

Information Seeking Behaviour And Use By Staff Of Niger Insurance Plc In Southwest Nigeria

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Abstract: Information seeking behavior is universally accepted essential feature of production, consumption and exchange for human mental creativity across the globe. This study investigated the information seeking behavior and use by staff of Niger Insurance Plc of Nigeria. Ex- post factor descriptive survey design was adopted for the study. Total enumeration technique was used to arrive at the sample size of 250 respondents. Structured questionnaire and in-depth interview was the instrument used for data collection. Data was analyzed using descriptive and inferential statistics consisting of tables of frequency and percentages and statistical Packages for Social Sciences (SPSS). The findings of the study revealed that almost all the respondents (240 or 96%) affirmed that they have need for information. Staff of Niger Insurance Company made use of information they seek for in conference/seminar having (104 or 41.6%). The use of electronics resources were the most used information sources.(114 or 45.6%). Findings of the study also revealed that (78 or 31.2%) needed information for personal development.

Keywords: Information, Information Use, Information seeking behavior, Insurance staff, Insurance Company.

I. INTRODUCTION

Insurance is a practice in which an individual or entity receives financial protection or reimbursement against losses from an insurance company. The company pools client's risks to make payments more affordable for the insured. A practice by which a company provides a guarantee of compensation for specified loss, damage, illness, death, accident, or theft in return of payment. In simple term, in an insurance contract the insured pays a token of an amount of money called premium to cover his or her life or property against any future occurrences arising out of illness, death, accident, or theft e.t.c. Buying insurance is like storing grain for the winter months. When it's used properly, insurance is a wise investment, especially if you're protecting yourself against the cost of a catastrophic illness, which can devastate a family's finances.

Staffs in insurance companies are unique users of information, with specific information requirements relevant to their job functions that involve planning, decision-making, leading, organizing and controlling. In the process of taking rational business decisions, they acquire needed information

from various sources. The general information which they often acquire cuts across economic, technological, political, and socio-cultural and these are based on the components of their business environment.

However, information is an essential phenomenon that enhances understanding of a subject matter or helps to a certain extent to resolve uncertainty about a subject matter. Popoola and Okiki (2013) citing Oyebisi (2002) defined information as a set of symbols and messages that do have meanings or significance to their recipient while knowledge is the accumulation and integration of information received and processed by a recipient.

Also, Ikoja-Odongo, (2004) sees information as facts and opinion provided and received during the course of daily life: one obtains information directly from other living being, mass-media, electronic databanks, all sorts of observable phenomena in the surrounding environment). In other words, information organized according to some logical relationships is referred to as a body of knowledge, to be acquired by systematic exposure or study.

Again, Mabawonku (2004) describes information is as essential resources for individual growth and survival. The purpose of information leads to solution of task, decision making, awareness, entertainment, knowledge acquisition and problem solving.

On the other hand, information seeking behaviour is defined as the technique or the process of searching for information, which depends on the type of information needs of the people. Thus, information seeking behaviour arises when the person is able to recognize the type of information needed, what the goals or objectives are and the kind of information resources to use.

Bello (2014) opined that information seeking is a broader term encompassing the way individuals articulate their information needs, seek, evaluate, select and use information in order to meet his or her information needs. Information use is an indicator of information needs but they are not identical.

The need for information is one of the cognitive needs of human kind. Information use has received a widespread acceptance as the essential feature of production, consumption and exchange in this modern era. Information use is one of the core elements of information behavior, along with information seeking behavior. Lee and Choo (2011) view information use as a dynamic, interactive social process of inquiry that may results in the making of meaning or making of decisions. Information use is the factor that drives all other information behaviours, since it represents the ultimate purpose for which information is needed and sought.

Utilization of information is very important in any organisation especially in an insurance company. Information need causes information-seeking behaviour and these concepts complement one another. Information-seeking behaviour depends on the reasons for seeking information and the starting knowledge of the individual. Information seeking is a basic activity indulged in by all people and manifested through a particular behaviour.

II. STATEMENT OF PROBLEM

Staff of Niger Insurance Company Limited is expected to maximally utilize the company's library as one of their major sources of information. However, noting from observation and from the studies conducted on information use of companies, it was established that Staff do not use most of the information resources at their disposal. Ogunlade (2007) asserts that information acquisition from reliable sources may facilitate effective decision-making and innovation of staffs in financial institutions. Therefore, the survival of corporate insurance companies in Nigeria depends on information acquisition and use for the provision of value-added services to their customers.

III. OBJECTIVES OF THE STUDY

The objective of this study is to investigate the information seeking behaviour use by staff of Niger insurance Plc. The specific objective of this study is to:

- ✓ Find out information needs of the staff;

- ✓ Ascertain the type of information resources sought;
- ✓ Determine the information seeking behaviour of staff in selected branches;
- ✓ Find out how staff of Niger Insurance plc uses information;

IV. RESEARCH QUESTION

The following questions are central to this study:

- ✓ What are the information needs of staff?
- ✓ What are the types of information resources that are being sought?
- ✓ What is the information seeking behaviour of staff in selected branches?
- ✓ How do staff of Niger Insurance plc use of information?

V. SIGNIFICANCE OF THE STUDY

This study would help workers in insurance industries, policy makers in Insurance industries and special libraries managers to see the importance embedded in information use to the overall development of their industries. It would also enable insurance staff innovate new ideas as information seeker and user, by contributing effectively to the Insurance industry and society at large. This study will enable professional in all fields of human endeavor, most especially insurance professionals to have a deep understanding of the relevance of information seeking and use in the development of their business.

VI. LITERATURE REVIEW

INFORMATION SEEKING BEHAVIOUR OF INSURANCE STAFF.

Information seeking is the process or activity of attempting to obtain information in both human and technological contexts. Staff of insurance company in Nigeria needs information to meet the challenges of business for effective decision making. The insurance staff needs the right information, in the right place, in the right format, at the right time, and at the least possible cost to make right decisions. The basic issue in the insurance business is risk management. Staffs of insurance company do business world-wide depending heavily on good information to manage risks associated with their business operations.

In the context of this study, information will be conceived based on the definition of Eskola (1998) as something which insurance staffs need during their working period when they construct meaning about the course in the process of learning. So a specific data can be considered as information if it conveys a meaning to the person who receives it and knowledge have become recognized as the foundation of strongly desiring to be more successful than others in a favorable social or economic position.

Wilden-Wulff (2003) asserted that insurance companies must utilize information and knowledge for business success

and effective decision-making. Also, adequate and accessible information would be utilized by the staffs particularly in the insurance industry.

Miller (2001) classified information acquisition as either reactive or proactive. In reactive mode, staff of insurance company collects information in response to a specific question or problem. Proactive information acquisition occurs when staff of insurance company scan or survey the environment for any information that may be relevant or important. It must be noted that staff of insurance companies most often consider information richness of any available source or channel and their relevance to their needs in decision-making performance before acquiring the information

INFORMATION USE BY INSURANCE STAFF.

Staffs in insurance companies are unique users of information, with specific information requirements relevant to their job functions that involve planning, decision-making, leading, organizing and controlling. In the process of taking rational business decisions, they acquire needed information from various sources. The general information which they often acquire cuts across economic, technological, political, socio-cultural and legal and these are based on the components of their business environment. Information behaviour of staff of insurance company involved, to a greater or lesser extent, research on staff's use of information and success with, these innovations in information access.

Staff of insurance company in Nigeria use information to meet the challenges of business recapitalization and consolidation for effective decision making. The insurance staff uses the right information, in the right place, in the right format, at the right time, and at the least possible cost to make right decisions. The basic issue in the insurance business is risk management. Staffs of insurance company do business world-wide depending heavily on good information to manage risks associated with their business operations. Data, information, and knowledge are costly and valuable enterprise assets that require acquisition and utilization for effective decision making of staffs, particularly in the insurance industry adequate and accessible information that would be utilized by the staffs. Staffs in business organizations like Insurance world-wide make intensive use of information sources to improve their job performance.

Popoola (2002) submitted that staffs in banks and corporate insurance companies in Nigeria utilized the following information services at great extent: reprographic, current awareness, statistical data analysis, referral, circulation of information materials, technical writing, indexing and abstracting, and documents delivery in their work performance. For information to be useful, it must meet the needs of the recipient. That is, it must be useful to the user by satisfying a need. In spite of the difficulties in making available, individual, associations, and government need relevant information that will assist them plan, control, and make decisions. Relevant information increases knowledge, reduces uncertainty and useful for intended purposes.

Robert (2005) opined that information is whatever an individual finds informing. He considered information as a

subjective, holistic and cognitive which make the user an action in an ongoing process of change." He further looked at an individual information usage as unique, which must be given attention on the situation the led him or her to justify the relevance of information needs. He concluded by stating that individuals and groups need adequate information to realize the task of the society.

VII. RESEARCH DESIGN

This study employed the descriptive survey research design, which falls within the empirical research methodology model. This research design relies on careful observation of existing practices and representatives samples. It was found to be appropriate for this study.

VIII. POPULATION OF THE STUDY

The target population for this study comprised the Niger Insurance staff (marketers and managers) in selected branches in southwest region of Nigeria. The company has 40 branches nationwide, but the study will be limited to South/West Nigeria branch offices situated in Ibadan, Ilorin and Oshogbo. The total population of Niger Insurance staff and managers in each of these branches is presented in Table 3.1 which shows that there are 230 marketers and 20 managers. The total population of this study is therefore 250 respondents.

Name of Niger Insurance Branches	Marketers	Managers	Total
Helpline building, Gbogon Road, Osogbo	40	7	47
163, Ibrahim Taiwo, Ilorin	40	7	47
11, Akobale Layout, Ring Road, Ibadan.	150	6	156
Total	230	20	250

Table 1.1: Study population

IX. DATA ANALYSIS AND INTERPRETATION

The analyses and interpretation of data collected are presented below.

Information needs	Response	Frequency	Percentage
Have needs for information?	Yes	240	96.0
	No	10	4.0
If yes, what type/ kind of information do you need?	Information on personal development	70	28.0
	Information on health	50	20.0
	Information on politics	52	20.8
	Information on insurance	78	31.2

	business		
How information needs are been met	Browsing the internet	126	50.4
	Read news paper and journals	100	40.0
	Discussion with friends, colleagues, neighbors etc.	12	4.8
	Listen to radio/ television broadcast	12	4.8

Table 1.2: Information Needs of respondents

In table 1.2 Almost all the respondents (240 or 96%) affirmed that they have needs for information, and among those who affirmed this, (78 or 31.2%), affirmed that they need information on personal development, (50 or 20%), needed information on health, (52 or 20.8%) needed information on politics, (70 or 28.0%) needed information on insurance business. Also, (126 or 50.4%) information needs are met via the internet, (100 or 40.0%) affirmed that they meet their information needs by reading newspapers and journals, (12 or 4.8%) affirmed that by discussing with friends, colleagues, neighbors got their information needs met, the same number with those who got their information needs met by listening to radio/television broadcast.

Statement	Response	Frequency	Percentage
Do you use information?	Yes	238	95.2
	No	12	4.8
How do you make use of information you seek for?	Internet	54	27.2
	Colleague	24	21.6
	Friend	104	9.6
	Conference/seminar	114	41.6
Information sources often use to meet information needs	electronic resources	114	45.6
	Textbook	78	31.2
	Newspaper/ magazines/journals	58	23.2
Factors which influence choice of information sources	Proximity to the source	112	44.8
	Affordability of the information source	60	24.0
	Format of the information source	54	21.6
	Timeliness and up to date of the source	24	9.6

Table 1.3: Information Uses of Insurance Staff

Table 1.3 revealed the respondents' habits to information use which indicated that majority of the respondents (238 or 95.2%) affirmed that they made use information, (68 or 27.2%) affirmed that they made use of the information through the internet, (54 or 21.6%) affirmed that they made use of the information they seek through their colleagues, (24

or 9.6%) affirmed that they made use of the respondents through friends, and (104 or 41.6%) affirmed that the made use of the information they seek for in conference/seminar. The use of electronic resources such as Internet, ipads, computers reported as most used information source to meet information needs by the respondents are revealed in Table 4.6 (114 or 45.6%) affirmed this, also (78 or 31.2%) believed in textbooks as their information source, and (58 or 23.2%) affirmed that the or source of information to be newspapers, magazines, and journals. On the trend of information sources used by the respondents, majority of the respondents (112 or 44.8%) confirmed that they chose to use kind information source because of proximity to the source, (60 or 24.0%) chose the particular choice because it was affordable, (54 or 21.6%) confirmed that the format of the information source make it attractive to them, and (24 or 9.6%) affirmed that timelines and up to date of the information source is the reason why they choose to use it.

Items	Frequency	Percentage
Electronic resources	114	45.6
Textbook	78	31.2
Newspaper/magazines/journals	58	23.2

Table 1.4: Information sources used by respondents

Larger population of the respondents (114 or 45.6%) affirmed electronic resources such as internet as information resources they sought; having occupied the option with the highest number of the respondent means most of them found internet and other electronic resources as more reliable and potent to secure information, this corresponds with the fact that we are now in computer age. Also, (78 or 31.2%) affirmed they sought for information from textbooks, and the remaining (58 or 23.2%) affirmed that they sought for information via the newspapers, magazines and journals.

Statement	Response	Frequency	Percentage
Do you seek for information for any purpose?	Yes	248	99.2
	No	2	0.8
If yes, what usually makes you seek for information?	for better decision making	100	40.0
	research purpose	48	19.2
	for better job performance	102	40.8
Which of these methods of information seeking do you often adopt when seeking information?	listen to radio/television broadcast	86	34.4
	browsing the internet	112	44.8
	Library	38	15.2
	discussion with friends, colleagues, neighbors etc.	14	5.6
If you resort to the library when gathering or	general reading section	62	24.8
	reference section	44	17.6

seeking information, what section of the library do you often visit	E-library/ internet section	32	12.8
Which of these activities do you often undertake while you visit the library?	obtaining materials for private studies	62	24.8
	reading for general knowledge acquisition	102	40.8
	Relaxation	46	16.0
	reading news paper/magazines	40	16.0
Tick the information sources below in terms of usefulness in you seeking of information	Textbooks	32	12.8
	newspapers/magazine	72	28.8
	internet resources	80	32.0
	radio and TV broadcast	34	13.6
	individual investigation	32	12.8

Table 1.5: Information Seeking Behaviour

Table 1.5 revealed that larger percentage of respondents (248 or 99.2%) confirmed that they seek information for a particular purpose, (100 or 40%) seek information for better decision making, (48 or 19.2%) affirmed that it helps' respondents in research, and (102 or 40.8%) affirmed that they seek information for better job performance. The methods adopted by the respondents in getting information according to the table revealed that (86 or 34.4%) listened to radio/television broadcast, also, (112 or 44.8%) browsed the internet, (38 or 15.2%) made use of the library, and the remaining (14 or 5.6%) discussed with friends, colleagues and neighbors. For the category of respondents who affirmed they do resort to the library to seek information, the table revealed that (62 or 24.8%) made use of the general reading section, (44 or 17.6%) made use of the reference section, larger proportion of respondents (112 or 44.8%) affirmed that they made use of the E-library/internet section and (32 or 12.8%) made use of the reserved section.

X. CONCLUSION

Information seeking behaviour has enabled insurance staff to innovate new ideas as information seeker and user by contributing effectively to the insurance company to the

Insurance industry and society at large. The study has also helped professional in all fields of human endeavour, most especially insurance professionals to have a deep understandings of the relevance of information seeking and use in the development of their business. Also, Insurance companies should be Information and Communication Technology (ICT) oriented in order to provide adequate services to clients which will be of immense benefit to them also, furthermore qualified and trained manpower in the profession should be recruited with good salary and wage packages.

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