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## The Impact of Networking and Communications Resources to Improve the Quality of Services Provided to Customers in the Jordanian Insurance Companies

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## Abstract

This study aims to identify the level of availability of networking and communications resources in the Jordan Insurance companies, and their impact on improving the quality of service provided to customers. The researcher has designed a questionnaire and distributed to a sample study in computer departments staff in the Jordanian insurance companies of (26) companies, was recovery (60) questionnaire are analyzed, was the most important findings of the study is that there is high for networking and communications resources in the Jordan Insurance companies level. The study also concluded that there is the effect of the resources of networks and communication to improve the quality of service provided to customers.

## Introduction

Communications networks resources represent technical infrastructure and technical management of the networks, in addition to the drivers and programs in support of applications for network operations and services. With the technical capabilities and systemic improvement in the performance of organizations and the evolution of the technological means used and the various communications methods. (Bhat and Sanjit, 2002)

He became deepen networking resources essential requirement to enter into the digital market strongly, turning organizations into a flexible and agile at the same time organizations, and there are so called enterprise networks applications to achieving business rational became necessary as resources communications networks contemporary organizations to carry out their work in line with the needs of customers. (Stallings and Case,2015)

Insurance companies in Jordan has become one of the most important sectors of the economy, which seeks to development of its business to remain in a good competitive position among companies, and want these companies to attract more customers through offering them services and through the ease of communication with the company through various electronic communication networks , so these companies seek to promote networking and communication system resources to improve the quality of services provided to customers.

**Study the problem:** The problem of the study of the reality of the need to recognize the existence of networks and communications resources in the Jordanian insurance companies and the impact of these resources in the level of services provided to customers, a key driver of unrelenting change in organizations is the ever-increasing the rate of information technologies and system implementation and replacement. (Abu Samaha and Mansi 2007).

- 1. What is the level of availability of networking and communications resources in the Jordan Insurance companies listed on the Amman Stock Exchange?
- 2. What is the impact of networking and communications resources in the Jordanian insurance companies to improve the quality of services provided to the customers?

Objectives of the study: This study aims to achieve the following points:

- 1- Identify the level of the existence of networking and communications resources in the Jordanian insurance companies listed on the Amman Stock Exchange.
- 2- to identify the extent of the impact of the resources of networks and communications to improve the quality of services provided to customers.

**Importance of the study**: The importance of the study of the importance of its role in activating the operations in the Jordanian insurance companies where the implementation of most of the operations through local networks and global networking and communications resources, the Bank of which binds to the banking and financial operations with local banks through internal and external networks, and this is what works to strengthen the banking operations, if the service provided to the customer-centric quality in saving time, effort and cost at the completion of the process of financial operations.

Because the expansion of business in organizations large became become necessary expansion towards networking and contemporary applications, Companies are increasingly enabling their local networks for Wi-Fi

wireless access, although larger businesses also tend to wire their office buildings with high-speed Ethernet cabling for greater network capacity and performance. (comp networking ,2015)

Hypotheses of the study: This study assumes the following

The first hypothesis: There is no standard for the existence of networks and communications resources in the Jordanian insurance companies.

**The second hypothesis**: There is no trace of resources and communication networks in the Jordanian insurance companies to improve the quality of services provided to customers.

### Previous studies:

1. Study of (Antonio Teixeria, 2014) Entitiled "International Telecommunication Network Strategy And Planning ".

Networks 2014 will focus on the challenges of planning and design networks to deliver on the promise of convergence of the information and communication technologies (ICT) and next generation networks (NGN). The challenges are many: how to build high performance networks for converged services where every step is cost justified and drives profitable growth, where difficult issues of scalability, end-to-end network performance, network management, network and service control, reliability, security and interoperability are planned and then realized, and where flexibility is maintained to allow experimentation with new applications that can foster new and compelling revenue streams for operators. Unleashing the core value of convergence requires innovation in network planning methods, scalable architectures, new optimization algorithms, and understanding the tradeoffs between different technology choices and migration paths. Networks 2014 is the 16th of such symposia, held every two years, and attracting participants from all over the world: network operators, software companies, system integrators, researchers from universities and industry, marketers and policy-makers, regulators. At Networks 2014 we will continue the tradition of state-of-the art papers, invited presentations, and panel sessions, as international experts present their latest findings and share experiences in network strategy, planning, operations, management, control and design. May we invite you to participate in Networks 2014.

# 2. Study of ( Malik & Agarwal,2013) Use of Multimedia as a New Educational Technology Tool–A Study

In the current scenario of educational institutions, multimedia has dig up its own kind of space in some or the other way as a tool of educational technology. Multimedia has overcome the barriers of time and space and provides evidence to be accepted as an anytime and anywhere tool for educating multi-disciplinary masses. The process of knowledge acquisition becomes more efficient when the learners experience an event through a multimedia simulation. Multimedia technology empowers the educational process by means of increased interaction between teachers and the students. Apart from the fact that multimedia can provide educators and students with endless possibilities of quality teaching and learning, taking vital considerations of the pedagogical strengths and limitations of Multimedia, it can be used to its fullest potency, and reach the eminence of 'New Educational Technology tool'.

## 3. Study Bani Hani, Ahmad, and Al-Najjar (2009) entitled

The impact of management information systems on organizations performance: field study at Jordanians universities.

(MIS effect on the performance of the organization: a field study in Jordanian universities), which aimed at studying the impact of management information systems on the performance of organizations and academic point of view in Jordanian universities that contain the Faculty of Business. The study included all business schools' deans and department heads in Jordanian universities public and private, have been withdrawn a simple random sample consisted of (15) University, as was the distribution of 120 questionnaire by (8 questionnaires each university), has been used statistical tools the following for the purposes of analysis : correlation coefficient and simple regression. The results showed indicated the presence of a significant positive correlation between management information systems and performance in organizations, the results also showed that the management of information systems have had a significant impact on the performance of organizations.

## 4. Study(Najjar and Houri,2008) entitled " the quality of information and its impact on the achievement of strategic flexibility: a field study in (the pharmaceutical industry of Jordan ".

which dealt with the quality of the information through the dimensions of the three: (time dimension, the dimension of formality, and after the content), also dealt with the flexibility strategy, which represents one of the characteristics of strategic planning through a number of factors that enable the organization to move from one strategy to another when environmental conditions change. has targeted to identify the impact of the quality of the information its three dimensions to achieve strategic flexibility in the organization.

The population of the study of managers in the pharmaceutical industry Jordanian registered in Amman Stock Exchange in the market first and second, but the study sample was a stratified random sample equal, as were selected (48) manager of the market I and II of the study, have been distributed (48) questionnaire on the study sample was retrieved (42) questionnaire of them, which underwent analysis (40) questionnaire.

## 5. Study (Azzam, Faisal 2004) have shown interest in the interdependence of information systems and flexibility of networks and their impact on the functioning of the administrative process".

as well as arouse the interest of the senior management attention and vigilance of new technology and connect them with the requirements of the administrative process. This study also came to examine the attitudes and opinions of individuals working in the Ministry of Finance and the Income Tax Department extent of management information and flexibility and support of senior management and its impact on the administrative performance of the organization and individuals organized networks of interdependence, and the most prominent findings and recommendations that should be at the senior management pay connections between computers in offices and branches the organization more flexible and sophisticated network, and continue to update the network in line with the changes in the domestic and external environment on the one hand and developments in the technology used on the other hand so as to achieve speed, accuracy and reduce the time and effort and is considered as an effective communication tool in the organization.

**6.A study (Ketter & Willems, 1999) and the existence of a statistical relationship between** communication and all the issues of the application and the application of advanced technical and administrative issues and issues standards. The study also showed the presence of satisfaction of users of computer networks to use local networks. Also study results showed the presence of statistically significant differences between the quality (quality) training of users of information systems and networks and various other aspects; Advanced application and criteria for the application and administrative issues, technical issues, and this Maabr him director of information systems in organizations from the shortcomings of training programs to counter the use of networks, information systems and information technology.

**The study model:** It consists of independent variables of the study which, networking and communications resources, either dependent variable is to improve the quality of services provided to customers in the Jordanian insurance companies. The following diagram illustrates this.

## The study model :

Independent variable: the networking and communications resources.

The dependent variable: the improvement of the quality of the services provided to customers.

The study community and sample: consists study community consisted of (26) insurance companies listed on the Amman Stock Exchange, while the study sample, it is working in the computer section of this corporate employees who are engineers computer technicians and computer designed systems and programmers, as well as a sample of the recipients of the service representatives sample selection of customers who have to deal with insurance companies by networking and communications technology.

**The study tool:** questionnaire was developed containing 14 questions that measure the areas of study, and the (2), have been distributed (34) questionnaire in the Jordanian insurance companies, where was recovered (34) to identify valid for analysis.

## Tool's study tests:

**Cronbach's alpha test**: a test that measures the internal consistency of the paragraphs of the resolution, and this measure positive connotation if he was referring to (60%) or more, and the ratio of Cronbach's alpha test of the questionnaire (82%), a percentage point to the existence of the internal consistency of the questionnaire (Malhotra 0.2003).

**Content Validity:** Honesty is intended to express the extent of the paragraphs of each area of study for the area to which it belongs, has focused attention on making sure that every area of study accurately representative of a group of paragraphs that concern them, and that these paragraphs actually measure this area (Sekaran, 2003), was measured sincerity resolution content by measuring the relationship between each paragraph and the area to which it belongs by using the Pearson correlation coefficient Pearson Coefficient of Correlation), has adopted correlations exceeding (30%), and was an important statistical significance when the level of significance  $(0.05 \ge \alpha)$  (Nunnally, 1978).

Item	Pearson coefficient	item	Pearson coefficient
1	**0.545	8	**0.521
2	**0.531	9	**0.497
3	**0.570	10	**0.566
4	**0.665	11	**0.472
5	**0.619	12	**0.436
6	**0.663	13	**0.633
7	**0.661	14	**0.424

#### Table (1)

Special measuring the content of the paragraphs of the field level provides networking and communications resources sincerity Pearson correlation coefficients.

\*\* correlation coefficient is statistically significant at the level of ( $\alpha \le 0.01$ ).

The above table shows, the results of the Pearson correlation coefficient between the vertebrae and the

field level provides networking and communications resources in the Jordanian insurance companies, review the correlation coefficients values and levels of significance can be seen and no statistically significant relationship at the level of  $(0.01 \ge \alpha)$  between field vertebrae, which indicates the presence of sincerity builders of these paragraphs.

## Data analysis and hypothesis testing:

## Discuss the results of the study:

- the level of networking and communications resources in the Jordan Insurance companies listed on the Amman Stock Exchange.

And the following table shows the averages and standard deviations and the level of the existence of networks and communications resources for each paragraph of the second area in addition to the total field.

Table (2)

## Trends study sample about the existence of networks and communications resources

	Item	mean	S.D	Available level
1	There telecommunication networks technical support in the company working to address and correct errors.	4.46	0.66	High
2	There is a link between the administration and its affiliates through a LAN network.	4.22	0.88	High
3	Company linked with the outside world by the internet.	3.91	0.85	High
4	The ability of information systems to work through internal and external networks.	3.81	1.08	High
5	Flow of information between financial and administrative sections of the company smoothly and easily.	3.76	1.10	High
	The total trend	4.12	0.49	High

Illustrated in Table (2) above, there is a high level of availability of networking and communications resources in the Jordanian insurance companies level was overall average paragraphs field (4.12), while the standard deviation (0.49), and were more paragraphs acceptance is paragraph (2), which states: "There is communication networks technical support in the company, and is being processed and correct errors," and indicates that there is considerable interest by management in the design and development of telecommunications networks and the provision of the best aspects of the infrastructure for the development of network communication system in the company, and that the high competition among companies insurance imposed on the Directors continue to substitution and development of the resources of networks and communications.

While the lower paragraphs acceptance is paragraph (5), which states: "There is communication networks technical support in the company when Lahoud technical failure", where the mean was her (3.76), and standard deviation (1.10), and this means that there are programmers and specialists in information technology and systems development in Jordan Insurance companies are working on the rapid technical support systems in the event of the need for it.

Discuss the second area: improving the quality of service provided to customers in the Jordanian insurance companies through precision and speed and reduce the cost of the results.

Table shows (3) arithmetic means, and standard deviations of the variable improve the quality of service to customers in Jordan Insurance companies listed on the Amman Stock Exchange, from the standpoint of workers in the computer departments of insurance companies, in descending order of importance, according to the average calculation.

## Table (3)

Improving the quality of service provided to customers in Jordan Insurance companies

Î	Item	mean	S.D	Available level
1	Internet network supported and upgraded available by specialists in the field of networking and communications.	3.98	0.78	High
2	Many of the transactions between the company and the customer because of the availability of the costs of providing service to customers system.	3.92	0.77	High
3	The revision of the laws and regulations of the company continuously updated.	3.89	0.75	High
4	The client obtained from the insurance company on a fixed piece of information and there is no errors.	3.87	0.70	High
5	The access to the company's site is easy and simple.	3.82	0.68	High
6	Are answered customer treatment rapidly through the exchange of electronic messages.	3.77	0.55	High
7	Transactions models are put on the company's site	3.75	0.89	High
8	That there is a high accuracy in the information on the company's website as a result of the continuous updating of information.	3.45	0.98	High
9	The client does not need to go to the company in abundance and that the presence of an effective communication system in the company.	3.21	0.95	High
	The total trend	3.77	0.66	High

Noted from the table that the views of the study sample of workers in the Jordanian insurance companies high importance the direction of all the paragraphs of improving the quality of service provided to customers, where the overall average for the field (4.12) and standard deviation (0.49), which indicates that the Jordanian insurance companies work well to improve the quality of services provided to customers through the accuracy of the information provided to customers and the speed of communication with the company and reduce the cost of dealing with the company, was more paragraphs accepted by the company is paragraph (6), which states that "the Internet is supported and upgraded available by specialists in the field of networking and communications, "has got the arithmetic average (3.98), and a standard deviation (0.78), the degree of acceptance is high, and this indicates that there is a high level of interest in the company's website and through the design and development of the company's website, commensurate with the nature of their work and that the client would prefer a company that offers him needed information quickly and accurately, in came the last rank paragraph (3), which states that "the customer to go to the company frequently does not need and that the presence of an effective communication system in the company," where the client must go to the company for the purpose of signing a receipt of the transaction and the amount of compensation either only other administrative proceedings shall be available through the website of the company.

## **Test hypotheses:**

The first hypothesis: It states that "there is a level of networking and communications resources in the Jordan Insurance companies listed on the Amman Stock Exchange."

The table below shows the result of the test (t) of the single sample, and the averages and standard deviations and the level of statistical significance for the first hypothesis.

The availability of networks and communications resources								
domain	Mean	Standard deviation	Calculated T value	df	significance			
Provide the level of networking and communications resources.	4.12	0.49	11.992	33	*0.000			

 Table (4)

 The availability of networks and communications resources

Overall results in Table No. (4) that the average level of the existence of networks and communications resources in the Jordanian insurance companies amounted to (4.12), and the standard deviation is low (0.49); the value (t) calculated (11.99), and the level of significance of the moral (0.000), which value of less than 5%, is the value of a statistical function, which shows the rejection of the hypothesis nihilism and acceptance of a correct hypothesis "There is a level of networking and communications resources in the Jordan Insurance companies listed on the Amman Stock Exchange."

The second hypothesis: which states that "there is no trace of the level of availability of networks and communications resources to improve the quality of service provided to customers in the Jordanian insurance companies."

To test these hypotheses have been used simple regression analysis (Simple Regression), and Tables (5) the results of this test. Table (5)

The results of simple regression analysis of the independent variable level provides resources and communications networks.

Independent variable	(R)	$(R^{2})$	F value	Sig	βi	T value	Sig.
The level of availability of resources and communications networks.	0.53	0.269	20.49	0.000	0.532	4.527	0.000

• statistically significant at the level of significance  $(0.01 \ge \alpha)$ .

Table shows (5) the results of simple regression of the impact of the level of analysis provides a communications network resources in improving the internal control quality in the Jordanian insurance companies, as it shows that the presence of the impact of a statistically significant to provide networking and communications resources to improve the quality of service provided to customers, the value of the correlation coefficient (R) (0.532) at the abstract level (0.01), while the coefficient of determination explains what percentage (.269) of the variance in the dependent variable; that is what the value (27%) almost from the changes that occur in the level of improving the quality of service provided to customers resulting from a change in the level of availability of networking and communications resources, and reached the level of influence (0.532), and explains that one degree increase in the level of presence and communications networks, resources lead to improved quality of service provided to clients degree level (0.532), and confirms that the value of (P) (F value) (20.492) was statistically significant at the significance level (0.01), and build on what has already been rejected the second hypothesis and accept the alternative hypothesis, which states, "" There is a trace of the level of availability of networking and communications resources to improve the quality of service provided to customers in Jordan Insurance of the level of customers in Jordan Insurance companies ".

**Results:** Through data analysis and hypothesis testing, the study found the following:

1. available in the Jordanian insurance companies resources and communication networks are high and through the availability of internal and external networks through which the company operates and through the presence of technical support for communications networks in the company through the availability of specialists and technicians in this area.

2. There is the impact of the availability of networks and communications resources in the Jordanian insurance companies to improve the quality of service provided to the customer through the networking and communications system is working to provide accuracy, speed and cost-reduction properties of the customers thus enhancing the quality of services provided to customers.

Recommendations: In light of the results of the study, the researchers recommend including the following

1. The need to encourage corporate management to provide infrastructure and communication networks so keep pace with the rapid developments in the field of networking and communications.

2. encourage companies to provide a flexible system of networks and communications is working to improve the quality of services provided by the customers.

3. The need to provide specialist cadre Bchpkat and communication in the company to overcome the technical problems of emergency.

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