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**AVAILABILITY AND ACCESSIBILITY AS FACTORS AFFECTING THE USE OF
INFORMATION RESOURCES BY INSURANCE PRACTITIONERS IN IBADAN, OYO
STATE**

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Abstract

Insurance practitioners need information for their daily work activities, especially decision-making and way of implementing the decisions for organizational sources. Several studies have been carried out on information variables (information accessibility, availability and information) in academic institutions and libraries but few on insurance practitioners in Ibadan. The study, therefore investigates availability and accessibility as factors affecting the use of information resources by insurance practitioners in Ibadan. The study adopted a descriptive survey research design. The study population was ten insurance companies in Ibadan out of which a sample of four companies was selected. A total of 100 or 83.3% of 120 practitioners selected for the study responded to the questions. Questionnaire, interview and observation methods were employed in the data collection. Data collected were analysed using descriptive statistics of frequency counts and percentages. The findings revealed that the use of library was relegated to the background, as there were few libraries and information centres in the organization. It was found that many factors were militating against the use of information resources e.g. irregular power supply, lack of funds and poor telecommunication system. Based on the findings, it was recommended that well equipped libraries or information centres should be established in the companies to effectively meet the user needs for higher productivity.

Key words: Availability, Accessibility, Use of Information, Information resources and Insurance Practitioners.

Introduction

In a world where the firm is obliged to make unique and crucial decisions to optimize and to innovate, the making of such decisions puts a premium on information; its acquisition, storage and utilization become a major business activity. It is equally a problem to define the optimum level of resources, which should be devoted to the information input at company level. In developing countries, information services to small and medium industrial organizations have already demonstrated their efficiency. Jimoh (2006) posits that insurance companies are central to the payments system by facilitating economic transactions between various national and international economic units and by so doing encourage trade, commerce and industry! For insurance company to be able to function effectively and contribute purposefully and meaningfully to the development of a country today, information utilization is the answer.

However, the insurance managers for effective planning, decision-making and control need a wide range of information. Such information relates to market situation competitors' strategy, exchange and interest rates, share prices, insurance, future trends in technology, potential customers, wages and salaries, government legislations relating to insurance regulations and the general state of the economy (Goldstein, 2005). In Nigeria, it is information that makes the industry stable safe and sound. Just as the pressure of competition and the need to improve productivity have generated a need for better information to manage insurance operations, so have they also increased the need for managers operating at tactical and strategic levels to make more effective use of information to improve the quality of the decision and policy making process within the insurance company.

The vital role of knowledge and its application to economic development can also be appreciated from the success of small and large industrial projects which recognize the importance of knowledge and information. The high premium that is placed on information by the developed countries is such that information is now deemed as a factor input into modern production process. The major purposes of information are to inform, evaluate, persuade, or organize other information or bring about change in any industrial organization (Harris, 2009).

Creating new concepts, identifying problems, solving problems, planning, initiating, decision-making, controlling, and searching are just some of the purposes to which information is directed towards human activity in industrial organizations. In an insurance company, the purpose of information is to aid technologists or the practitioners to discover new technologies that should enter their industry and new production processes through quality control, the planning of market strategies, the provision of storage facilities and the improvement of transport potentials. Information is also used to improve the productivity of workers and competitive advantage of insurance companies.

Historical Background

British merchants who established trading post in Nigeria introduced insurance to Nigeria. These merchants usually obtain their insurance in the London insurance market. However, as the businesses of these merchants increased in volumes so were the needs for insurance protection and cover. This informed some of the British insurer to set up ' agency offices and appointed agents to represent them in Nigeria. The initial agents that were appointed were expatriates but later, these expatriates gave way for the indigenous agents. The agents were legal representative and could obtain insurance business, issue insurance cover and service claims on behalf of their principal in London. These agency offices were later upgraded to the status of full branch offices with their head offices in London. A typical example of this is the provincial insurance that started as an agency office and grew to a full branch office and was later taken over by a Nigerian company in 1958 as the West African Provincial Insurance Company Limited. Available record shows the first insurance company to open its branch office in Lagos is the Royal Exchange Assurance Company Limited in 1921 and it dominated the market for the space of about 30 years. Subsequently in 1949 three other insurance companies were registered, they are Norwich Union Fire Insurance Society. The Tobacco Insurance Company limited and The Legal and General Assurance Society Limited.

Before independence in 1960, there was no indigenous insurance company in Nigeria. However shortly after independence there were 25 insurance companies operating in Nigeria including three wholly indigenous companies. The Great Nigeria Insurance Company Limited. The Nigerian general Insurance Company Limited and The Universal Insurance Company Limited. Though greater volume of the insurance business was controlled by the foreign insurance companies, nevertheless more indigenous insurance companies were established in the sixties including the National Insurance Corporation of Nigeria established in 1969.

Since then more insurance companies are registered. The present position today is that there are 134 Registered Insurance Companies, 362 Insurance Brokers, 32 Los Adjusters and a considerable number of agents. In 1970 there are 5 Reinsurance companies in Nigeria. They are: African Reinsurance Corporation, Continental Reinsurance Company, Globe Reinsurance Plc, Nigeria Reinsurance Corporation- -Universe Reinsurance Company Limited and preferably the sixth one WAICA Reinsurance Pool (WAICA means West African Insurance Companies Association) (Opeleke 2004).

Statement of Problems

There is a tendency for insurance practitioners not to always know how to retrieve and utilize the information necessary for decision-making (Alwis and Higgins, 2001). There are several problems facing the insurance practitioners in Nigeria which necessitate this study. Bringing company services faster to customers and guarantying the opportunity to have their

requests on time had been one of the problems facing the insurance sectors. The practitioners also find it difficult to select and use the appropriate information necessary for decision-making, for example, on client relationship, project life insurance, finance, marketing, strategic planning, and investments. From preliminary observations by this researcher it was discerned that some insurance practitioners do not understand how to maximally utilize the information that would enable them to access and use quality information resources available in the companies for decision-making. Thus many insurance practitioners are unable to determine the sources from where information needed for decision-making could be obtained and also utilize the sources in order to determine which of them could provide the best information for decision-making. This is considered to be a problem because practitioners must have timely and precise access to information and be able to utilize the information for decision-making (Opaleye, 2004). Preliminary investigation also shows, however, that some insurance practitioners may not get the necessary information needed for decision-making because they do not know the appropriate information sources to consult. When available information is not accessible and or utilized appropriately at the right time, decision-making becomes slower and decisions are likely to be taken in error. Yet, not much research has been done to assess the information environment of insurance 'companies in Ibadan determining the extent to which availability and accessibility, affect the use of information resources by insurance practitioners in Ibadan, Oyo State.

Objectives of the Study

The specific objectives of the study are:

- (1) to determine the information needs of the insurance practitioners in Ibadan, Oyo State;
- (2) to establish the extent to which the insurance practitioners use the available information;
- (3) to investigate the sources of management information available to the insurance practitioners;
- (4) ascertain the level of access to management information by practitioners in the company;
- (5) investigate the effect of availability to use of information by the insurance practitioners;
- (6) find out the effect accessibilities on use of information;
- (7) to investigate the relationship between utilization of information and decision-making activities of insurance practitioners; and
- (8) to determine the joint effect of availability and accessibility on use of information by insurance practitioners in Ibadan,

Research Questions

- (1) What are the information needs of insurance practitioners in Ibadan?
- (2) What are the available information sources for meeting the information needs of the practitioners?

- (3) What are the sources of information consulted by insurance practitioners for decision-making?
- (4) What are the facilities available in the information environment of Nigerian insurance practitioners?

Methodology

This work adopted the use of descriptive survey to describe the existing situation in insurance practitioners in Oyo State. Data was collected through application of questionnaire, direct observation in coupled with interview. The population of the study was ten (10) insurance companies in Ibadan. While the four of the insurance companies was selected for the study. The total population of the insurance practitioners in the selected companies is 150. This is represented in table below.

Name of the Company	No of Practitioners	Sample 80%
Industrial and general Insurance Plc (IGI)	35	28
Leadway Assurance Company Limited	30	24
Nigerian Social Insurance Trust Fund (NSITF)	40	32
National and Commercial Insurance Company (NCIC)	45	36
Total	150	120

Source of Information: Insurance Company's Statistics Book Taken (September 20, 2019)

Literature Review

Although there is a general expectation that the accessibility of information technology in an organization will enhance use, few studies have explored the use of electronic networks and information sources by Scientists or the various attitudes held towards them by the users. While the information science literature contains many user studies, few incorporate the measures of accessibility of electronic networks into overall research patterns (Kumar and Kumar, 2010).

Oyewusi and Oyeboade (2009) demonstrated the importance' of accessibility in determining the use of an information source in a study of insurance practitioners. In this study, they found out -that an information source is used more often when it is perceived to be accessible even if the information source is not considered by the user to be high technical quality. Quadri, Adetimirin and Idowu (2014) studied the dimensions of perceived accessibility to information among scientists and insurance practitioners. He found out that although there were differences among his respondents on what constitutes accessibility, the studies on the impact of accessibility to the actual source being consulted have included several individual attributes: proximity, prior experience, ease of use and workstation availability. Proximity and physical distance to a source or channel have been found to be factors influencing use. The

majority of materials consulted by subjects were found to be close at hand (Owusu-Acheaw and Larson, 2014), or more specifically in the vicinity of the desk area (Allen, 2007). A study was carried out by Auster and Choo (2003) on why scientists and technologists select certain information sources which are perceived to be more accessible. It was discovered that use of an information source was positively correlated with the task in hand.

The study reported by Bishop (2004) revealed a number of characteristics of technology use by insurance practitioners. Data for this study was gathered from 431 insurance practitioners by telephone. Technology use was found to be widespread with little variation by type of task. The study also found out that electronic mail for one-on-one communication was the most used service. In a study of computer-mediated communication in an organizational setting, Eze (2014) found out that workstation availability was a serious factor that influenced usage. In another study of an electronic information system, Cook and Ridley (2000) reported a decrease in perceived accessibility resulting from shared terminals. Prior experience with a particular format, or a similar system was also found out to contribute to accessibility of that system. Wilson (2007) attributed an underestimation of the potential usefulness of a source and an overestimation of difficulty of using a source to a lack of prior experience with the source. Culnan (2005) noted that individuals are unable to form accurate perceptions about a source if they have not had experience with that source. Harris (2009) undertook a study of telecommunications innovations in an educational setting and reported that ease of the use was a dimension of accessibility since users apparently do not perceive sources or channels to be accessible if they are difficult to use. He further found out that scientists requested for a simpler user interface to encourage the use of a conferencing and E-mail system by the Faculty of Simon Fraser University.

Various other studies (Nwalo, 2003) have found out that the use of information sources and channels vary with task. All these studies showed that when a task operation requires information, a source is always matched with the nature of information need. A recent study of the factors that influence the use of electronic systems was carried out by Abels, Liebscher and Denman (2006). This study concentrated on science and engineering faculty in small universities. It was found that accessibility to primary workstation was a primary factor that influenced the use of an electronic system. The authors also reported that accessibility was enhanced if there were less number of people using the systems.

Data Analysis

The results of the data collected and discuss the findings of the study. To facilitate the work, the data and questions that were valuable to the research questions were used and they also served as the basis of all the data analysis.

Table 1: Analysis of questionnaire distributed

Items	IGI		Leadway		NSITF		NCIC		Total
	No	%	No	%	No	%	No	%	
Number of questionnaires distributed	28	23	24	20	32	27	36	30	120(,100)
Number of questionnaires returned	20	16.7	22	18.3	25	20.8	33	27.5	100(83.3)
Number of questionnaires not returned	08	6.7	02	1.7	07	5.8	03	2.5	20(16.7)
Total	28	23.4	24	20	32	26.6	36	30	120(100)

Out of one hundred and twenty (120) questionnaire administered, 100 or 83.3% were completed and returned. While 20(16.7%) of the respondents failed to return. This was due to failure to meet the marketers that were on business trip to their customers offices in the town.

Table 2: Demographic Data of Respondents

Sex	Frequen	Percentages
Male	35	35
Female	65	65
Total	100	100
Age		
Less than 30 years	22	
30 – 35 years	35	
35 – 39 years	25	
40 – 44 years	10	
45 – 49 years	05	
Above 50 years	03	
Total	100	
Years of working experience		
Less 5 years		
6 – 10 years		
10 – 15 years		
Above 15 years		
Total		
Academic or professional qualification		
HND	25	25
B.Sc	38	38
ICAN	02	02
PhD	-	-
MPhil	05	05
ACA	10	10
MBA	15	15
PGDSC	-	-
ACIN	05	05
AMNIM	-	-
Others	-	-

Total	100	100
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The study involved four insurance companies and one hundred insurance practitioners as respondents. From the data collected there were 35(35%) male respondents and 65(65%) female respondents that took part in the study. This showed that there were more female insurance practitioners than males, in the selected insurance companies studied. The average age of insurance practitioners was between 30 - 35 years 35(35%). This indicates that insurance practitioners in Ibadan are young men and women in their productive age. A greater percentage of the respondents had been working in the insurance company for a period of five years 30(30%) and a period of 6 - 10 years 40(40%) respectively while 20(20%) had been working for 10 - 15 years and 10(10%) above 15 years.

The respondents mostly had the following qualifications B.Sc, honours 38(38%), 25(25%) had HND (Higher National-Diploma), and two 2(2%) had IC AN (Institute of Chartered Accountants of Nigeria), and .5(5%) had, MPhil certificate, 10(10%) had ACA 15(15%) of respondent had MBA and 5(5%) had ACIN. Though their status might have been given different names, the nomenclature is the same.

Presentation of Results on the Research Questions

Research Question 1: What are the information needs of insurance practitioners in Ibadan?

Table 3: Information Needs of insurance practitioners

Variables	Frequency	Percentage
Company information	25	25
Information on industries	05	5
Financial information	12	12
Information on government policies	05	5
Legal information	03	3
Information on competitors	05	5
Risk related terms	05	5
Personnel –data	05	5
General records	05	5
Actual company expenditure	05	5
Insurance market	03	3
Compulsory insurance	02	2

Insurance business	05	5
Insurance contract	05	5
Economic information	05	5
Total	100	100

As shown in Table 3, the types of information considered important for decision-making by insurance practitioners was the company information that related to establishment, board of directors, internally generated information and shareholders 25(25%), followed by financial information 12(12%) few -insurance practitioners indicated that they needed information on the industries, information on government policies, information competitors, risk management, risk related terms, personnel data, general records, compulsory insurance, insurance business, insurance contract, and economic information with the same number of respondents 5(5%). While the least goes to legal practitioners, actual company expenditure with 3(3%) and insurance contract had 2(2%) respectively.

Research Question 2:

What are the available information sources for meeting the information needs of the practitioners?

Table 4: Sources of Information

S/N	Variables	VHU	HU	Low/U	VLU	Total
		No/%	No/%	No/%	No/%	
	Interpersonal sources					
A	Meetings	25(25)	30(30)	15(15%)	30(30)	100(100%)
B	Marketing executives	10(10%)	10(10%)	50(50%)	30(30)	100(100%) }
C	Professional colleagues	10(10)	20(20)	35(35)	35(35)	100(100%)
D	Business relations	50(50)	20(20)	35(35)	10(10)	100(100%)
	Internet Sources					
E	e-mail service	30(30)	25(25)	30(30)	15(15)	100(100%)
F	Electronic conferencing	12(12)	18(18)	40(40)	30(30)	100(100%)
G	Computer conferencing	18(18)	12(12)	30(30)	40(40)	100(100%) .
H	Electronic journals	24(24)	16(16)	35(35)	25(25)	100(100%)
I	Newsletter	30(30)	30(30)	30(30)	20(20) '	100(100%)
J	Electronic database	22(22)	18(18)	20(20)	40(40)	100(100%)
K	Internet browsing	60(60)	10(10)	15(15)	15(15)	100(100%)
	Other electronic sources					
L	Phone	35(35) }	35(35)	15(15)	15(15).	100(100%)

M	Fax	15(15)	15(15)	40(40)	30(30)	100(100%)
N	Expert system	25(25)	25(25)	20(20)	10(10)	100(100%)
O	Decision support system (DSS)	40(40)	40(40)	10(10)	10(10)	100(100%)
P	Articles	20(20)	20(20)	30(30)	20(20)	100(100%)
Q	Journals	10(10)	10(10)	35(35)	35(35)	100(100%)
R	Financial magazines	40(40)	40(40)	10(10)	10(10)	100(100%)
S	Statistical reports	25(25)	25(25)	20(20)	20(20)	100(100%)
T	Library materials	10(10)	10(10)	50(50)	35(35)	100(100%)
	Others					
	Public agencies	28(28)	32(32)	32(32)	26(26)	100(100%)

Key: VHU=Very Highly Utilized, HU=High Utilized, LU=Low utilized, VLU=very Low Utilized

The result revealed that meetings, business relations, e-mail services, newsletter internet browsing, phone, expert systems, decision support systems (DSS), articles, financial magazines, statistical reports and public agencies were very highly utilized as sources of information with the following rates 55(55%), 70(70%), 70(70%), 80(80%), 50(50%), 80(80%), 60(60%) and 60(60%) respectively. The study showed that the library 80(80%), marketing executives 80(80%), professional colleagues 70(70%), electronic conferencing, computer conferencing-70(70%), electronic database 60(60%) were among the least consulted sources of information for decision-making. Table 1 showed the sources of information utilized by insurance practitioners.

Research Question 3: What are the sources of information consulted by insurance practitioners?

Table 5: Sources of Information Consulted

Sources	Frequency	Percentage
Library	10	10
Records unit	30	30
Documentation centre	10	10
MIS	20	20
All of the above	20	20
Other(s) marketing details, rates etc	10	10
Total	100	100

It was noted that respondents were not interested in using library documentation centre, and others as source of their information. They only make use of records unit (8) 30(30%) MIS 20(20%) others has 20(20%).

Research Question 4: What are your reasons for using the information centre in your company?

Table 6: Reasons for using the Information Centre

Variables	Frequency	Percentages
Job related information	45	45
Research purpose	10	10
Personal interest	40	40
Source for alternative information	5	5
	100	100

The highest number 45(45%) of the respondents use information to obtain, of their job related information, followed -by personal information with 40(40%) while the least number of respondents visit the centre to source for alternative information and research purpose had 5(5%) and 10(10%) respectively.

Research Question 5: How accessible is management information to insurance practitioners?

Table 7: Accessibility to Information

S/N	Variables	Accessible		Not accessible		Total
		No	%	No	%	
A	Risk related terms	80	80	20	20	100(100)
B	Risk management	15	15	85	85	100(100)
C	Personal data	75	75	25	25	100(100)
D	General records	50	50	50	50	100(100)
E	Actual company expenditure	25	25	75	75	100(100)
F	Insurance market	25	25	75	75	100(100)
G	Insurance contract	35	35	65	65	100(100)
H	Compulsory insurance	20	20	80	80	100(100)
I	Insurance business	66	66	34	34	100(100)
J	Information on industries	18	18	82	82	100(100)
K	Economic information	25	25	75	75	100(100)
L	Financial information	85	85	15	15	100(100)
M	Information on government policies	60	60	40	40	100(100)
N	Legal information	30	30	70	70	100(100)
O	Information on competitors	44	44	56	56	100(100)

The respondents rate showed that majority of the insurance practitioners indicated that some information are not risk related terms 80(80%), personal data 75(75%), general records

50(50%), insurance business 66(66%), financial information 85(85%) and information on government policies 60(60%). It was discovered that risk related terms, financial information and personal data were highly accessible to preserve the assets and income of insurance organization by providing protection against for fortuitous losses.

Research Question 6: What are the factors affecting the availability, accessibility and utilization of information resources for decision-making?

Table 8: Factors Affecting the Use of Information resources

S/N	Variables	SA	A	D	SD	Total
		No %	No %	No %	No%	
A	Lack of awareness	88(88)	4(4)	4(4)	4(4)	100(100)
B	Insufficient time	12(12)	12(12)	38(38)	38(38)	100(100)
C	Information is not accurate	10(10)	10(10)	50(50)	40(40)	100(100)
D	Unstable electricity affecting searching	70(70)	5(5)	15(15)	5(5)	100(100)
E	Poor handling skills	16(16)	56(56)	14(14)	14(14)	100(100)
F	Lack of user education	15(15)	14(74)	5(5)	6(6)	100(100)
G	Lack of fund to purchase materials	70(70)	10(10)	10(10)	10(10)	100(100)
H	Unconducive environment	10(10)	75(75)	5(5)	10(10)	100(100)
I	Poor attitude of staff of the information units	22(22)	59(59)	9(9)	10(10)	100(100)

Table 8 shows that practitioners were of the same opinion that lack of awareness 92(92%) affecting the availability and accessibility and utilization of information. A total of 76(76%) of the respondents disagreed that insufficient time is affecting them to use information resources. While 24(24%) of them agreed, inaccurate information had 90(90%) as against 10(10%), about 75(75%) of the respondents agreed that unstable electricity affecting searching of information as against 25(25%). It was noted that poor handling skills affecting the availability, accessibility and utilization of information with 72(72%) as against 28(28%). Lack of user education had .89(89%) as against 11(115). Majority, of the respondents 80(80%) agreed that lack of fund to purchase materials affected the utilization of information while 20(20%) of them disagreed. Unconducive environment greatly affected the use of information by the respondents 85(85%) as against 15(15%). Most of the respondents 81(81%) agreed that poor attitude of staff of the information units affected availability, accessibility and utilization of information technology for decision-making while 19(19%) of them disagreed. To corroborate this, the researcher also observed the unhelpful attitude of staff of the information units during the data collection. The

researcher was not allowed to have access to all needed information until official permission was received from the highest authority.

Table 9: Other problems affecting information use

S/N	Other problems encountered	Frequenc	Percentage
A	Irregular electricity supply	20	20
B	Equipment breakdown	02	2
C	Inadequate knowledge	20	20
D	Poor telecommunication system	10	10
E	Infrastructure maintenance	10	10
F	Employing specialists from	04	4
G	Outside the organization to man the Computers	04	4
H	Arrangement for systems support and Maintenance	04	4
I	Lack of information unit(s) in the company	25	25
J	Not information professionals to man the information unit(s)	01	1
	TOTAL	100	100

From Table 9, it was indicated lack of information unit(s) in the company had the highest percentage 25(25%) followed by irregular electricity supply and inadequate knowledge with equal percentage of 20(20%) of the respondents, while the least goes to items b,f,g,h and j. With 2(2%), 4(4%), 4(4%), 4(4%) and 1(1%) respectively.

Research Question 7: What are the effects of availability to use of information by the insurance practitioners?

Table 10: Effects of availability and accessibility of information

	Statements	SA		A		D	SD	Total
		N	%	N	%			
	Accessibility to the use of information enables me to generate more information on							
a	Financial planning	60	(60%)	10	(10)	5	(5)	25(25)
B	Control planning	75	(75%)	5	(5)	10	(10)	10(10)
C	Evaluating performance and determining individual Compensation	54	(54%)	16	(16)	17	(17)	13(13)

70(70%) of the respondents agreed that- information, helped them to evaluate performance and determine individual while 30(30%) disagreed.

Research Question 8: What are the joint effects of availability and accessibility on use of information by insurance practitioners in Ibadan?

Respondents were asked to react to some joint effects of availability and accessibility on use of information. Using a four-point Likert scale question classified into strongly agree=SA, agree=A, strongly disagreed=SD, disagreed=D questions were used as it applies to the respondents.

Table 11: Some joint effects of accessibility and availability on use of information

S/N	Statement	SA	A	D	SD	Total
		N %	N %	N %	N %	
A	Full-length original document (e.g. books, journals)	30(30)	30(30)	20(20)	20(20)	10(100)
B	Review of original documents (e.g. report)	25(25)	37(37)	19(19)	19(19)	10(100)
C	Summary of original document (abstract)	42(42)	19(19)	29(29)	29(29)	10(100)
D	Original document with graphic representation	10(10)	10(10)	40(40)	40(40)	10(100)
E	Graphic only	5(5)	5(5)	50(50)	50(50)	10(100)

Table 11 revealed that availability and accessibility had joints effects on the use of items a - c while items d and e had no joint effect.

Table 12: The usefulness of information

S/N	Variables	SA	A	D	SD	Total
		N %	N %	N %	No %	
A	To increase productivity	50(50)	20(20)	15(15)	15(15)	10(100)
B	To create new business productivity	60(60)	15(15)	15(15)	10(10)	10(100)
C	To increase customer services and quality assurance	20(20)	70(70)	5(5)	5(5)	10(100)
D	To improve customers relationship	15(15)	55(55)	14(14)	16(16)	10(100)
E	To increase the quality of production	30(30)	40(40)	20(20)	10(10)	10(100)
D	Enhance the quality of work	40(40)	25(25)	5(5)	30(30)	10(100)
G	To develop new way to manage the insurance company	18(18)	48(48)	14(14)	20(20)	10(100)
H	Increase speed of work	35(35)	45(45)	10(10)	10(10)	10(100)

Table 12 shows that information was very useful to them. All information resources were accessible and available. The more accessible information sources are, the more likely they are to be used. Managers' tend to use information sources that require the least effort to access.

Discussion of Findings

The result of the study indicated that most practitioners need information about their company give more specific aspects of the company's information need and the financial status. The study showed the information sources of the insurance practitioners in Ibadan. They include records unit, documentation centre, management information system but it was revealed that the practitioners failed to make use of information in the library. The insurance practitioners use information that related to their job and personal interest. Information was seen as important tool for their work, therefore, practitioners needed enough information about problems before making decisions. According to Oyewusi (2008) information is a vital tool in decision-making. Oketunji, (2000) asserted that managers must obtain vital and relevant information at the right time and place to improve on decision-making. Most insurance practitioners do not have great information needs rather, they have need of new methods to understand and process the information already available to them (Gory and Morton 1998).

The study revealed that information sources utilized by the insurance practitioners include personal information sources, like colleagues, meetings and seminars the internet, computers and electronic sources like phone as well as written sources like articles journals, financial magazines to obtain information for their work. Insurance practitioners did not exploit all types of information sources available to them like the library, documentation centre and other electronic sources like teleconferencing/video conferencing. The study also revealed that information are not accessible as expected because formal information centres and libraries were lacking in the organization. Because all the insurance practitioners need the information that would help them effectively. The result showed that they have access to very little information and this adversely affect their job. The study revealed that there were problems associated with the utilization of information resources, accessibility and availability. These problems included irregular electricity supply, employing specialists from outside the organization to man the computers, arrangement for systems support and maintenance, and infrastructure maintenance for instance, using electricity generators in power supply is capital intensive.

The study indicated some factors affecting the availability, and accessibility of information resources in the companies. These include poor handling skills, inaccurate information insufficient time, lack of funds to purchase materials and poor attitudes of the staff. They have no time to visit formal sources of information, like the library, because they are always busy. Anyaoku (2002) also noted that availability of an information sources in organizations does not necessarily imply, its accessibility, because the source may be available but access to it is prevented for one reason or the other. Availability of information sources means ensuring the presence of information for immediate use while accessibility means that users can identify and use the resources. The study also revealed that information is useful to the insurance practitioners in the area of new business productivity, increase in the customer

services, increase the quality of production. Buckland (1999) asserted that if the availability and accessibility of a particular information is low it will affect the utilization.

Conclusion

The study revealed that financial information and personnel data were highly accessible to preserve the assets and income of insurance organizations by providing protection against fortuitous losses. The use of library was relegated to the background. Insurance practitioners in Ibadan obtain and use information mainly from informal sources as they had no proper libraries and information centres in the organizations. Though formal sources were not prominent in the insurance companies, availability and accessibility from other sources encouraged their use.

Recommendations

The following recommendations were made based on the findings of the study:

- (1) There is need to establish well equipped libraries, resource centers, information and documentation units that would provide the information needed by the insurance practitioners in Ibadan. Such libraries and information centres will better serve the needs of the practitioners while they are at work.
- (2) The informal information sources should be developed and made accessible in the insurance companies so that practitioners would utilize them as sources of information that would be utilized for smooth running of their work.
- (3) Most insurance practitioners do not give time to reading anything, that is not related to their jobs, there is a need to encourage the practitioners to improve their reading habits by providing general reading materials in the in-house library and information centres.
- (4) Information specialists need to strengthen their awareness of information issues as regards to information management and more emphasis should be placed by library schools on harnessing all information resources, formal and informal for the benefit of the users in an organization.
- (5) Since formal information centres are generally lacking in the insurance companies, the Oyo State Public Library Board and the National Library of Nigeria, Ibadan branch should fill the gap by acquiring relevant materials for insurance related business and making them accessible to the target groups.

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