance

BI = Business Intelligence

CI = Competitive Intelligence

a₁ -a₂ = the constants.

β₁.β₂ = regression coefficients of independent variables.

e₁. e₃ = error terms for equations

Data Presentation, Analysis and Findings

Presentation of Data

Table 2 Analysis of Questionnaire Administration and Response Rate

Copies of Questionnaire Administered	Copies of Questionnaire duly filled and Returned	Percentage (%)
77	63	82

Source: Researcher’s Field Survey, (2025)

As indicated in Table 2, in this study, 77 copies of the questionnaire were distributed among the staff of selected insurance companies in the South East of Nigeria for the purpose of obtaining research data on strategic intelligence and non-financial performance of the insurance companies. Only, 63 of these copies of the research instrument were filled and returned to the researcher for the purpose of analysis. This number indicated that the research recorded 82% response rate.

Test of Hypothesis

Hypothesis 1

H₀₁: There is no significant positive influence of business intelligence on nonfinancial performance of insurance companies in the South East, Nigeria.

H₁₁: There is a significant positive influence of business intelligence on nonfinancial performance of insurance companies in the South East, Nigeria.

Table 3: Regression Analysis Result on the influence of business intelligence on nonfinancial performance of insurance companies in the South East of Nigeria

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.582 ^a	.339	.305	1.13796

Goodness of Fit ^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	21.634	1	1022.501	4.315	.000 ^b
	Residual	33.751	61	129.372		
	Total	55.385	62			

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.203	.802		0.051	.011
	Business Intelligence	.662	.284	.573	2.331	.003

a. Dependent Variable: Non-Financial Performance

b. Predictors: (Constant), Business Intelligence

Source: Researcher’s Computation (2025)

Table 3 presents the results of the regression analysis examining the influence of business intelligence on the nonfinancial performance of insurance companies in South East Nigeria. The model summary indicates an adjusted R^2 of 0.339, suggesting that business intelligence accounts for approximately 33.9% of the variation in nonfinancial performance among these companies. The model demonstrated a good fit at the 95% confidence level, with a p-value less than 0.05, indicating statistical significance. Based on these findings, the null hypothesis—which posited no significant positive influence of business intelligence on nonfinancial performance—was rejected. The analysis supports the conclusion that business intelligence has a significant positive impact on the nonfinancial performance of insurance companies in the region. This implies that the adoption and effective use of business intelligence tools can enhance key aspects of nonfinancial performance, such as customer satisfaction, operational efficiency, and decision-making quality.

These findings are consistent with existing empirical studies. For instance, Ahmed et al. (2020) investigated the effect of strategic intelligence on SMEs in Iraq's electrical and electronic sector and found that it significantly improved operational efficiency. This aligns with the present study's findings, as operational efficiency is a core component of nonfinancial performance. The authors also highlighted the importance of targeted training programmes to enhance awareness and effective application of intelligence systems. Similarly, Ndubuisi Okolo *et al.* (2017) examined the impact of strategic intelligence on business success in selected commercial banks in Nigeria. Although their focus was broader, they observed that banks with well-developed strategic intelligence systems were better positioned to meet operational goals and adapt to environmental changes. These qualities such as improved service delivery, customer satisfaction, and internal process flexibility reflect key dimensions of nonfinancial performance, reinforcing the conclusions of the current study. Additionally, Schiefer (2013) explored the role of competitive intelligence in strategic procurement decisions across ten global companies. The study found that intelligence improved decision-making quality and influenced how resources were allocated by suppliers. This highlights the value of business intelligence in enhancing strategic thinking and informed decision-making—critical aspects of nonfinancial performance in insurance firms, particularly in areas such as customer engagement, claims management, and service customization.

In conclusion, the analysis confirms that business intelligence significantly and positively influences the nonfinancial performance of insurance companies in South East Nigeria. The findings from Ahmed *et al.* (2020), Ndubuisi Okolo *et al.* (2017), and Schiefer (2013) support this conclusion by demonstrating how strategic intelligence enhances operational efficiency, adaptability, and decision-making across different organizational contexts.

Hypothesis 2

- H₀₂:** Competitive intelligence has no significant influence on non-financial performance of insurance companies in the South East, Nigeria.
- H₁₂:** Competitive intelligence has a significant influence on non-financial performance of insurance companies in the South East, Nigeria.

Table 4: Regression Analysis Result on the influence of Competitive Intelligence on Non-Financial Performance of insurance companies in the South East, Nigeria.

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.527 ^a	.278	.250	1.06211		
Goodness of Fit ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
	Regression	38.383	1	1417.124	5.325	.000 ^b
	Residual	43.139	61	103.812		
	Total	81.522	62			
Coefficients^a						
Model		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	T	
	(Constant)	1.386	.185		1.029	.001
	Competitive Intelligence	.569	.201	.632	2.831	.000

a. Predictors: (Constant), Competitive Intelligence

b. Dependent Variable: Non -Financial Performance

Source: Researcher’s Computation (2025).

The results presented in Table 4 indicate that competitive intelligence has a significant positive influence on the nonfinancial performance of insurance companies in South East Nigeria. The regression model shows an adjusted R² of 0.250, suggesting that 25% of the variance in nonfinancial performance can be explained by competitive intelligence. The model also demonstrated goodness of fit at the 95% confidence level (p value < 0.05), confirming the statistical significance of this relationship. Consequently, the null hypothesis which posited no significant positive influence was rejected. These findings are in harmony with several prior empirical studies. For instance, Egberi and Okpako Uyeh (2014) found a significant positive relationship between competitive intelligence and organisational profitability among corporate organisations in Nigeria. Their study emphasized that competitive intelligence enhances marketing effectiveness and overall performance. Although the focus was on profitability (a financial metric), the implication is clear: competitive intelligence contributes to broader organisational success, supporting the current study's emphasis on nonfinancial performance, such as service quality, customer satisfaction, and innovation.

Also, Schiefer (2013) examined the role of competitive intelligence in strategic purchasing decisions across ten global companies. His findings revealed that competitor intelligence significantly improved decision-making quality and influenced how suppliers allocated their resources. This aligns with the current study by demonstrating that competitive intelligence facilitates strategic agility and resource optimisation, both of which are essential dimensions

of nonfinancial performance in service based industries like insurance. Further, Ndubuisi Okolo *et al.* (2017) investigated the impact of strategic intelligence on business success among selected commercial banks in South East Nigeria. The study found a strong positive relationship between strategic intelligence and business success, recommending operational flexibility to enhance adaptability. While their focus was on banks, the shared geographic context and conceptual overlap given that competitive intelligence is a subset of strategic intelligence reinforce the current findings. This suggests that firms operating in South East Nigeria benefit from intelligence driven strategies, regardless of industry.

In summary, the current study's findings align with and extend existing literature by confirming that competitive intelligence significantly enhances nonfinancial performance. Insurance companies in the region can benefit from investing in intelligence systems that provide insights into competitors, market trends, and customer needs. These capabilities enable firms to improve service delivery, foster innovation, and maintain strategic relevance in a dynamic environment.

Conclusion

The findings of this study provide clear evidence that both business intelligence and competitive intelligence play significant roles in enhancing the nonfinancial performance of insurance companies in South East Nigeria. Business intelligence contributes meaningfully to strategic decision making, operational efficiency, and customer satisfaction, all of which are critical drivers of nonfinancial success. Similarly, competitive intelligence enables companies to better understand market dynamics, anticipate competitor actions, and respond proactively to emerging trends. The rejection of the null hypotheses in both cases underscores the importance of adopting data driven and market aware practices. These results highlight the strategic value of intelligence capabilities in strengthening internal processes, improving service delivery, and fostering innovation—ultimately positioning insurance firms for sustained growth and improved stakeholder engagement in an increasingly competitive environment.

Recommendations

Based on findings the following recommendations were made:

- i. Insurance companies in South East Nigeria need to adopt advanced business intelligence (BI) technologies to boost areas beyond financial outcomes, focusing on improving customer experience, streamlining operations, and enhancing decision-making processes. This can be accomplished by developing specialized training programs for employees, integrating automated data analytics platforms, and implementing user-friendly BI dashboards that enable managers to make timely and well-informed decisions.
- ii. Insurance companies in South East Nigeria should invest in and strengthen their competitive intelligence systems, including market analysis, competitor tracking, and customer insight tools, to enhance their nonfinancial performance outcomes such as customer satisfaction, innovation, and service quality.

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