



## OFFICE INFORMATION GADGETS, ORGANIZATIONAL SUPPORT AND SERVICE DELIVERY OF INSURANCE COMPANIES IN SOUTH-SOUTH REGION, NIGERIA

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### Abstract

This study investigated the relationship between office information gadgets on service delivery of insurance companies in South-South region, Nigeria. The study also investigated the moderating effect of organizational support on the relationship between office information gadgets on service delivery of insurance companies in South-South region, Nigeria. Descriptive survey design was adopted in the generation of data. The accessible population of the study consisted 16 registered insurance companies in south-south region in Nigeria. Structured questionnaire was used to obtain primary data after validation and ascertaining the reliability coefficient of 0.85. Descriptive statistics (mean, standard deviation, and percentages) were used as statistical tools for analysing the data, while linear regression was used as statistical tools to test the hypotheses with the Statistical Package for Social Sciences (SPSS). It was found that office information gadgets had significant influence on service delivery of insurance companies. Also, organizational support significantly moderates how office information gadgets enhances service delivery. It concluded that if properly considered office information gadgets will enhance service delivery to be more innovative, adaptable and capable hence, increasing its chances of survival. Based on the findings of this study it was recommended that Insurance companies should make policies that support the use of office information gadgets for effective service delivery.

**Keywords:** Office information Gadgets, Service delivery, Organizational Support, Insurance Companies



## INTRODUCTION

In today's business world, one of the main causes of poor service delivery in most organizations is their abject lack of office information gadgets in the workplace. Many of the organizations do not invest in office information gadgets as may be required in the various offices. And this has continued to negatively affect their general performances. Lack of skills by employees in various offices in the area of putting office application (office information gadgets) into proper use have often been a source of worry to the management of such organizations. Dussart (2001) maintains that any office staff in this contemporary age that is lacking in digital technology would be boring, repetitive and would produce very little. Therefore, employees in business-oriented organizations have to get themselves acquainted with the use of emerging digital technologies such as websites, information storage system, internet, office information gadgets, the intranet and other new software packages.

In businesses, an effective way to improve service delivery is to raise the level of technology. In achieving this, organizational support plays a vital role, administrators are key in ensuring that digital technology is used to benefit the business. Kao (1996) mentioned that digital technology like office information gadgets is more beneficial when supported by good management systems, and that technology has a limited contribution to effective service delivery. Business managers play a critical role in planning, controlling, coordinating and leading their employees in businesses, to ensure that the right technologies are brought into the organization. As such, contemporary organizations have no other choice but to deal with the digital age needs through implementing computer systems, information technology and advanced media. With the quick widespread availability of computers and information technology and advanced media, no country will be able to handle the economy of the twenty first century without investment in the twenty first century electronic infrastructure.

Insurance industry as a risk transfer mechanism in any economy is a financial tool militating against shocking occurrences and sudden eventuality thereby encouraging economic growth and sustainable development. According to Low (2000), insurance promotes business activity by providing financial intermediary services necessary to induce economic growth. It is evident that both in developing and developed countries, the insurance industry contributes to economic growth both nationally and internationally. Obaremi (2007), as cited in Fadun (2013) the insurance industry consolidation, particularly the recapitalization, seeks to ensure that the industry contributes positively to the economy. Thus, with several capital strengthened restructures in Nigeria insurance industry, it is expected that the emergence of financially insolvent companies within the industry should be able to deliver on their promises to the insuring public, such that the industry will ultimately gain its rightful position within Nigerian economic activities, and redeem its waning reputation and tarnished image through prompt settlement of genuine and unpretentious claims.



All over the world, the ways of doing business have continued to change in the last two decades and what is happening in Nigeria is not an exception (Lundby et al., 2006). In order to keep up with the demands of a globally integrated marketplace for service and product, insurance companies are increasingly turning to investing in office information gadgets to drive innovation and design products and services that are both effective and efficient for the insuring public in the society. Initially, it was a challenge for Nigeria insurance industry to adopt digital technologies into their routine business operations within the financial sector in the economy, but there is now growing evidence that the insurance industry in Nigeria benefits substantially from e-business emanating from the introduction of digital technologies, as different customers can be attended to at once anywhere around the globe. Currently in Nigeria, adoption of new technologies and in particular the Internet has transformed insurance industry and allows the stakeholders to do business better and efficiently. Evidence of change is shown in the involvement and utilization of modern technology in virtually every aspect of business transactions (Lundby et al., 2006).

A study by Madueme (2009) on Nigerian banking industry shows that application of office information gadget enhances efficiency and strengthens service quality. Furey (1991) found out that office information gadgets could help enhance customer service by increasing convenience, collecting service performance information for management use, and offering extra services. Several competitive roles of office information gadgets investment in services, including creation of barriers to entry, service delivery enhancement, and revenue generation have been explored (Park, 2017). Service delivery via the advent of new products and options for various channels of delivery through digital applications has emerged as an important attribute in satisfying customers (Heskett et al., 1997).

The roles of office information gadgets in effective service delivery of the insurance industry in Nigeria is yet subject to examination because not all research works have demonstrated clear achievement from ICT investments. Also, their results are varying depending on how service delivery in the Nigeria insurance industry and ICT achievements are evaluated. On this terrain, this study attempts to investigate the role of office information gadgets and organizational support on effective service delivery of insurance companies study in South-South Region, Nigeria.

### Conceptual Framework





## **Aims and Objectives of the Study**

The aim of this study was to examine the relationship between office information gadgets and effective service delivery of insurance companies in South-South, Nigeria. The study specifically sought to achieve the following objectives:

- i. to examine the relationship between office information gadgets and effective service delivery of insurance companies in South-South, Nigeria.
- ii. determine the moderating effect of organizational support on the relationship between office information gadgets and effective service delivery of insurance companies in South-South, Nigeria.

## **Hypotheses**

**H<sub>01</sub>:** There is no relationship between office information gadgets and effective service delivery of insurance companies in South-South, Nigeria.

**H<sub>02</sub>:** Organizational support does not significantly moderate the relationship between office information gadgets and effective service delivery of insurance companies in South-South, Nigeria.

## **LITERATURE REVIEW**

### **Office Information Gadgets**

The impact of office information gadgets in the workplace has been enormous within the past decade, both positive and negative. Distant communication through the use of office information gadgets and mobile devices have overhauled the office setting completely. Email, social networking sites and the world of the Internet have opened a whole new avenue of communication. Technology has changed the entire workplace environment, the relationships, and how things get done. Office workers and businesses are not limited to phone calls, meetings or mail to communicate with each other anymore. Electronic email can be used and not interrupt the recipient.

Office information gadgets use depends on whether there are enough office information gadgets. Access to office information gadgets at both workplace and home influence an individual whether to use the technology or not. Researchers on this subject draws conclusion about the number of years of experience with office information gadgets teachers have and the impact it makes on implementation process. Use of office information gadgets in the offices has become a necessity for business purposes. Thus, office information gadgets are available almost in every office. Every industry has office information gadgets. These machines have been incorporated into the fabric of every workforce. Office information gadgets have even created many fields which did not exist prior to their existence. Office information gadgets manifest themselves in different ways to perform unique tasks. One size does not fit all in the realm of office information gadgets, rather



each has a purpose or assigned task. The office information gadgets that fulfil similar tasks can be classed together. The categories range from small scale to industrial.

An embedded office information gadget is something that allows somewhere like an office to have appliances that range from routers to printers. Then there are mobile devices such as smart phones, tablets, and smart watches that are, for example, able to keep a New York stock broker up-to-date on the latest stocks, or instantly keep in touch with investors. These devices have compressed, basic operating systems –although they are getting more advanced by the day. Personal office information gadgets are one order of magnitude up from mobile devices. Personal office information gadgets have the full and universal capabilities in order to have the capacity to access work from outside the workplace, as well as handle the software that might be used on the job. Midrange office information gadgets or midrange servers are yet another order of magnitude up on the spectrum (Mithas et al., 2011).

Office information gadgets in organizations can store, process and report information. They can also be utilized to design business plans, control patterns and evaluate results. Almost every organization in the 21st century involves some type of computer to manage and control resources and compete with other organizations. Accordingly, with office information gadgets, unrestricted amounts of data can be stored, retrieved and used in a plethora of ways, from simple recordkeeping to leveraging multifaceted tools and equipment (Bohlander & Snell, 2004; Belcourt et al., 2008). Office information gadgets in organizations are usually linked in a computer network to enable users to share hardware, software and data.

### **Effective Service Delivery**

Service delivery relates to actions of customer contact staff as well as organisational level actions. The interpersonal actions are performed by frontline service employees in interaction with customers while the organisational level actions are performed or provided for by management for customers.

Matuszak (2017) define employee behaviours in the service encounter as service performance and suggest friendliness, promptness, reliability, empathy and competence as specific indicators of employee service performance. Farrell et al. (2001) use the term service quality implementation and suggest specific behaviours which define employee service performance. These are adaptability (Hartline & Ferrell, 1996), assurance, reliability (Parasuraman et al., 1988), civility, customer orientation, recovery performance, spontaneity (Boshoff & Allen, 2000), teamwork, responsiveness and tangibles. Winsted (2000) suggest the following as the behaviours that lead to positive customer evaluations of service encounters: authenticity, caring, perceived control, courtesy, formality, friendliness, promptness and personalisation of service. Strong (2006) suggests that customised responsiveness and professional competence are two behaviours of employees, which relate to market performance



There are therefore a large number of actions which researchers have identified as service delivery actions. This presents a problem for the researcher interest in overall service delivery and not one particular behaviour, as it is not immediately clear what actions should be measured and which should not for any given context. The solution for many researchers has been to measure service delivery at a higher level of abstraction (e.g. Bettencourt & Brown, 2005). The idea that perceptions of service quality depend on both inter-personal and organisational level behaviours is clearly evident in the SERVQUAL measure of perceived service quality (Parasuraman et al., 1988), which refers to aspects of both employee performance and organisational performance. In essence while frontline service employees enact service delivery behaviours at the interpersonal level, management enacts similar types of behaviour at the firm level. Therefore, service delivery behaviours of management can be conceptualised in similar fashion to employee behaviour.

### **Theoretical Framework**

According to Huynh and Yaling (2013) one of the most widely used theoretical models is the Technology Acceptance Model (TAM). The technology acceptance model is often used to present the causal relationships between external variables, perceived usefulness, perceived ease of use, and attitude toward using and actual usage behavior (Gyaase, Anokye-Sarfo, & Bediako, 2013). TAM could therefore be applied in the contexts of forecasting and evaluating user acceptance of information and communication technology. TAM could therefore be applied in the contexts of forecasting and evaluating user acceptance of information and communication technology. The theory suggests that when users are presented with a new technology, their decisions of how and when they will use it are determined by numbers of factors which includes: the level to which a person believes that using a particular system would be free from effort; and the degree to which a person believes that using a particular system would improve service delivery.

Two particular beliefs are addressed through TAM; perceived usefulness and perceived ease of use. Perceived usefulness is defined as being the degree to which a person believes that the use of a system will improve service delivery. Perceived ease of use refers to the degree to which a person believes that the use of a system will be effortless. TAM attempts not only for prediction but also for explanation to help researchers and practitioners identify why a particular system may be unacceptable and pursue appropriate steps.

### **METHODOLOGY**

The study is a cross-sectional study and as such the researcher will adopt purely explanatory research design” to achieve the objectives of the study. The design is suitable for this study because it involved the gathering of required information on office information gadgets and service delivery of insurance companies in South-South, Nigeria, Nigeria.

The population of study in this research was all the operational staff of the sixteen (16) registered insurance companies in South-South Region, Nigeria These were the insurance companies





registered in Nigeria by the Corporate Affairs Commission (CAC) and the National Insurance Commission (NAICOM) as at 23rd January 2019, have been in operation in Rivers state, Bayelsa State or Akwa-Ibom State for more than one year. The target population of the study is 150 functional heads in the main branch of the insurance companies in Rivers state, Bayelsa State and Akwa-Ibom State. The population distribution in the individual insurance companies is presented in the table 1 overleaf:

The entire 16 Insurance Companies listed in the study was sampled. This was because the population is of manageable size. Since total population sampling involves **all** members within the population of interest, it is possible to get **deep insights** into the phenomenon you are interested in. With such wide coverage of the population of interest.

The study used questionnaires to collect primary data from the respondents. The questionnaire was divided into different sections where each section is aimed at measuring a particular variable in the insurance companies. The questionnaire consisted of two parts. Part one was designed to obtain general information on the person and organization profile. Part two elicited information on the objectives of the study. The questionnaire contained closed-ended questions (to ensure uniformity) which was designed along the on a 4-point scale of Low Extent (LE), Moderate Extent (ME), High Extent (HE) and Very High Extent (VHE).

**Table 1 Population Distribution of Insurance Companies**

SN	NAME OF COMPANY	Managers	Marketers	Accounts	Customer service	Technical / maintenance	Total
1	Alliance & General Insurance Company Ltd	3	5	2	2	1	13
2	Anchor Insurance Company Ltd	1	3	2	2	1	9
3	Fin Insurance Company Limited	3	4	3	2	-	12
4	Mutual Benefits Assurance Plc	1	2	1	2	1	7
5	NEM Insurance Plc	1	2	1	2	-	6
6	Guinea Insurance Plc	1	3	2	2	-	8
7	Prestige Assurance Plc	2	4	1	2	1	10
8	Regency Alliance Insurance Plc	3	4	2	3	-	12
9	Saham Unitrust Insurance Nigeria Limited	1	2	2	2	-	7



10	Universal Insurance Plc	1	3	2	2	-	<b>8</b>
11	Allianz Nigeria Insurance Plc	2	4	2	2	1	<b>11</b>
12	Cornerstone Insurance Plc	1	3	2	2	1	<b>9</b>
13	Great Nigeria Insurance Plc	1	2	2	1	-	<b>6</b>
14	Industrial & General Insurance Company Plc	3	4	2	2	1	<b>12</b>
15	NICON Insurance Plc	2	5	2	3	1	<b>13</b>
16	Niger Insurance Plc	1	2	2	2	-	<b>7</b>
	<b>TOTAL</b>	<b>27</b>	<b>52</b>	<b>30</b>	<b>33</b>	<b>8</b>	<b>150</b>

**Source:** Field Survey, 2021

To validate the instrument, a detailed scrutiny of the constructs was carried out by test and evaluation experts who read through, checked for content and face validity and make necessary corrections that were noted and effected before the administration of the instrument to the respondents.

The research ensured the reliability of the questionnaire to determine its consistency in testing what it was intended to measure. Cronbach’s Alpha method was used for measuring reliability. The result of the reliability coefficient was 0.854 and was accepted as “good” under the Cronbach’s Internal Consistency test scale.

The research instrument was administered by the researcher to the respondents with the help of two research assistants. The research assistants were trained on how to administer the instrument. The questionnaire was administered through “drop and pick later” method.

The data was analyzed using Statistical Package for the Social Sciences (SPSS) Version 23: The Spearman Rank correlation was used to test the hypotheses one while partial correlation was used to test hypothesis two.

Out the 150 questionnaires copies distributed to respondents, 135 of the questionnaires which represent 90.0% of the sample were duly filled and returned. The analysis further revealed that a total of 15 questionnaires representing 10% of sample were not returned. This is further illustrated in Table 4.1.





**Table 2 Administration of Instrument**

QUESTIONNAIRE ALLOCATION	RESPONDENTS	%
Filled and Returned	135	90.0
Unreturned	15	10
Total Distributed	150	100

Source: Study data, 2021

**RESULTS**

**H<sub>01</sub>:** There is no relationship between office information gadgets and effective service delivery of insurance companies in South-South, Nigeria.

**Table 3: Relationship between Office information gadgets and Service Delivery**

Variable	Mean	SD	Rho	N	P-value	Remark
Office information gadgets	3.2600	.624254	0.878**	135	0.000	Very Strong relationship
Service delivery	3.0629	.59492				

**Source: Field Survey, 2021(Based on results from SPSS, v.23 Output)**

From the table above, it is shown that office information gadgets ( $\bar{x} = 3.01$ ;  $SD = 0.507$ ) is used to a High extent and service delivery ( $\bar{x} = 3.06$ ;  $SD = .595$ ) of the firms is to a high extent. Furthermore, the table presents for Relationship between office information gadgets and service delivery. The calculated value of correlation coefficient ( $r$ ) is 0.878;  $p=0.000$  implied that there is a very strong positive correlation between Office information gadgets and service delivery in the insurance companies in South-South Region, Nigeria The  $p$ -value of  $0.000 < 0.01$  depicts a significant relationship, thus, the null hypothesis three is rejected for the alternative hypothesis which stated that There is a significant relationship between Office information gadgets and service delivery in insurance companies in South-South Region, Nigeria

**H<sub>02</sub>:** Organizational support does not significantly moderate the relationship between office information gadgets and effective service delivery of insurance companies in South-South, Nigeria.

**Table 4 Moderating Role of organizational support on the Relationship Between office information gadgets and service delivery.**



Control Variables			Office information gadgets	Service delivery	Organizational support
-none <sup>a</sup>	Office information gadgets	Correlation	1.000	<b>.593**</b>	<b>.291**</b>
		Significance (2-tailed)	.	.000	.002
		Df	0	134	134
	Service delivery	Correlation	<b>.593**</b>	1.000	<b>.173**</b>
		Significance (2-tailed)	.000	.	.011
		Df	134	0	134
	Organizational support	Correlation	<b>.291**</b>	<b>.173**</b>	1.000
		Significance (2-tailed)	.002	.011	.
		Df	134	134	0
Organizational support	Office information gadgets	Correlation	1.000	<b>.689**</b>	
		Significance (2-tailed)	.	.000	
		Df	0	133	
	Service delivery	Correlation	<b>.689**</b>	1.000	
		Significance (2-tailed)	.000	.	
		Df	133	0	

a. Cells contain zero-order (Pearson) correlations.

Source: SPSS Data Output, 2021

Table 4 showed a correlation coefficient of 0.291 between office information gadgets and organizational support. It also showed a r value of 0.173 between organizational support and service delivery. The table showed that correlation coefficient between office information gadgets and service delivery without the moderating effect of organizational support was 0.593 while with the moderating effect of organizational support, the correlation yielded a r-value of 0.689 with a p-value of  $0.00 < 0.05$ . The result implied that organizational support significantly moderate the relationship between office information gadgets and service delivery. Based on this result, the null hypothesis 10 was rejected.

### Discussion of Findings

The study also investigated the relationship between office information gadgets and creativity, growth and expansion and service delivery. Result of correlation analysis revealed that office information gadgets has a weak positive correlation with service delivery ( $r=.717, p<0.05$ ). Office information gadgets had a weak positive correlation with service delivery ( $r=.654, p<0.05$ ). and office information gadgets also had weak positive relationship with service delivery ( $r=.818, p<0.05$ ). these findings indicated that changes in service delivery is proportionate to the changes



in office information gadgets. This result implied that the improvement and decline in the service delivery of insurance companies can be linked to the company's the use of office information gadgets. This is in line with an earlier assertion in this study that use of office information gadgets can significantly impact the insurance industry by improving the mode of operation and development of range of services to customers.

This finding corroborates the findings of Pfano and Beharry (2016) Office information gadgets as fondly referred to as mobile technology can be used to increase service delivery and profitability. It was in anticipation of this result that Evans and Wurster, (2007) earlier opined that the competitiveness of future economies will, to a great extent, depend both on the development and application of these technologies. On another note, the finding of Strassmann (1990) was in deviance with this present finding that there is no relation between spending for computers, profits and service delivery. Similarly, Franke (1987), who found that IT was associated with a sharp drop in service delivery and stagnation in labor service delivery.

### **Conclusion**

The study having taken cognizance of necessary precautions and carried out the research, carefully handling data and analysing it, concludes that there is a positive and significant relationship between study variable (Office information gadgets and service delivery) which also is strongly moderated by technological level of the insurance companies in South-South Region, Nigeria Based on the result it is concluded the use of various aspects of office information gadgets has a great effect on the service delivery of insurance companies. This implied that investment in office information gadgets in the Nigerian insurance industry is an enabler of creativity, growth and expansion and improved service delivery with which they compete with their counterparts in the globe. Also, it was concluded that organizational support enhances the relationship between office information gadgets service delivery of Insurance companies.

### **Recommendations**

Based on the result ad the conclusion the following recommendations were made:

1. Office information gadgets like smart phones should be made available to every staff in the insurance companies for improved performance.
2. Insurance companies should make policies that support the use of office information gadgets for effective service delivery.

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