

Midocean University

College of Management

Department of Master of management



The Impact of Electronic Management on Customer Experience in Vehicle Insurance Companies within the Riyadh Region

Prepared by:

Nada Alharbi

Hanna Nassr

Ahlam Alshahrani

Supervised by:

Waleed Soliman

AL Faisal Abdulhameed

Year:

2023-2024

((وَأَخِرُ دَعْوَاهُمْ أَنْ الْحَمْدُ لِلَّهِ رَبِّ الْعَالَمِينَ))

تجري الرياح كما تجري سفينتنا

نحن الرياح ونحن البحر والسفن

الحمد لله الذي ما نجحنا وما علونا ولا تفوقنا إلا برضاه الحمد لله الذي ما اجتزنا درباً ولا تخطينا جهداً إلا بفضلته وإليه ينسب الفضل والكمال والإكمال.

نلناها وعانقنا اليوم مجدداً عظيماً ، فعلناها بعد ان كانت مستحيلة ، كانت دروباً قاسية ، وطرقاً طويلة لكن "وصلنا" الحمد لله حباً وشكراً وإمتناناً ، الحمد لله الذي بفضلته أدركنا أسى الغايات وحلماً طال انتظاره ، تتحقق بفضل الله وأصبح واقعاً نفتخر به.

أسى الشكر والتقدير لجامعة ((ميدأوشن)) قسم ماجستير الإدارة ولأساتذتنا الكرام الدكتور/ وليد سليمان و الدكتور/ الفيصل عبد الحميد ، جهودكم ومساندكم كانت داعماً لنجاحنا ووصولنا لما نحن عليه .

شكراً لعائلاتنا نبراس ايامنا ووهج حياتنا إلى من ظلت دعواتهم تضم أسماءنا دائما دون كلل . كانوا لنا درعاً حصين وجسراً متين لمواجهة الصعاب .

شكراً للدكتور / نائل زعبل ، امن بقدراتنا وراهن على نجاحنا وتفوقنا وذكرنا بمدى قوتنا واستطاعتنا .

شكراً لكل من كان عوناً وسنداً في هذا الطريق ، لأصدقاء ورفقاء السنين وأصحاب الشدائد والأزمات. و الشكر موصول لأنفسنا على الصبر والعزيمة والإصرار ، والتي كانت اهلاً للمصاعب .

وأخيراً من قال أنا لها "نالها" ونحن لها وإن أبت رغما عنها آتينا بها .

ها هو اليوم العظيم أتى بفضل الله وبمنه وكرمه ، فالحمد لله الذي ما تيقنا به خيرا و املاً إلا وأغرقنا سروراً ينسينا مشقتنا .

Content index:

<u>Thanks</u>	<u>2</u>
<u>Contents</u>	<u>3</u>
<u>Tables and Charts</u>	<u>5</u>
<u>Appendixes</u>	<u>6</u>
<u>Abstract</u>	<u>7</u>
<u>Chapter One</u>	<u>8</u>
<u>Introduction</u>	<u>9</u>
<u>Research scope</u>	<u>10</u>
<u>Research Problem Statement.....</u>	<u>10</u>
<u>Study Purpose.....</u>	<u>11</u>
<u>Study Objectives.....</u>	<u>12</u>
<u>Study Questions.....</u>	<u>13</u>
<u>Research Hypotheses.....</u>	<u>13</u>
<u>Theoretical Model.....</u>	<u>14</u>
<u>Chapter Two</u>	<u>17</u>
<u>Literature Review.....</u>	<u>18</u>
<u>Chapter Three</u>	<u>29</u>
<u>Introduction.....</u>	<u>30</u>
<u>Research Design.....</u>	<u>30</u>
<u>Population of the study.....</u>	<u>30</u>
<u>Sample Characteristic.....</u>	<u>30</u>
<u>Sample Size Determination.....</u>	<u>31</u>

<u>Data Collections procedures.....</u>	<u>31</u>
<u>Method of Analysis.....</u>	<u>31</u>
<u>Results and discussion.....</u>	<u>31</u>
<u>Validity and Reliability of the Study.....</u>	<u>31</u>
<u>Descriptive Statistics.....</u>	<u>33</u>
<u>Regression Analysis:.....</u>	<u>46</u>
<u>Summary of Findings.....</u>	<u>47</u>
<u>Chapter Four</u>	<u>49</u>
<u>Research Findings</u>	<u>50</u>
<u>Research Recommendations.....</u>	<u>51</u>
<u>Appendixes.....</u>	<u>53</u>
<u>English references.....</u>	<u>53</u>
<u>Arabic references.....</u>	<u>57</u>
<u>Appendixes.....</u>	<u>62</u>
<u>Arabic abstract.....</u>	<u>65</u>

Tables and Charts:

I.	Table 1 Reliability Analysis	32
II.	Table 2 Descriptive Statistics Socio-Demographic Characteristics (Section I in the survey): Absolut (n), relative (%)	33
III.	Figure 2 Gender	34
IV.	Figure 3 Duration of time as a client of the insurance company	35
V.	Figure 4 Type of vehicle insurance policy	35
VI.	Figure 5 Dimension phrases " Reliability "	35
VII.	Table 3 Frequency distribution of Reliability variables	36
VIII.	Table 3 Frequency distribution of Reliability variables	36
IX.	Figure 6 Dimension phrases "Ease of use"	37
X.	Table 5 Frequency distribution of Customization variables	38
XI.	Figure 7 Dimension phrases " Customization "	38
XII.	Table 6 Frequency distribution of Content and efficiency variables	39
XIII.	Figure 8 Dimension phrases "Content and efficiency"	39
XIV.	Table 7 Frequency distribution of Website interface variables	40
XV.	Figure 9 Dimension phrases " Website interface "	41
XVI.	Table 8 Frequency distribution of Response variables	42
XVII.	Figure 10 Dimension phrases " Response "	42
XVIII.	Table 9 Frequency distribution of Decision time variables	43
XIX.	Figure 11 Dimension phrases " Decision time "	43
XX.	Table 10 Frequency distribution of Overall satisfaction variables	44
XXI.	Figure 12 Dimension phrases " Overall satisfaction "	45
XXII.	Table 11 Descriptive analysis (Mean and S.D)	45
XXIII.	Table 12 Model Summary	46
XXIV.	Table 13 ANOVA	46
XXV.	Table 14 Coefficients	47

Appendixes :

- I. Appendix Questionnaire on Electronic Management and Customer Experience in Vehicle Insurance Companies.

Abstract :

Electronic management and electronic provision of insurance services are considered among the challenges facing the insurance sector in the Kingdom of Saudi Arabia to keep pace with the Kingdom's Vision 2030. Therefore, the reality of this transformation and the factors affecting it were studied by surveying the opinions of insurance policyholders about the quality of electronic services provided by insurance companies and their impact on the extent of their benefit. Of the electronic insurance services provided by the company, if any. Regression analysis, effect estimation using structural models, and analysis of variance were used to test the study hypotheses. The results showed that electronic transformation in the provision of insurance services by Saudi insurance companies still requires significant development in terms of comprehensiveness and diversity of services, and that the success of this is linked to the quality of electronic service from an insurance point of view. Client. The most important recommendations were the need for Saudi insurance companies to pay attention to spreading the culture of electronic transformation among their subordinates, expanding the scope of electronic services, and raising their quality in accordance with the priorities revealed by the study, especially with regard to ensuring that the content of the website is up-to-date and comprehensive, and that the use of the website is safe and reliable for the customer. Adequate technical support must be provided to serve customers who benefit from the insurance company's electronic services.

Chapter One

Introduction:

Saudi Arabia is not only an enabler of digital transformation, but has provided essential foundations for defining and redefining the essence of government duties. This is something that cannot be overlooked, as the world is currently witnessing technology developing dramatically and moving to new heights. In line with Vision 2030, the digital transformation of the Saudi government is an integrated, decisive and practical strategy aimed at enabling and accelerating government transformation efficiently and effectively. This transformation has been adopted through many e-government programs and projects, with the empowerment and support of various government institutions and bodies. It mainly aims to provide all government services digitally and make them easily accessible. The transformation strategy was designed and implemented in a way that maintains architecture alignment and keeps pace with the digital age, supported by digital skills, capabilities and tools. Vision 2030 provides an effective and well-planned transformation program known as the National Transformation Program, which aims to develop the necessary infrastructure and create an environment that enables the public, private, and non-profit sectors to achieve the goals of Vision 2030. Through the experience of the Corona pandemic, it became clear to everyone the importance of this digital transformation and the extent of its effectiveness. In serving communities in circumstances similar to this pandemic. Among the companies that have turned to digital transformation are vehicle insurance companies in the Kingdom of Saudi Arabia.

Research scope:

This research was conducted on vehicle insurance companies within the Riyadh region in the Kingdom of Saudi Arabia.

Research Problem Statement:

The importance of digital transformation is not hidden from everyone and how it has become an indispensable part of our lives. Therefore, companies are turning to complete digital transformation to keep pace with the development, speed, and quality that the customer aspires to. One of its most important steps is the administrative electronic transformation of institutions and companies. Among those companies that aspire to keep pace with this transformation are vehicle insurance companies. Therefore, Saudi insurance companies face many competitive challenges, due to this development and the attempt to keep up with the quality and satisfactory performance provided to customers in the Saudi market. It is noteworthy that Saudi insurance companies are still taking their first steps towards transitioning to providing their services electronically, and are also facing a similar slowdown on the part of customers in benefiting from electronic insurance services. This may be due to the prevailing idea among customers that electronic insurance management - as is the case with electronic transactions in general - is fraught with risks. It has become necessary for insurance companies to seek to improve the electronic management services they provide in order to strengthen and build relationships with customers and achieve their satisfaction, which makes the issue of developing and diversifying electronic insurance services and knowing the factors affecting their quality among the aspects that should be paid attention to because of their impact on

achieving customers satisfaction. . Improving the ability to convert departments electronically and knowing what may hinder this conversion or affect its quality and customer acceptance of it.

Then the study problem can be formulated in the following main questions: -

1- What are the most important dimensions affecting the quality of electronic management and its services in the field of insurance?

2- Is there an impact of the dimensions of the quality of electronic management on customers' desire to obtain insurance services electronically through the websites of insurance companies?

3- Is there an impact of the dimensions of the quality of electronic management on the degree of customer loyalty to the insurance company?

Study purpose:

1. Assessing Current Status:

- Understand how vehicle insurance companies in Riyadh are using electronic systems.
- Look into how technology is being utilized in managing insurance operations.
- Evaluate the level of digital transformation within the industry.

2. Analyzing Impact on Customer Experience:

- Explore how electronic systems influence how customers perceive their insurance experience.

- Examine if technological tools directly impact how satisfied customers are with their insurance services.

- Investigate whether digital processes enhance the overall customer journey in insurance transactions.

3. Identifying Challenges and Opportunities:

- Discover the hurdles companies face when integrating electronic systems in insurance processes.

- Uncover potential benefits and growth prospects linked to adopting digital management tools in the insurance sector.

- Explore how electronic systems can create new possibilities for improving customer interactions and satisfaction levels.

Research Objectives:

1. Evaluating the extent of the spread and functionality of electronic management systems in vehicle insurance companies within the Riyadh region.

2. Study the impact of applying electronic management systems on customer satisfaction, service quality, and the overall customer experience for vehicle insurance companies in Riyadh.

3. Identify the main obstacles and potential benefits associated with the integration of electronic management systems in vehicle insurance companies in Riyadh.

Study Questions:

When we say Electronic Management in insurance companies, some questions come to mind:

- 1 .How can integrating advanced electronic management systems into vehicle insurance companies within Riyadh revolutionize the industry and redefine customer service standards?
- 2 .In what ways do innovative electronic management systems enable vehicle insurance companies in Riyadh to personalize customer interactions, leading to stronger relationships and increased customer loyalty?

Research Hypotheses:

- Null Hypothesis (H0): There is no significant relationship between the adoption of electronic management systems and customer satisfaction levels in vehicle insurance companies within the Riyadh region.
- Alternative Hypothesis (H1): There is a positive and significant relationship between the adoption of electronic management systems and customer satisfaction levels in vehicle insurance companies within the Riyadh region.
- Null Hypothesis (H0): The implementation of electronic management systems has no impact on improving service quality and customer experience in vehicle insurance companies within the Riyadh region.

- Alternative Hypothesis (H1): The implementation of electronic management systems positively impacts service quality and enhances overall customer experience in vehicle insurance companies within the Riyadh region.
- Null Hypothesis (H0): There are no significant challenges associated with the adoption of electronic management systems in vehicle insurance companies in Riyadh.
- Alternative Hypothesis (H1): There are identifiable challenges associated with the adoption of electronic management systems in vehicle insurance companies in Riyadh, which affect the enhancement of customer experience and satisfaction levels.

Theoretical Model:

The theoretical model proposed for the impact of electronic management on customer experience in vehicle insurance companies within the Riyadh region is based on the Service Profit Chain framework. The Service Profit Chain model emphasizes the interconnectedness of internal processes, employee satisfaction, service quality, customer satisfaction, and business performance. In the context of this research topic, the theoretical model can be adapted to focus specifically on how the adoption of electronic management systems influences customer experience within the vehicle insurance industry in Riyadh.

Key Components of the Theoretical Model:

- 1- Internal Processes: Electronic management systems serve as a tool to streamline internal processes within vehicle insurance companies, including

policy management, claims processing, customer communication, and data management. Efficient internal processes enabled by electronic systems are expected to lead to improved operational efficiency and service delivery.

2- Employee Satisfaction: The successful implementation of electronic management systems can enhance employee productivity, job satisfaction, and overall engagement. Empowered employees who have access to effective tools and systems are more likely to deliver high-quality services to customers, leading to improved customer experience.

3- Service Quality: Electronic management systems can contribute to enhancing service quality in vehicle insurance companies by enabling faster response times, accurate information processing, personalized customer interactions, and efficient problem resolution. Improved service quality is crucial for meeting customer expectations and building trust in the insurance provider.

4- Customer Satisfaction: Enhanced service quality and efficient processes supported by electronic management systems are expected to result in higher levels of customer satisfaction. Satisfied customers are more likely to renew their policies, recommend the insurance company to others, and become loyal advocates of the brand.

5- Customer Experience: The culmination of efficient internal processes, employee satisfaction, service quality, and customer satisfaction lead to an enhanced overall customer experience. A positive customer experience encompasses all touch-points between the customer and the insurance company, from purchasing a policy to filing a claim and receiving support services.

6- Business Performance: Ultimately, a positive customer experience driven by the adoption of electronic management systems is expected to have a positive impact on the business performance of vehicle insurance companies within the Riyadh region. Higher customer satisfaction levels, increased customer loyalty, and improved operational efficiency can contribute to revenue growth, market competitiveness, and long-term sustainability.

The proposed theoretical model provides a framework for understanding the complex relationships between electronic management systems, internal processes, employee satisfaction, service quality, customer satisfaction, customer experience, and business performance in the context of vehicle insurance companies in Riyadh. By examining these interconnections, the research can uncover insights into how electronic management influences customer experience and shapes the success of insurance providers in the region.

Chapter Two

Literature Review:

The study of digital transformation has become the focus of interest for many researchers, especially in light of the presence of many electronic applications that serve the e-commerce and banking industries, which are less used in the insurance sector.

Many studies aimed to study the impact of this transformation and its quality on the service sector: banking, telecommunications and tourism. etc.) as a study (2018 Al-Weshah). Al-Bahi (2016), Tawahir Al-Hawari (2014), Siam (2014), and Haddad Gouda (2004). The study (Sahade & Purani, 2008) also identified privacy, the extent of service availability, advertising and promotion through the system, and processes. Employment) as basic variables for measuring electronic service quality.

The study also showed that those four dimensions that affect the quality of electronic service have a positive impact on customer satisfaction and loyalty. The study (Yen & L, 2008) identified efficiency, privacy, the extent of the company's commitment, and the availability of the system as important dimensions that link the quality of electronic service to customer satisfaction, and the study found (Zeithaml et al., 2002) both ease of navigation (navigation), flexibility, efficiency, and site design. Security is dimensions that have an impact on customer satisfaction. As well as the value of the service from the customer's perspective, and electronic fulfillment.

Durkin et al. (2008) studied satisfaction with banking transactions in the United Kingdom, assessing the relationship between customers' needs for complex products and their choice or preference for face-to-face or online service channels. Their findings represent a strong basis for this study, as these results showed that consumers who need simple products prefer the Internet over direct face-to-face interaction, and that if customers' reliance on using the Internet increases in completing their banking transactions and obtaining electronic services in general, it will increase. It directs them towards using the web to obtain combination products. Durkin et al.'s (2008) study also highlighted some of the factors that push consumers to use electronic services in the financial sectors, such as suitability, degree of security, and developed technology.

Siu & Mon (2005) proposed a set of dimensions to measure customer satisfaction, which were derived Based on Zeithaml et al.'s (2000, 2002) model for measuring the quality of service provided to bank customers via the Internet, it consists of four dimensions: credibility, efficiency, security, and the way of interacting with problems related to using the system.

Sohn & Tadisina (2008) designed a framework to measure customer satisfaction of financial institutions that provide their services over the Internet.

SERVERF and models (Cronin & Taylor, 1992-199), SERVQUAL (Parasuraman et al, 1985). As a model development, they built their hypotheses to explore how consumers evaluate electronic services, considering that service - not price - is the source of long-term competitive advantage in the digital age. The verified measurement contained five final dimensions (trust and communication with

customers, ease of use, website functioning, and the content available on it (Sohn & Tadisina, 2008).

The research (Vrechopoulos & Atherinos, 2009) confirmed - although it did not focus on measuring service quality. In general, the layout of the website in the banking sector greatly affects consumer behavior, and the trend towards using electronic banking services is greatly influenced by the structure of the site. Specifically, the web layout affects the user's acceptance of electronic banking services in terms of the benefit gained from using the website, ease of use, and the extent of technology acceptance. Ho & Lin (2010) tested a new tool to measure the degree of customer satisfaction with electronic services in the banking sector, and five dimensions were proposed: web design, customer service, reliability (the possibility of relying on it, and providing distinctive services.

Ho & Lin (2010) tested a new tool to measure the degree of customer satisfaction with electronic services in the banking sector. Five dimensions were proposed: web design, customer service, reliability (dependability), and providing distinctive services. And the availability of information, and this was consistent with the proposal of (2007, Cristobal et al).

Tarawneh (2012) proposed a framework that included factors of trust, website design, security level, and responsiveness. Customization and ease of use, which are positively related to customers' opinion of electronic banking services.

A group of studies also focused on studying the impact of electronic marketing on customer satisfaction, such as (Al-Halabi, 2017). And the study (Bani Youssef 2016) and the study (Al-Ajal (2016). These studies recommended

working to spread awareness of the importance of using electronic services, and the importance of supporting management to develop and improve the quality of electronic services. Many studies have studied electronic marketing and its impact on the insurance market. Some of these studies have found that early predictions of widespread adoption of the Internet as a marketing channel for insurance were inaccurate, and did not lead to the expected disappearance of independent agency systems and employee-led distribution channels, as Dumm & Hoyt (2002) showed that all private activities The marketing mix is practiced in the traditional manner, in addition to the fact that companies do not have an effective and advanced information system that meets all the requirements of e-marketing. Researchers attribute this to the modernity of e-marketing, as in the study of (Al-Zuhairi: Al-Baldawi (2013), the study of (Rabi' (2011), and the study of Abboud: Muhammad (2015). Others of them have concluded that the use of the Internet in various marketing activities affects life insurance sales and investment in general, as in the study of (Hossinpou et al., 2014), and the study of Al-Rubaie Jabbar (2014).

Abu Aara's study (2018) aimed to identify the extent of the impact of information technology in improving the performance of insurance companies, through its impact on sales growth, market share, customer satisfaction, creativity and education. The study also aimed to identify differences in the levels of application Information technology used by insurance companies according to demographic variables: academic qualification, job, number of years of experience, and company name. The study relied on distributing a questionnaire to cover the practical aspect and to answer the questions of the problem at hand. (98) questionnaires were distributed to the study sample,

which is represented in branches. Insurance companies in the city of Ramallah, Palestine. The study used the descriptive analytical approach using the statistical program (SPSS). The results of the study showed that insurance companies seek to provide the necessary computers and equipment for their employees. To carry out its work with the required speed and accuracy, and its interest in providing accurate and error-free databases, in addition to its endeavor to provide training workshops in order to raise the level of their performance and skills. The results also showed that insurance companies have effective communication networks to link all departments to each other, and to facilitate and facilitate the process of transferring information. It also seeks to develop communications networks on a regular basis and provide means of security and protection for its networks.

The study by Zayed et al., (2019) also aimed to explore as many factors as possible that influence the judgment of insurance applicants and policyholders on digital insurance services, the features or factors that the insurance company should pay attention to, and the factors that will encourage insurance customers to use repeatedly. The advantages of digital insurance, whether when purchasing insurance or managing the policy, and finally determining whether there are any standard practices that can be used to provide guidance in providing insurance services digitally. The study sample represented 32 insurance companies in the Kingdom of Saudi Arabia, and regression analysis methods were used and the impact was estimated. Using structural models and analysis of variance to test the study hypotheses, the results of the study showed that digital transformation in the provision of insurance services by Saudi insurance companies still needs major development in terms of

comprehensiveness and diversity of services, and the success of this is linked to the quality of electronic service as perceived by insurance customers.

The study (Abdelkader and Malika (2020)) aimed to know the impact of the new Corona virus (Covid-19) on insurance companies, by analyzing the most important causes of this waste, the direct and indirect factors of its occurrence, and the affected aspects, whether at the level of activities or structures in insurance companies, The sample of the study was the European insurance sector in general and its various branches, and despite the increase in insurance for people in light of epidemics and pandemics, in contrast, other insurance operations such as car insurance, air transport, construction, distribution networks, and others decrease. The study relied on the descriptive analytical approach, which is based to collect data for study and analysis, for the purpose of studying the subject in all its aspects, and for this purpose, many references and official websites specialized in the field of insurance that are related to the subject of the study were relied upon. The results of the study showed that the current controversy regarding coverage of epidemics against the backdrop of the current pandemic is a point A shift in all branches of insurance related to accidents and civil liability in insurance companies, as the risk of the pandemic emerging today represents a challenge to humanity, and it is a challenge that the world of insurance must support, especially reinsurance companies. It also showed that all insurance companies were affected by the very significant decline in demand for Insurance due to business interruption in light of companies' general expenses continuing at the same pace, in addition to a shortage in insurance company incomes that will result in a significant shortage of liquidity.

The study (Klonowska et al. 2020) aimed to identify the most important challenges facing the global insurance industry arising from the Corona (Covid-19) pandemic, as the study sample represented the insurance sector in Poland, and the study used the descriptive analytical approach to study the phenomenon of the outbreak of the epidemic in the long term. Long, and the study reached many results, the most important of which are: that the insurance business has been damaged by this epidemic, as well as the decrease in the volume of insurance policies sold to customers; This leads to lower profits and higher risks of inability to pay obligations represented in insuring the risks of the insured. However, in the long term, the study found a positive impact on insurance companies in terms of increasing awareness of the role of these companies in mitigating the negative effects of pandemics and epidemics.

The Babuna 2020 study aimed to show the impact of (Covid-19) on the insurance industry through a case study of the insurance sector in Ghana. The study period extended from March to June during a year where SARS-CoV (MERS) H1N1 (2020) and a parallel comparison with previous epidemics, such as the study by simulating the impact of the epidemic on the insurance industry. The study used personal interviews to estimate the impact of the epidemic. The results of the study showed that the current economic situation is heading towards recession with declining profits in addition to increasing claims due to partial and complete closure in various sectors in Ghana, the insurance industry has witnessed a loss currently estimated at 112 million, and in light of the results, the study recommended that insurance companies seek to adapt to indirect work from remote locations (digital insurance), training and equipping

employees to work under social distancing regulations, and enhancing information security protocols.

Al Mutrif Study 2020 This study aimed to investigate the extent of the possibility of digital transformation in public and private universities in the Kingdom of Saudi Arabia, in addition to monitoring the reality of digital transformation between them in light of global crises and disasters. The study found that there are statistically significant differences between public universities and private universities in the extent of the availability of the material elements necessary for digital transformation for the benefit of public universities. There are statistically significant differences between public universities and private universities in the extent of the availability of digital competencies among faculty members for the benefit of workers in the private sector. There are statistically significant differences between public universities and private universities in the possibility of digital transformation of education in light of crises in favor of private universities. It is clear from this that there is a significant effect of the difference in the university education sector on the extent of the possibility of digital transformation of education in light of the current crises.

Study by Al-Balushi et al, (2020) The study discusses the reality of digital transformation in the State of Oman, by knowing the extent of digital transformation within public institutions and evaluating it. The study relied on the descriptive approach and interviews to obtain data. The study concluded the great effort made by those institutions in spreading the culture of transformation among Beneficiaries to increase usage.

Study (Derbala 2020) The study aimed to present a complete unified model for the digital transformation process with the aim of supporting the Egyptian government's efforts in digital transformation, and building a common unified standard among all government agencies and associations responsible for digital transformation, and thus unifying the common concepts used in the digital transformation process, and unifying A methodology for studying, planning and implementing these initiatives to ensure that they achieve the objectives set for them.

Study by Ahmed Abu Zakaria (2016) The study dealt with the level of service performance and its impact on customer satisfaction. The problem of the study was to answer the following question: What is the effect of service quality on customer satisfaction? The study mainly aimed to identify the level of service performance in service institutions in achieving beneficiary satisfaction. The study reached results, the most important of which is that the quality of services positively affects customer satisfaction. There is also a positive relationship between the dimensions of service quality (responsiveness, tangibility and guarantee). The study concluded with: A set of recommendations, the most important of which is for the organization to provide more accurate and clear services with continuous development of the service and the establishment of training programs for employees.

Study (2010) (Jun & M) The study aims to test the relationship between the level of service performance in its dimensions and internal work satisfaction. The study reached a set of results, the most important of which is that internal customer satisfaction is a motivation for external customer satisfaction, and that the empathy factor is the most influential factor in achieving the level of

customer satisfaction. Internal service performance and internal customer satisfaction, in addition to friendly dealing and continuous improvement of the team's work.

Study (Bello 2008) The study aimed to identify the impact of the level of performance of internal services on the behavior of service providers to customers. It was conducted on first-line employees in banks in Greece. The study concluded that workers in those banks prefer to improve their efficiency and general behavior more than others. In order to achieve further improvement in the level of internal services, and when the level of performance of internal services increases, employees improve their overall performance, which helps the organization achieve external quality of services and achieve external customer satisfaction.

Digital transformation (Amin, 2018) Investing in thought and behavior change to bring about a radical transformation in the way of working by taking advantage of technical development to obtain wider and better service. Digital transformation provides huge potential for building effective, competitive and sustainable societies by achieving a radical change in services for various parties, including employees and beneficiaries, while improving their experiences and productivity through a series of proportionate processes, accompanied by reformulating the necessary procedures for activation and implementation.

The level of service performance (Ahlam, 2013) is a set of activities and processes with a utilitarian content inherent in the tangible and intangible elements provided by the service provider that are perceived by the beneficiaries through its utilitarian features and values, which constitute a

source of satisfying their current and future needs and desires. It also represents a source of the company's profits from During the exchange relationship between the two parties.

An applied study on the Saudi insurance sector (2019) Digital insurance: It is a digital transformation, that is, the conversion of all insurance services provided by insurance companies to all customers into digital, that is, a commercial company for insurance and speed services. As the draftsman is the use of computers based on robots or controllers and software in various industrial, commercial and service days in order to ensure the progress of work procedures in an automated, accurate and sound manner and with the least possible error.

Chapter Three

Research Methodology

Introduction:

This chapter outlines the research methodology employed in this study to investigate the impact of electronic management on customer experience in vehicle insurance companies within the Riyadh region. It encompasses the research design, target population, sample characteristics, sample size determination, data collection procedures, and method of analysis.

Research Design:

This study adopts a quantitative research design, utilizing a survey questionnaire to collect data from a representative sample of customers of vehicle insurance companies in the Riyadh region. The quantitative approach allows for the collection of numerical data that can be statistically analyzed to test hypotheses and draw conclusions.

Population of the Study:

The target population for this study comprises all customers of vehicle insurance companies operating within the Riyadh region. The population is vast and diverse, including individuals and businesses of varying demographics and insurance needs.

Sample Characteristic:

The sample for this study will be drawn from the target population using random sampling. This sampling method ensures that the sample is representative of the population in terms of key characteristics, such as age, gender, and type of insurance policy.

Sample Size Determination:

The sample size will be determined using the formula for sample size estimation with a confidence level of 95% and a margin of error of 5%. Based on previous studies and the expected variability in the data, a sample size of 384 respondents is deemed appropriate.

Data Collections procedures:

Data will be collected through a self-administered online survey questionnaire. The questionnaire will be designed to capture information on customer demographics, insurance policy details, experiences with electronic management systems, and overall customer satisfaction. The survey will be distributed via email and social media platforms to reach a wide range of potential respondents.

Method of Analysis:

The data collected will be analyzed using SPSS statistical software. Descriptive statistics will be used to summarize the data and provide an overview of the sample characteristics and key findings. Inferential statistics, such as correlation and regression analysis, will be employed to test hypotheses and determine the relationships between electronic management and customer experience.

Results and discussion:

Validity and Reliability of the Study:

The study employed a virtual validity meter to ensure the validity and feasibility of the questionnaire. Regarding the stability of the research instrument, Cronbach's alpha coefficient was used to assess the internal

consistency and reliability of the instrument. The square root of Cronbach's alpha, which represents the validity coefficient, and the following table shows the internal consistency coefficients of the reliability and validity coefficients.

Table 1 Reliability Analysis

Variables	Cronbach's Alpha	N of Items
The questionnaire	.963	24
Independent variable	.927	12
Dependent variable ⁱ	.943	12

Source: From the results of statistical analysis

The table shows the internal consistency coefficients (Cronbach's Alpha) for the overall questionnaire, the independent variables, and the dependent variables. A high Cronbach's alpha value indicates good internal consistency and reliability of the measurement instrument.

For the overall questionnaire with 24 items, the Cronbach's alpha value is 0.963, which is considered excellent and indicates a very high level of internal consistency and reliability.

The independent variables, which consist of 12 items, have a Cronbach's alpha value of 0.927. This value is also considered excellent and suggests that the items measuring the independent variables have high internal consistency and reliability.

Similarly, the dependent variables, with 12 items, have a Cronbach's alpha value of 0.943, which is also excellent and indicates high internal consistency and reliability for the items measuring the dependent variables.

Descriptive Statistics:

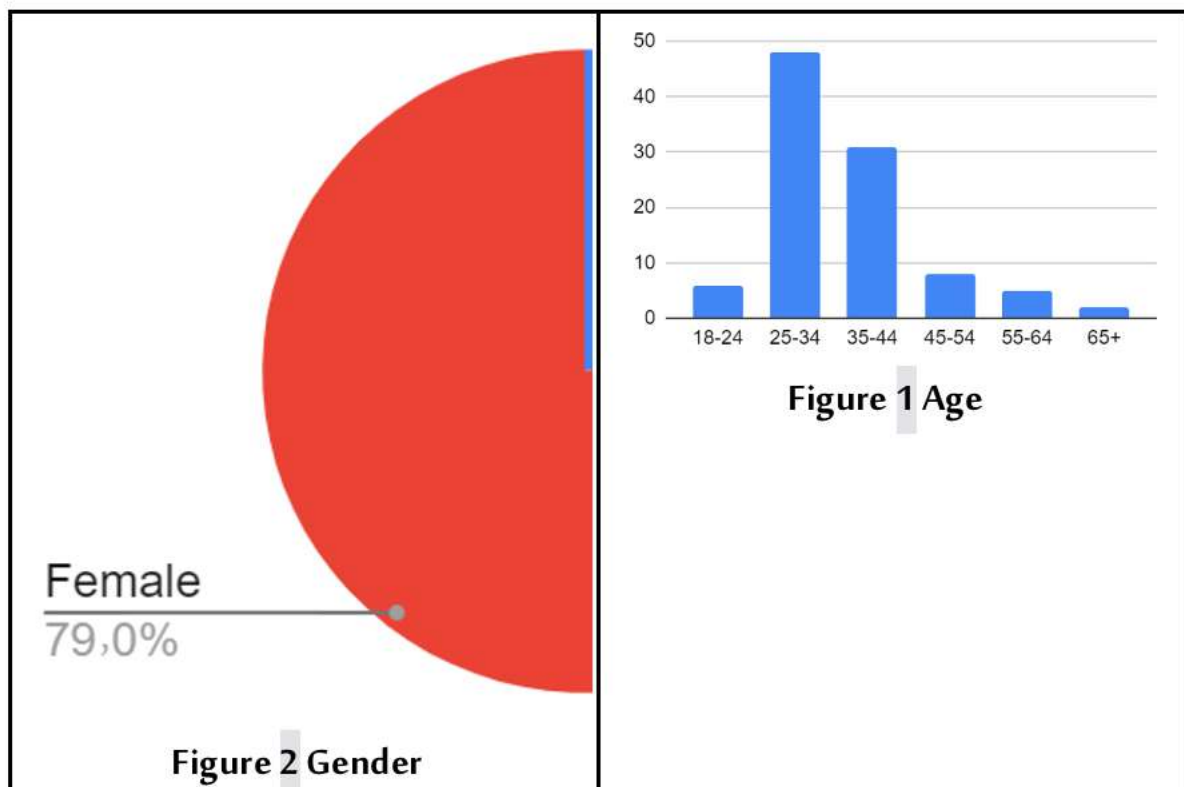
Table 2 Descriptive Statistics Socio-Demographic Characteristics (Section I in the survey): Absolut (n), relative (%)

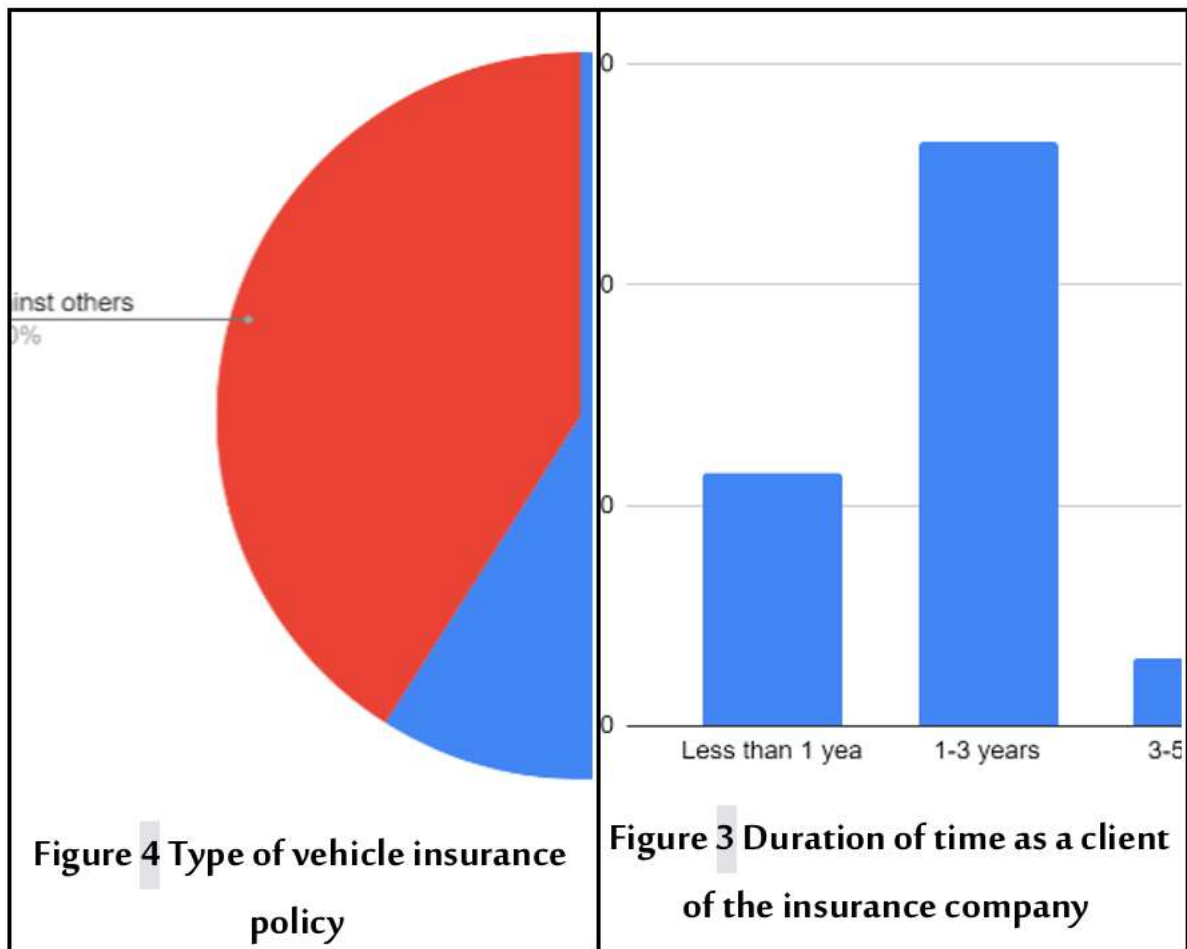
	n	%
Gender		
Male	21	21
Female	79	79
Age		
18-24	6	6
25-34	48	48
35-44	31	31
45-54	8	8
55-64	5	5
65+	2	2
Type of vehicle insurance policy		
Comprehensive	59	59
Against others	41	41
Duration of time as a client of the insurance company		
Less than 1 year	23	23
1-3 years	53	53
3-5 years	6	6
5-10 years	14	14
10+ years	4	4
sum	100	100

Source: From the results of statistical analysis

The data presented in the table shows the percentage distribution of the survey participants based on gender, age, type of vehicle insurance policy, and duration as a client of the insurance company. The following can be observed:

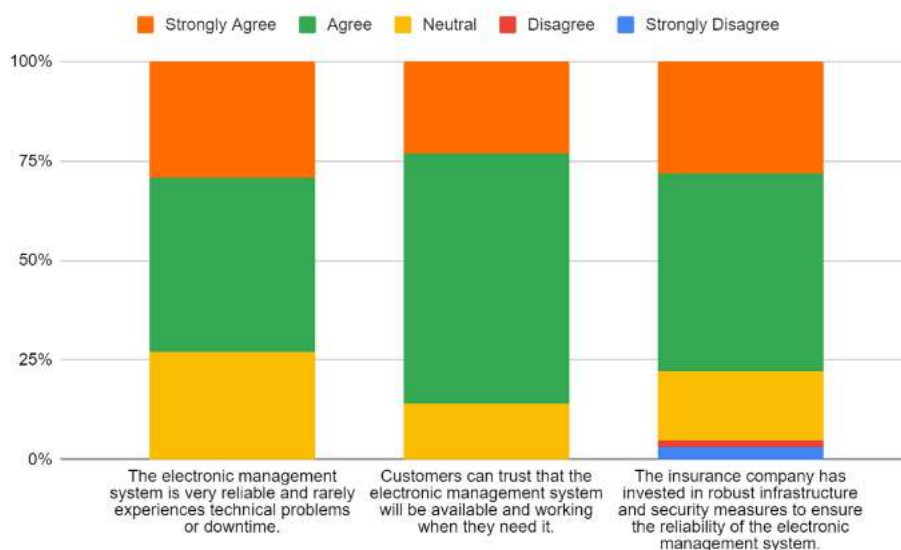
- Gender distribution: There is a significant imbalance, with males comprising 79% of the sample and females only 21%.
- Age distribution: The participants' ages ranged from 18 to over 65 years, with a higher concentration in the 25-44 age group at 79%. This distribution may be representative of the majority of insurance company clients.
- Type of insurance policy: The majority of participants, 59%, held comprehensive insurance policies, while 41% had third-party liability insurance only.
- Client duration: More than half of the participants, 53%, had been clients of the insurance company for a period ranging from 1 to 3 years.





Source: From the results of statistical analysis

Figure 5 Dimension phrases "Reliability".



Source: From the results of statistical analysis

Table 3Frequency distribution of Reliability variables

Variable		Frequency	Percent
Reliability	Neutral	17	17
	Agree	46	46
	Strongly Agree	37	37
	Total	100	100

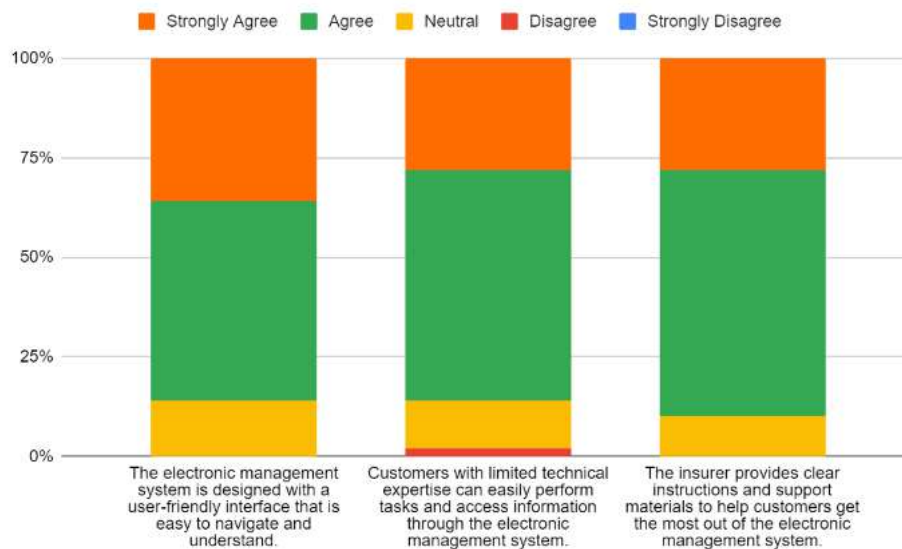
By looking at the data presented in the table and the bar chart, we can observe the following:

1. There are no "Disagree" or "Strongly Disagree" responses, indicating that all participants had generally positive views towards the reliability of the services.
2. The largest proportion of participants (46%) chose "Agree," followed by 37% who chose "Strongly Agree," and only 17% chose "Neutral."
3. This distribution shows a strong positive evaluation of service reliability, with 83% of participants expressing varying degrees of agreement.

4. Table 3Frequency distribution of Reliability variables

Variable		Frequency	Percent
Ease of use	Neutral	12	12
	Agree	44	44
	Strongly Agree	44	44
	Total	100	100

Figure 6 Dimension phrases "Ease of use".



Source: From the results of statistical analysis

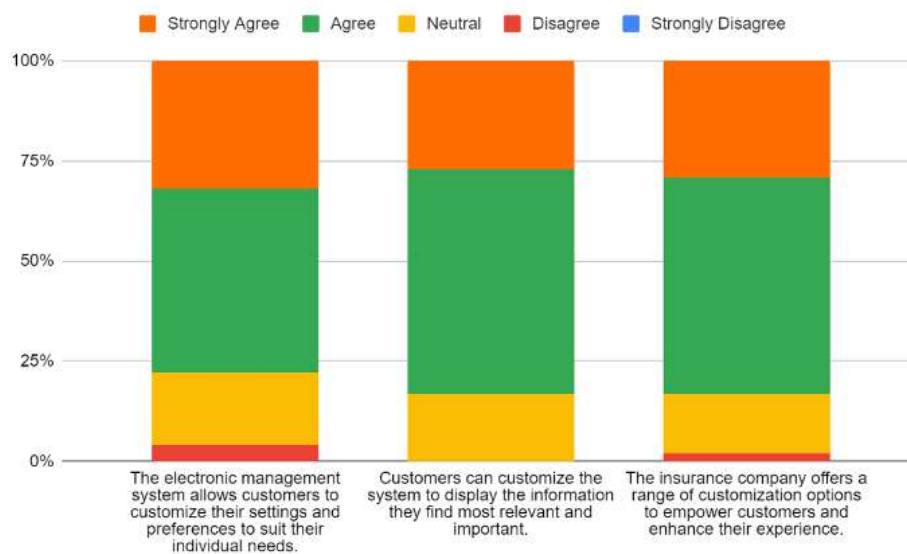
The table and bar chart present data on participants' responses to the "Ease of Use" variable. We can make the following observations:

1. The responses are distributed across three categories: "Neutral" (12%), "Agree" (44%), and "Strongly Agree" (44%).
2. There are no responses in the "Disagree" or "Strongly Disagree" categories, indicating that all participants had a positive or neutral perception of the ease of use.
3. Most participants (88%) expressed some level of agreement, with an equal split between "Agree" (44%) and "Strongly Agree" (44%).
4. Only a small proportion (12%) remained neutral, neither agreeing nor disagreeing with the ease of use.

Table 5 Frequency distribution of Customization variables

Variable		Frequency	Percent
Customization	Neutral	17	17
	Agree	48	48
	Strongly Agree	35	35
	Total	100	100

Figure 7 Dimension phrases " Customization".



Source: From the results of statistical analysis

The data presented in the table and bar chart display the participants' responses regarding the "Customization" variable. Here are the key observations:

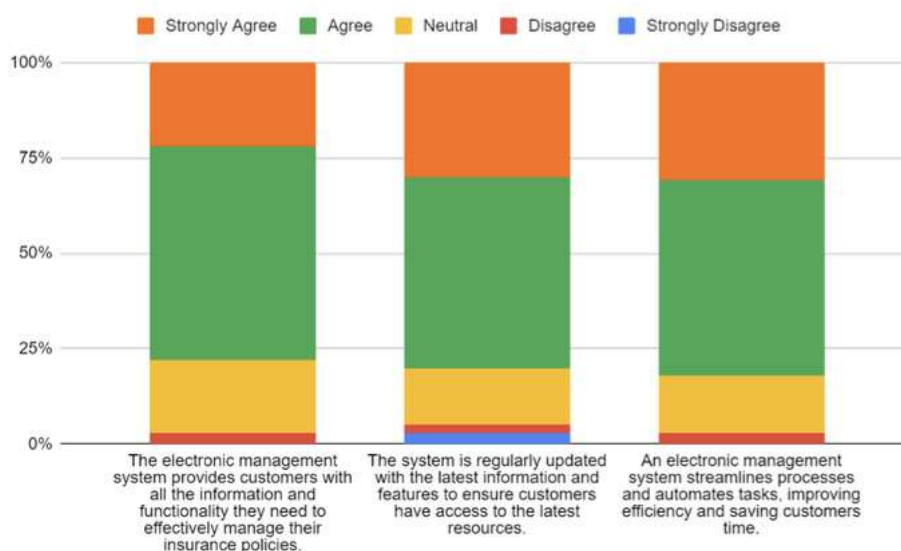
1. The responses are distributed across three categories: "Neutral" (17%), "Agree" (48%), and "Strongly Agree" (35%).
2. There are no responses in the "Disagree" or "Strongly Disagree" categories, suggesting that all participants had either a positive or neutral perception of the customization options offered.

3. The majority of participants (83%) expressed some level of agreement, with 48% selecting "Agree" and 35% selecting "Strongly Agree."
4. Only a small proportion (17%) remained neutral, neither agreeing nor disagreeing with the customization options.

Table 6 Frequency distribution of Content and efficiency variables

Variable		Frequency	Percent
Content and efficiency	Disagree	6	6
	Neutral	12	12
	Agree	48	48
	Strongly Agree	34	34
	Total	100	100

Figure 8 Dimension phrases "Content and efficiency".



Source: From the results of statistical analysis

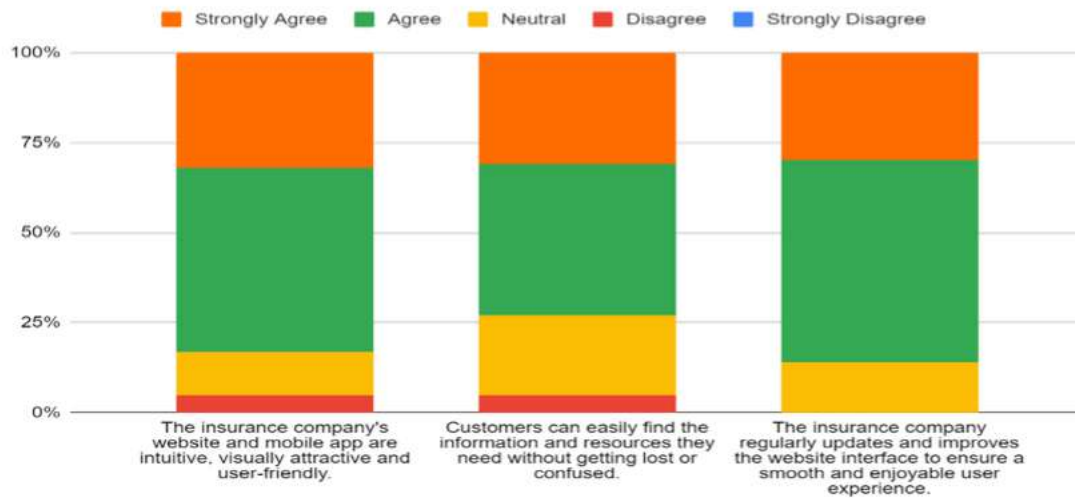
The data presented in the table and bar chart shows the participants' responses regarding the "Content and Efficiency" variable. Here are the key observations:

1. The responses are distributed across four categories: "Disagree" (6%), "Neutral" (12%), "Agree" (48%), and "Strongly Agree" (34%).
2. While the majority of participants (82%) expressed some level of agreement, there is a small proportion that either disagreed (6%) or remained neutral (12%).
3. The largest group of participants (48%) selected "Agree," followed by 34% who "Strongly Agreed."

Table 7 Frequency distribution of Website interface variables

Variable		Frequency	Percent
Website interface	Disagree	2	2
	Neutral	18	18
	Agree	42	42
	Strongly Agree	38	38
	Total	100	100

Figure 9 Dimension phrases "Website interface".



Source: From the results of statistical analysis

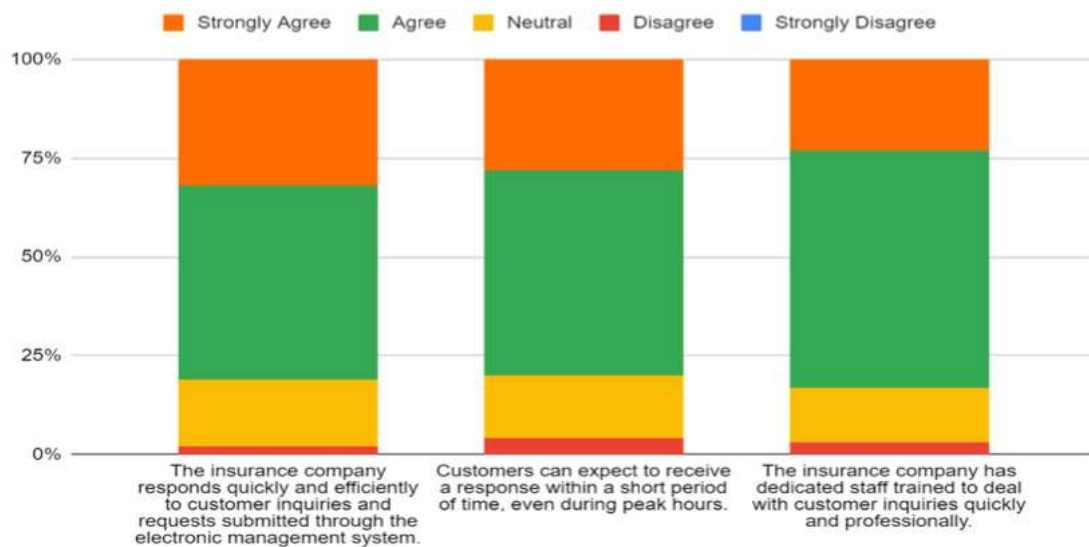
The data presented in the table and bar chart shows the participants' responses regarding the "Website Interface" variable. Here are the key observations:

1. The responses are distributed across four categories: "Disagree" (2%), "Neutral" (18%), "Agree" (42%), and "Strongly Agree" (38%).
2. The majority of participants (80%) expressed a positive perception of the website interface, with 42% selecting "Agree" and 38% selecting "Strongly Agree."
3. A small proportion of participants (18%) remained neutral, neither agreeing nor disagreeing with the statements related to the website interface.
4. There is a minimal percentage (2%) of participants who disagreed with the positive statements about the website interface.

Table 8 Frequency distribution of Response variables

Variable		Frequency	Percent
Response	Disagree	6	6
	Neutral	19	19
	Agree	43	43
	Strongly Agree	36	36
	Total	100	100

Figure 10 Dimension phrases" Response".



Source: From the results of statistical analysis

The data presented in the table and bar chart shows the participants' responses regarding the "Response" variable. Here are the key observations:

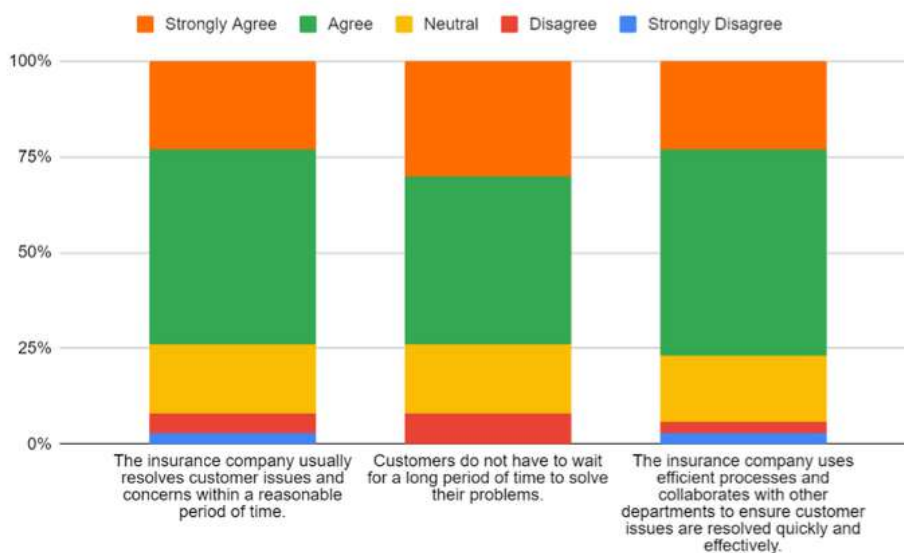
1. The responses are distributed across four categories: "Disagree" (6%), "Neutral" (19%), "Agree" (43%), and "Strongly Agree" (36%).
2. Most participants (79%) expressed a positive perception, with 43% selecting "Agree" and 36% selecting "Strongly Agree."

3. A moderate proportion of participants (19%) remained neutral, neither agreeing nor disagreeing with the statements related to the company's response.
4. A small percentage of participants (6%) disagreed with the positive statements about the company's response.

Table 9 Frequency distribution of Decision time variables

	Variable	Frequency	Percent
Decision time	Strongly Disagree	3	3
	Disagree	3	3
	Neutral	20	20
	Agree	42	42
	Strongly Agree	32	32
	Total	100	100

Figure 11 Dimension phrases" Decision time".



Source: From the results of statistical analysis

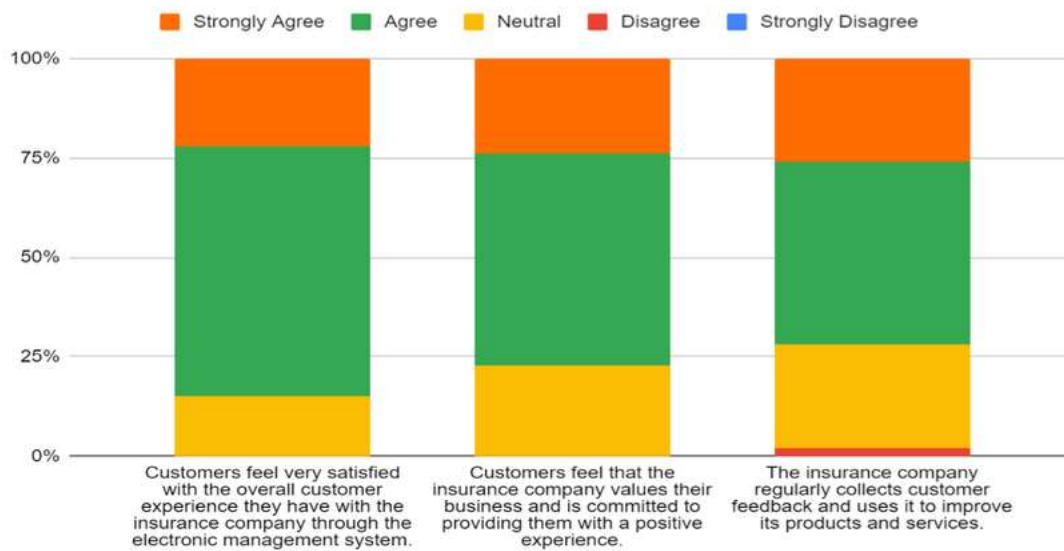
The data presented in the table and bar chart shows the participants' responses regarding the "Decision Time" variable. Here are the key observations:

1. The responses are distributed across five categories: "Strongly Disagree" (3%), "Disagree" (3%), "Neutral" (20%), "Agree" (42%), and "Strongly Agree" (32%).
2. The majority of participants (74%) expressed a positive perception, with 42% selecting "Agree" and 32% selecting "Strongly Agree."
3. A moderate proportion of participants (20%) remained neutral, neither agreeing nor disagreeing with the statements related to decision time.
4. A small percentage of participants (6%) expressed disagreement, with 3% selecting "Disagree" and 3% selecting "Strongly Disagree."

Table 10 Frequency distribution of Overall satisfaction variables

Variable		Frequency	Percent
Overall satisfaction	Neutral	21	21
	Agree	49	49
	Strongly Agree	30	30
	Total	100	100

Figure 12 Dimension phrases" Overall satisfaction".



Source: From the results of statistical analysis

The data presented in the table and bar chart shows the participants' responses regarding the "Overall satisfaction" variable. Here are the key observations:

The responses are distributed across three categories: "Neutral" (21%), "Agree" (49%), and "Strongly Agree" (30%).

Table 11 Descriptive analysis (Mean and S.D):

Mean $\pm$ SD	Variables
4.20 $\pm$ 0.711	Reliability
4.32 $\pm$ 0.680	Ease of use
4.18 $\pm$ 0.702	Customization
4.10 $\pm$ 0.835	Content and efficiency
4.16 $\pm$ 0.788	Website interface
4.13 $\pm$ 0.787	Response
3.97 $\pm$ 0.958	Decision time
4.09 $\pm$ 0.712	Overall satisfaction

The table shows the mean scores and standard deviations (SD) for user satisfaction with various aspects of the system. Overall, users reported moderate satisfaction (average mean score of 4.09). Reliability and ease of use were rated highest (mean scores of 4.20 and 4.32, respectively), while decision time received the lowest rating (mean score of 3.97). These findings suggest that the system is generally user-friendly and reliable, but there may be room for improvement in terms of decision-making efficiency.

Regression Analysis:

Table 12 Model Summary

Std. Error of the Estimate	Adjusted R Square	R Square	R	Model
.39354	.664	.668	.817a	Electronic management

Source: From the results of statistical analysis

The regression model indicates that there is a strong association between the “e-management” variable and the customer experience variable.

The coefficient of determination shows that 66.8% of the variance in customer experience can be explained by the variable “e-management”.

Table 13 ANOVA

Sig.	F	Mean Square	df	Sum of Squares	Model
.000b	196.892	30.494	1	30.494	Regression Electronic management
		.155	98	15.178	Residual
			99	45.672	Total

Source: From the results of statistical analysis

Analysis of variance (ANOVA) indicates that there is a significant effect of e-management on the dependent variable (customer experience).

The F-statistic shows that there is a significant difference between the means in the two groups (with and without electronic management).

A significant value shows that there is a small probability (0.000) that the difference between means is due to chance.

Table 14 Coefficients

Sig.	t	Standardized Coefficients		Unstandardized Coefficients		Model
		Beta	Std. Error	B		
.181	1.347		.268	.362	(Constant)	Electronic management
.000	14.032	.817	.063	.887	Electronic management	

Source: From the results of statistical analysis

The standardized beta coefficients for “electronic management” are positive and statistically significant, indicating that the variable has a positive impact on customer experience. The beta coefficient for electronic management (.817).

SUMMARY OF FINDINGS:

Customer opinion survey about the electronic management system of an insurance company. Data were collected from 100 participants (79 males and 21 females).

User satisfaction:

Overall, users expressed satisfaction with the e-management system with 79% agreeing that they were satisfied or very satisfied with their experience.

Positive opinions were noted about ease of use and reliability (46% strongly agreed with both).

There were areas for improvement especially regarding response time (only 32% strongly agreed that the system was responsive).

The electronic management system provides an overall positive experience for users.

There is scope to improve system efficiency and response speed to further enhance customer satisfaction.

This regression model can be used to predict customer experience based on their evaluation of the electronic management system.

Chapter Four

Research Findings:

1-The electronic management system has a significant positive impact on customer experience in vehicle insurance companies within the Riyadh region.

2-The study found high levels of internal consistency and reliability for the survey questionnaire, independent variables, and dependent variables, as measured by Cronbach's alpha.

3-The majority of survey participants were male (79%), aged 25-44 (79%), had comprehensive insurance policies (59%), and had been clients for 1-3 years (%53).

4-Participants generally expressed positive perceptions regarding the system's reliability, ease of use, customization, content/efficiency, website interface, response time, decision time, and overall satisfaction. However, small percentages disagreed on certain aspects.

5-Regression analysis revealed that electronic management explains 66.8% of the variance in customer experience, indicating a strong association between the two variables.

6- The ANOVA results confirmed that the effect of electronic management on customer experience is statistically significant.

Research Recommendations:

1- Insurance companies should continue to invest in and improve their electronic management systems to enhance customer experience and satisfaction.

2-Specific attention should be given to improving the system's efficiency and response speed, as these areas showed relatively lower levels of strong agreement among participants.

3-Regular customer feedback surveys should be conducted to identify areas for improvement and monitor the effectiveness of any changes made to the electronic management system.

4-Insurance companies should consider segmenting their customer base and tailoring their electronic management system to meet the specific needs and preferences of different customer groups (e.g., by age, gender, or type of insurance policy).

5- Future research could explore the impact of specific features or components of the electronic management system on customer experience, as well as investigate the relationship between customer experience and other important outcomes, such as customer loyalty and retention.

6-To gain a more comprehensive understanding of the impact of electronic management on customer experience, future studies could employ a mixed-methods approach, combining quantitative surveys with qualitative interviews or focus groups.

7- Insurance companies should prioritize data security and privacy in their electronic management systems to maintain customer trust and confidence.

8-Regular staff training and support should be provided to ensure that employees are equipped to effectively use and troubleshoot the electronic management system, as well as to provide high-quality customer service.

Appendixes:

- **English references:**

- The questionnaire questions were approved by Dr. Nibal Al-Mulqi, Specialist in Evaluation and Measurement, Faculty of Education, University of Damascus.
- Al-Mutarraf, Abdul Rahman (2020) The digital transformation of university education in light of crises between public and private universities from the point of view of faculty members, Scientific Journal of the College of Education, Volume Thirty-Six, Issue Seven, King Saud University.
- Darbala Khaled (2020) The unified model for digital transformation towards a unified application of optimal digital transformation to achieve strategic planning, working paper No. 208, Egyptian Center for Economic Studies, Egypt.
- Ahmed Abu Bakr Zakaria (2016), Service Quality and its Impact on Prayer Satisfaction, Marketing Department, Faculty of Business Studies, Sudan University of Science and Technology, Sudan.
- Jun, M & Cai, S: "Examining the relationship between internal service quality and its dimensions, and internal customer satisfaction >", Total quality management, Vol 21, No 02, 2010.
- Bello, V, &Andronikidis, A: «The Impact of Internal Service Quality on Customer Service Behavior», International Journal of Quality and Reliability Management, Vol 25, 2008.

- Amin Mustafa Ahmed (2018), Digital Transformation in Egyptian Universities as Requirements for Achieving a Knowledge Society, Journal of Educational Administration, Faculty of Education, Damanhour University, Egypt.

- Al Mutrif Study 2020 This study aimed to investigate the extent of the possibility of digital transformation in public and private universities in the Kingdom of Saudi Arabia, in addition to monitoring the reality of digital transformation between them in light of global crises and disasters. The study found that there are statistically significant differences between public universities and private universities in the extent of the availability of the material elements necessary for digital transformation for the benefit of public universities. There are statistically significant differences between public universities and private universities in the extent of the availability of digital competencies among faculty members for the benefit of workers in the private sector. There are statistically significant differences between public universities and private universities in the possibility of digital transformation of education in light of crises in favor of private universities. It is clear from this that there is a significant effect of the difference in the university education sector on the extent of the possibility of digital transformation of education in light of the current crises.

- Study by Al-Balushi et al., (2020) The study discusses the reality of digital transformation in the State of Oman, by knowing the extent of digital transformation within public institutions and evaluating it. The study relied on the descriptive approach and interviews to obtain data. The study concluded the

great effort made by those institutions in spreading the culture of transformation among Beneficiaries to increase usage.

- Study (Derbala 2020) The study aimed to present a complete unified model for the digital transformation process with the aim of supporting the Egyptian government's efforts in digital transformation, and building a common unified standard among all government agencies and associations responsible for digital transformation, and thus unifying the common concepts used in the digital transformation process, and unifying A methodology for studying, planning and implementing these initiatives to ensure that they achieve the objectives set for them.

- Study by Ahmed Abu Zakaria (2016) The study dealt with the level of service performance and its impact on customer satisfaction. The problem of the study was to answer the following question: What is the effect of service quality on customer satisfaction? The study mainly aimed to identify the level of service performance in service institutions in achieving beneficiary satisfaction. The study reached results, the most important of which is that the quality of services positively affects customer satisfaction. There is also a positive relationship between the dimensions of service quality (responsiveness, tangibility and guarantee). The study concluded with: A set of recommendations, the most important of which is for the organization to provide more accurate and clear services with continuous development of the service and the establishment of training programs for employees.

- Study (2010) (Jun & M) The study aims to test the relationship between the level of service performance in its dimensions and internal work satisfaction.

The study reached a set of results, the most important of which is that internal customer satisfaction is a motivation for external customer satisfaction, and that the empathy factor is the most influential factor in achieving the level of customer satisfaction. Internal service performance and internal customer satisfaction, in addition to friendly dealing and continuous improvement of the team's work.

- Study (Bello 2008) The study aimed to identify the impact of the level of performance of internal services on the behavior of service providers to customers. It was conducted on first-line employees in banks in Greece. The study concluded that workers in those banks prefer to improve their efficiency and general behavior more than others. In order to achieve further improvement in the level of internal services, and when the level of performance of internal services increases, employees improve their overall performance, which helps the organization achieve external quality of services and achieve external customer satisfaction.

- Digital transformation (Amin, 2018) Investing in thought and behavior change to bring about a radical transformation in the way of working by taking advantage of technical development to obtain wider and better service. Digital transformation provides huge potential for building effective, competitive and sustainable societies by achieving a radical change in services for various parties, including employees and beneficiaries, while improving their experiences and productivity through a series of proportionate processes, accompanied by reformulating the necessary procedures for activation and implementation.

- The level of service performance (Ahlam, 2013) is a set of activities and processes with a utilitarian content inherent in the tangible and intangible elements provided by the service provider that are perceived by the beneficiaries through its utilitarian features and values, which constitute a source of satisfying their current and future needs and desires. It also represents a source of the company's profits from During the exchange relationship between the two parties.

- An applied study on the Saudi insurance sector (2019) Digital insurance: It is a digital transformation, that is, the conversion of all insurance services provided by insurance companies to all customers into digital, that is, a commercial company for insurance and speed services. As the draftsman is the use of computers based on robots or controllers and software in various industrial, commercial and service days in order to ensure the progress of work procedures in an automated, accurate and sound manner and with the least possible error.

• Arabic References:

- تمت الموافقة على أسئلة الاستبيان من قبل الدكتورة نبال الملقى أخصائية التقويم والقياس كلية التربية جامعة دمشق.
- المطرف، عبد الرحمن (2020) التحول الرقمي للتعليم الجامعي في ظل الأزمات بين الجامعات الحكومية والخاصة من وجهة نظر أعضاء هيئة التدريس، المجلة العلمية لكلية التربية، المجلد السادس والثلاثون، العدد السابع، جامعة الملك سعود.
- دربالة خالد (2020) النموذج الموحد للتحول الرقمي نحو تطبيق موحد للتحول الرقمي الأمثل لتحقيق التخطيط الاستراتيجي، ورقة عمل رقم 208، المركز المصري للدراسات الاقتصادية، مصر.
- أحمد أبو بكر زكريا (2016)، جودة الخدمة وأثرها في الرضا عن الصلاة، قسم التسويق، كلية الدراسات التجارية، جامعة السودان للعلوم والتكنولوجيا، السودان.
- جون، إم وكاي، إس: "دراسة العلاقة بين جودة الخدمة الداخلية وأبعادها، ورضا العملاء الداخليين"، إدارة الجودة الشاملة، المجلد 21، العدد 02، 2010.
- بيلو، في، وأندرونيكيديس، أ: «أثر جودة الخدمة الداخلية على سلوك خدمة العملاء»، المجلة الدولية لإدارة الجودة والاعتمادية، المجلد 25، 2008.
- أمين مصطفى أحمد (2018)، التحول الرقمي في الجامعات المصرية من متطلبات تحقيق مجتمع المعرفة، مجلة الإدارة التربوية، كلية التربية، جامعة دمنهور، مصر.
- دراسة المطرف 2020 هدفت هذه الدراسة إلى معرفة مدى إمكانية التحول الرقمي في الجامعات الحكومية والخاصة في المملكة العربية السعودية، بالإضافة إلى رصد واقع التحول الرقمي بينها في ظل الأزمات والكوارث العالمية. وتوصلت الدراسة إلى وجود فروق ذات دلالة إحصائية بين الجامعات الحكومية والجامعات الخاصة في مدى توفر المقومات المادية اللازمة للتحول الرقمي لصالح الجامعات الحكومية. توجد فروق ذات دلالة إحصائية بين الجامعات الحكومية والجامعات الخاصة في مدى توفر الكفاءات الرقمية

لدى أعضاء هيئة التدريس لصالح العاملين في القطاع الخاص. توجد فروق ذات دلالة إحصائية بين الجامعات الحكومية والجامعات الخاصة في إمكانية التحول الرقمي للتعليم في ظل الأزمات لصالح الجامعات الخاصة. ويتضح من ذلك أن هناك تأثيراً كبيراً لاختلاف قطاع التعليم الجامعي على مدى إمكانية التحول الرقمي للتعليم في ظل الأزمات الحالية.

-دراسة البلوشي وآخرون (2020) تناقش الدراسة واقع التحول الرقمي في دولة عمان، من خلال معرفة مدى التحول الرقمي داخل المؤسسات العامة وتقييمه. واعتمدت الدراسة على المنهج الوصفي والمقابلات للحصول على البيانات. وخلصت الدراسة إلى الجهد الكبير الذي بذلته تلك المؤسسات في نشر ثقافة التحول بين المستفيدين لزيادة الاستخدام.

دراسة (دربالة 2020) هدفت الدراسة إلى تقديم نموذج موحد كامل لعملية التحول الرقمي بهدف دعم جهود الحكومة المصرية في التحول الرقمي، وبناء معيار موحد مشترك بين جميع الجهات الحكومية والجمعيات المسؤولة عن التحول الرقمي، ومن ثم توحيد المفاهيم المشتركة المستخدمة في عملية التحول الرقمي، وتوحيد منهجية دراسة وتخطيط وتنفيذ هذه المبادرات للتأكد من تحقيقها للأهداف المرسومة لها.

-دراسة لأحمد أبو زكريا (2016) تناولت الدراسة مستوى أداء الخدمة وأثرها على رضا العملاء. تمثلت مشكلة الدراسة في الإجابة على السؤال التالي: ما تأثير جودة الخدمة على رضا العملاء؟ هدفت الدراسة بشكل رئيسي إلى التعرف على مستوى الأداء الخدمي في المؤسسات الخدمية في تحقيق رضا المستفيدين. وتوصلت الدراسة إلى نتائج أهمها أن جودة الخدمات تؤثر بشكل إيجابي على رضا العملاء. كما توجد علاقة إيجابية بين أبعاد جودة الخدمة (الاستجابة والملموسية والضمان). وخلصت الدراسة إلى: مجموعة من التوصيات أهمها أن تقوم المنظمة بتقديم خدمات أكثر دقة ووضوحاً مع التطوير المستمر للخدمة وإنشاء البرامج التدريبية للموظفين.

-دراسة (2010) (جون و م) تهدف الدراسة إلى اختبار العلاقة بين مستوى أداء الخدمة بأبعادها والرضا داخل العمل. وتوصلت الدراسة إلى مجموعة من النتائج أهمها أن رضا العملاء الداخليين يعد دافعاً لرضا العملاء الخارجيين، وأن عامل التعاطف هو العامل

الأكثر تأثيراً في تحقيق مستوى رضا العملاء. أداء الخدمة الداخلية و رضا العملاء الداخليين يعد دافعا لرضا العملاء الخارجيين، وأن عامل التعاطف هو العامل الأكثر تأثيراً في تحقيق مستوى رضا العملاء. أداء الخدمة الداخلية ورضا العملاء الداخلي، بالإضافة إلى التعامل الودي والتحسين المستمر لعمل الفريق.

-دراسة (بيلو 2008) هدفت الدراسة إلى التعرف على أثر مستوى أداء الخدمات الداخلية على سلوك مقدمي الخدمة للعملاء. تم إجراؤه على موظفي الخط الأول في البنوك في اليونان. وخلصت الدراسة إلى أن العاملين في تلك البنوك يفضلون تحسين كفاءتهم وسلوكهم العام أكثر من غيرهم. ومن أجل تحقيق مزيد من التحسن في مستوى الخدمات الداخلية، وعندما يرتفع مستوى أداء الخدمات الداخلية، يقوم الموظفون بتحسين أدائهم العام، مما يساعد المنظمة على تحقيق الجودة الخارجية للخدمات وتحقيق رضا العملاء الخارجيين.

-التحول الرقمي (أمين، 2018) الاستثمار في تغيير الفكر والسلوك لإحداث تحول جذري في طريقة العمل من خلال الاستفادة من التطور التقني للحصول على خدمة أوسع وأفضل. يوفر التحول الرقمي إمكانات هائلة لبناء مجتمعات فعالة وتنافسية ومستدامة من خلال تحقيق تغيير جذري في الخدمات لمختلف الأطراف بما في ذلك الموظفين والمستفيدين، مع تحسين تجاربهم وإنتاجيتهم من خلال سلسلة من العمليات المناسبة، يرافقها إعادة صياغة الإجراءات اللازمة للتفعيل والتنفيذ.

-مستوى أداء الخدمة (أحلام، 2013) عبارة عن مجموعة من الأنشطة والعمليات ذات المحتوى النفعي المتأصل في العناصر الملموسة وغير الملموسة التي يقدمها مقدم الخدمة والتي يدركها المستفيدون من خلال سماتها وقيمها النفعية، والتي تشكل مصدراً لإشباع احتياجاتهم ورغباتهم الحالية والمستقبلية. كما أنه يمثل مصدراً لأرباح الشركة من خلال العلاقة التبادلية بين الطرفين.

-دراسة تطبيقية على قطاع التأمين السعودي (2019) التأمين الرقمي: هو التحول الرقمي أي تحويل جميع خدمات التأمين التي تقدمها شركات التأمين لجميع العملاء إلى

رقمية أي شركة تجارية للتأمين والسرعة خدمات. حيث أن الرسام هو استخدام أجهزة الكمبيوتر المعتمدة على الروبوتات أو وحدات التحكم والبرمجيات في مختلف الأيام الصناعية والتجارية والخدمية وذلك لضمان سير إجراءات العمل بطريقة آلية ودقيقة وسليمة وبأقل خطأ ممكن.

Appendixes:

1-Questionnaire On Electronic Management And Customer Experience In Vehicle Insurance Companies:

Section 1: demographic questions

- Age:
 - 18-24
 - 25-34
 - 35-44
 - 45-54
 - 55-64
 - 65+
- Gender:
 - Male
 - Female
- Type of vehicle insurance policy:
 - Comprehensive
 - Against others
- Length of time as a customer of the insurance company:
 - Less than 1 year
 - 1-3 years
 - 3-5 years
 - 5-10 years
 - 10+ years

Section 2: Electronic Management

Reliability:

The Electronic Management System Is Highly Reliable And Rarely Experiences Technical Issues Or Downtime.

Customers Can Trust That The Electronic Management System Will Be Available And Functioning When They Need It.

The Insurance Company Has Invested In Robust Infrastructure And Security Measures To Ensure The Reliability Of The Electronic Management System.

Ease Of Use:

The Electronic Management System Is Designed With A User-Friendly Interface That Is Easy To Navigate And Understand.

Customers With Limited Technical Experience Can Easily Perform Tasks And Access Information Through The Electronic Management System.

The Insurance Company Provides Clear Instructions And Support Materials To Help Customers Get The Most Out Of The Electronic Management System.

Customization:

The Electronic Management System Allows Customers To Customize Their Settings And Preferences To Suit Their Individual Needs.

Customers Can Tailor The System To Display The Information They Find Most Relevant And Important.

The Insurance Company Offers A Range Of Customization Options To Empower Customers And Enhance Their Experience.

Content And Efficiency:

The Electronic Management System Provides Customers With All The Information And Functionality They Need To Manage Their Insurance Policies Effectively.

The System Is Regularly Updated With The Latest Information And Features To Ensure That Customers Have Access To The Most Up-To-Date Resources.

The Electronic Management System Streamlines Processes And Automates Tasks, Improving Efficiency And Saving Customers' Time.

Section 3: Customer Experience

Site Interface:

The Website And Mobile App Of The Insurance Company Are User-Friendly, Visually Appealing, And Easy To Use.

Customers Can Easily Find The Information And Resources They Need Without Getting Lost Or Confused.

The Insurance Company Regularly Updates And Improves The Site Interface To Ensure Seamless And Enjoyable User Experience.

Responsiveness:

The Insurance Company Responds Quickly And Efficiently To Customer Inquiries And Requests Made Through The Electronic Management System.

Customers Can Expect To Receive A Response Within A Short Period Of Time, Even During Peak Hours.

The Insurance Company Has Dedicated Staff Who Are Trained To Handle Customer Inquiries Promptly And Professionally.

Resolution Time:

The Insurance Company Typically Resolves Customer Issues And Concerns Within A Reasonable Amount Of Time.

Customers Do Not Have To Wait An Excessive Amount Of Time To Have Their Problems Solved.

The Insurance Company Uses Efficient Processes And Collaborates With Other Departments To Ensure That Customer Issues Are Resolved Quickly And Effectively.

Overall Satisfaction:

Customers Are Highly Satisfied With The Overall Customer Experience They Have Had With The Insurance Company Through The Electronic Management System.

Customers Feel That The Insurance Company Values Their Business And Is Committed To Providing Them With A Positive Experience.

The Insurance Company Regularly Collects Customer Feedback And Uses It To Improve Its Products And Services.

Arabic abstract:

تعتبر الإدارة الإلكترونية وتقديم الخدمات التأمينية إلكترونياً من التحديات التي تواجه قطاع التأمين في المملكة العربية السعودية لمواكبة رؤية المملكة 2030. ولذلك تمت دراسة واقع هذا التحول والعوامل المؤثرة عليه من خلال استطلاع الآراء حملة وثائق التأمين حول جودة الخدمات الإلكترونية التي تقدمها شركات التأمين وأثرها في مدى استفادتهم من خدمات التأمين الإلكترونية التي تقدمها الشركة إن وجدت. وتم استخدام تحليل الانحدار وتقدير التأثير باستخدام النماذج الهيكلية وتحليل التباين لاختبار فرضيات الدراسة. وأظهرت النتائج أن التحول الإلكتروني في تقديم خدمات التأمين من قبل شركات التأمين السعودية لا يزال يحتاج إلى تطوير كبير من حيث شمولية وتنوع الخدمات، وأن نجاح ذلك يرتبط بجودة الخدمة الإلكترونية من وجهة نظر التأمين. عملاء. وكانت أهم التوصيات ضرورة اهتمام شركات التأمين السعودية بنشر ثقافة التحول الإلكتروني بين مرؤوسيه، وتوسيع نطاق الخدمات الإلكترونية، ورفع جودتها وفق الأولويات التي كشفت عنها الدراسة، خاصة فيما يتعلق التأكد من أن محتوى الموقع محدث وشامل، وأن استخدام الموقع آمن وموثوق للعميل. يجب توفير الدعم الفني الكافي لخدمة العملاء المستفيدين من الخدمات الإلكترونية لشركة التأمين.