



The Effect of the Electronic Environment on Work Ethics (Applied Research in the National Insurance Company)

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ABSTRACT

The technological revolution and the accelerating development that we are witnessing today despite the many advantages it provides, but it contains many challenges and ethical problems that need to be taken into account in contemporary organizations and the insurance sector is one of the sectors that support the national economy and therefore it was necessary to study the impact of the electronic environment on work ethics. The descriptive analytical method was used to describe the reality of the variables and to analyze statistical treatments for research, and the aim of the research is to know the reality of the electronic environment in the company and to measure the analysis of the extent of these ethics affected by modern technologies and to show that the researchers selected a sample of (40) elements in the National Insurance Company, its included general managers, directors of departments, heads of departments and branches to choose and branches to test the study hypothesis, which stipulated that "there is a significant relationship of statistical significance between the electronic environment and work ethics at the level of (individuals, activities, leadership). The research also gained its importance from the increasing importance of modern technologies and its impact on work ethics, and the research reached several results, the most important of which is the presence of a statistically significant effect between the electronic environment and work ethics, as well as a number of recommendations, most notably work to increase the level of public awareness of business ethics. It is imperative that there be a guarantee for the equitable distribution of electronic technologies and their fair use in order to reduce their negative effects.

Keywords: Environment, ethics, electronics, insurance

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INTRODUCTION

The electronic environment in organizations has become of great importance in building advanced and successful organizations and the use of modern technologies has become an urgent necessity to keep pace with technical progress in our time, and since work ethics are considered one of the most important foundations for success, adherence to them will help organizations succeed and advance, and they must be taken into consideration in light of the electronic age. Based on that, this research dealt with the effect of the electronic environment on work ethics, including three topics, the first topic dealt with the research methodology, and the second topic was devoted to the theoretical aspect and the third topic dealt with analyzing the applied research results and measuring the correlations and impact between the electronic environment and work ethics at the level of (individual ethics, activities ethics and leadership ethics). Finally, a set of conclusions and recommendations was developed based on the research results.

THE FIRST TOPIC: RESEARCH METHODOLOGY

First: The Research Problem

The rapid electronic development we are experiencing today increases ethical challenges and problems. Organizations have experienced rapid environmental changes, which have affected work ethics, and failure to understand this role will negatively affect their performance, and the insurance sector is not far from these environmental variables.

Based on the foregoing, the research problem can be formulated with the following questions:

1. What is the reality of the change in the electronic environment within the company?
2. Do the managers in the insurance company in question have a clear vision of general business ethics?
3. Is there a direct or indirect impact of the electronic environment on work ethics in the researched insurance company?

Second: Research Objectives

1. The research aims to know the reality of the electronic environment in the researched company and to identify the

advantages and disadvantages of these technologies.

2. Clarify the general framework of business ethics and measure and analyze the extent to which these ethics are affected by modern technologies.
3. Clarify the correlation and influence relations between the electronic environment and work ethics in the researched company.

Third: The Importance of Research

1. The increasing importance of modern technologies and its vital role in developing organizations and their impact on work ethics, which necessitated a study of their impact on the insurance sector.
2. The issue of ethics is one of the important topics that organizations cannot neglect, especially the insurance sector, because of the privacy of this service.
3. The research attempt to set a theoretical and practical framework for linking the electronic environment with work ethics.

Fourth: Research Hypotheses

The main hypothesis: There is a significant correlation relationship statistically between the electronic environment in insurance companies and work ethics at

the level of (individual ethics, activities ethics, and leadership ethics)

It is subdivided into the following sub-hypotheses:

The first sub-hypothesis: There is a statistically significant correlation between the electronic environment and the ethics of the individual.

The second sub-hypothesis: There is a statistically significant correlation between the electronic environment and the ethics of activities.

The third sub-hypothesis: There is a statistically significant correlation between the electronic environment and leadership ethics.

Fifth: Research Methodology

The research relied on the experimental analytical method through collecting the necessary data and analyzing it; the fact that this approach focuses on seeking opinions about the research sample and its directions, and using the descriptive approach; to describe the reality of the studied variables, as for the analytical method, it is used to analyze the results of statistical treatments for research variables, and to draw conclusions on the basis of adopting recommendations.

Sixth: Research Model

Figure (1) illustrates the hypothesis of the research as it expresses the correlations and influence between the search variables

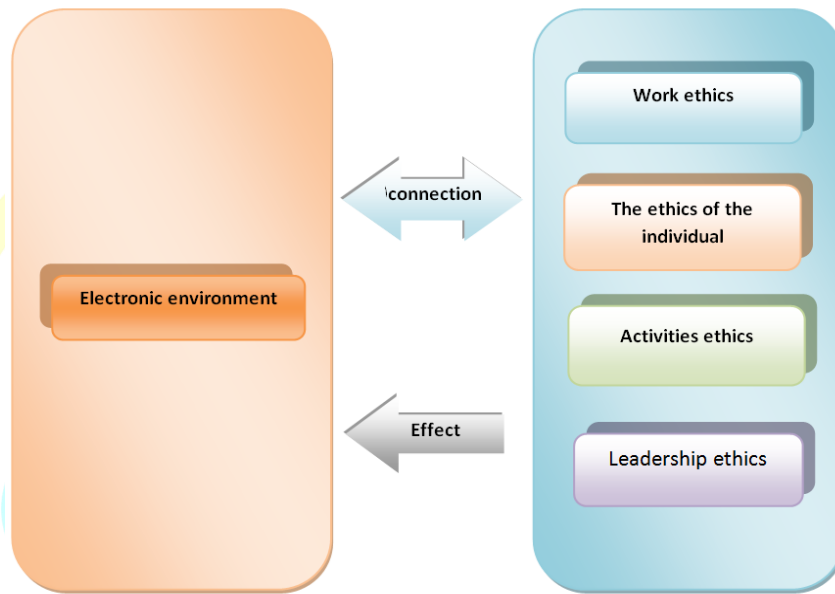


Figure 1: Research hypothesis

(Source: prepared by the two researchers)

THE SECOND TOPIC: THE THEORETICAL SIDE

The First Topic: The Electronic Environment

The electronic environment is one of the modern scientific terms that research and studies have referred to in a little way, and it has not yet reached a precise definition of this term, as it was between them (Nassif, 27: 2003) that it is the use of information and communication technology systems and networks, especially the Internet, which is the basis for the emergence and spread of all

electronic terminology. As for (Ahmed, 43: 2009), it has been described as the organization's modern technological means that transform all functions from traditional to electronic.

Second: The Infrastructure of the Electronic Environment

1. **Physical components:** are the devices and equipment that are responsible for storing and processing data automatically and have the ability to perform logical calculations and encrypted (Hurrizi, 2011: 76). This

technology must also be safe, central, and accessible to authorized entities and contribute to facilitating communication between the organization's departments and departments quickly and properly and has the advantage of fast effective performance (Al-Abdarous, 2015: 32).

2. **Software:** it is the software that manages the physical components and help them to perform basic functions, and are designed to coordinate the functions and activities of the programs and various equipment and parts (Stair et al, 2003: 65).
3. **The human element:** They are computer operators, designers, programmers, and all workers associated with their work with all kinds of technologies. Investment in the human element is the basis for the success of all electronic business. Therefore, most successful experiences in electronic business were keen to build programs designed to encourage and develop the human element (Al Amar, 2008: 87).
4. **Information and communication networks:** The electronic environment is not merely building

a website for the organization or purchasing physical devices for electronic data exchange but rather a way through which it can integrate into the digital world, and I learned about its richness in that arrangement and coordination of a group of separate and independent units for the purpose of achieving the goals in a more, If these units work separately (Alyan and Tubas, 2005: 87).

The Second Topic: Business Ethics

First: the concept of business ethics

Most researchers agreed that ethics in general was enriched by those rules, principles, and standards that govern the group and individual pollutants, among them (Yagi, 2012: 7), as those standards and principles that govern the behavior of the group and individuals and determine what is right or wrong in a particular situation. As for (Budraa, 2013: 18), it was developed for the concept of ethics as the rules responsible for the behavior and behavior of the individual towards the situations that he passes and interacts with the principles and values he believes in. As for business ethics, over time it will be a set of values, concepts and laws that are defined as business ethics so he defined it (Al-Ashashi and Bin Nafa, 2012: 46) are the rules that must be respected and ethical

standards applied for workers when making decisions that affect the organization or its related agencies. It was also defined as the norms recognized by employers that adhere to a certain behavior in order to maintain the profession and breach it, as a breach of the employment contract (Al-Hawashi, 2004: 192). As for (Hellriegel, 2008: 7), it was defined as the integrated and mutual values that lay the foundations of dealing between individuals and managers, such as respect, justice, and policies followed until the moral decision of the organization is taken.

Second: Business Ethics

1. The ethics of the individual

It refers to the behavior of individuals that arise as a result of a set of personal, religious, social and family factors and the level of experience. Individuals represent the basic pillar of work ethics, as they must be characterized by credibility and integrity. The commitment of individuals to work ethics is the force that drives the organization to ethical obligations in its decisions and behaviors towards society and individuals outside the organization. Therefore, organizations should encourage ethical behavior and create an appropriate environment for workers to practice their business and enhance the trust of individuals (Al-Rawashda 2007: 27).

2. Activities ethics

In addition to its legal entity, organizations have a moral moral entity. This entity is responsible for all their activities in an ethical and legal manner at the same time. It is also not sufficient for the individual to be ethical. Rather, the general working environment must focus on moral values and the internal environment that encourages moral behavior, and to achieve this, a system of rewards is used for moral and punitive actions for immoral behavior (Collins, 2009: 9).

3. Leadership ethics

It is the way or means that leaders define to cultivate moral culture within the organization through their actions and actions, and if the workers do not see the moral values that the organization seeks in their leaders, it is difficult to ask them to adhere to those values or ethics (Draft, 2003: 156), the process of sustaining and updating ethical values is one of the most important goals of ethical organizations. Workers are the main pillar of that sustainability. Valuation and reward systems are among the systems that lead to knowing how managers and employees apply values and ethics in their daily work.

Third: Sources of Ethics

There are many sources of business ethics, because morality does not come from a

vacuum, there must be several factors that help its emergence. (Yaghi, 2012: 106), sources of ethics are explained by two main sources from which the rest of the sources can be split, namely:

- Self-values that are related to the belief and personality that the organization is believed in.
- Moral and social values, traditions and norms prevailing in society.

There are among the sources of ethics in a more detailed way. It was divided (Al-Zinati, 2014: 23) into five sources:

1. **Religious Source:** It is the source derived from all kinds of heavenly books. A person can evade legal or social control, but he cannot evade religious control (Al-Hourani, 2005: 54).
2. **The economic source:** The economic stagnation or the deteriorating economic conditions is the main pillar that pushes individuals to violate work ethics, and that the economic dimension has increased its impact significantly in our time as technological advances have developed and increased consumerism among citizens (Bani Khalid, 2007: 36).
3. **The political source:** that is, the political orientations and their

impact on members of society, as the political system that applies the principles of participation, dialogue, pluralism, respect for the other, in return, individuals will be positively affected by these values, so it will have a negative impact on the direction of its members (Bani Khalid, 2007: 39).

4. **The administrative organizational source:** It is the internal environment in the organization and the laws, regulations, rules and values that govern it, which will determine the orientation, behavior and ethics of employees, as the ideal environment provided by good leadership is the one that encourages individuals to adhere to values and ethics and vice versa.
5. **Social Source:** It is the general culture in society that determines values, belief, customs, traditions and lifestyle, and that the workers enter the organization imbued with the ethics acquired from the social source. If these values are positive, they will be reflected positively, and if those values are negative, they will negatively affect work ethics.

THE THIRD TOPIC: THE PRACTICAL SIDE

This research aims to shed light on the relevant aspects by describing the questionnaire form, and then to identify the characteristics of the selected sample, and to test the validity and consistency of the questionnaire, as well as the statistical methods used by the researchers in analyzing the available data. According to that problem, it was divided into the following demands:

First: Designing the Questionnaire and The Research Sample:

In order to test the research hypotheses and achieve its objectives, the sample

(probability stratum) was chosen by the researcher from the study community of the National Insurance Company, represented by the following certificates (PhD, MA, BSc, Technical Diploma), considering that these certificates are closer to the subject of the study, and the size of society according to the statistics of the company has reached (45) individuals, the sample size of this population was determined according to the global model (D. Morgan), to determine the sample size at the significance level (0.05) and up to (0.01), the sample size according to this model was (40) individuals, i.e. (89%) of the total study population, as shown in Table 1.

Table 1: Determining the sample size from a given population

N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	246
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	351
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	181	1200	291	6000	361
45	40	180	118	400	196	1300	297	7000	364
50	44	190	123	420	201	1400	302	8000	367
55	48	200	127	440	205	1500	306	9000	368

60	52	210	132	460	210	1600	310	10000	370
65	56	220	136	480	214	1700	313	15000	375
70	59	230	140	500	217	1800	317	20000	377
75	63	240	144	550	225	1900	320	30000	379
80	66	250	148	600	234	2000	322	40000	380
85	70	260	152	650	242	2200	327	50000	381
90	73	270	155	700	248	2400	331	75000	382
95	76	270	159	750	256	2600	335	100000	384

"N" is population size Note

"s" is sample size

(40) Questionnaires were distributed to the sample. On the other hand, the number of forms received and fulfilling the requirements of analysis and study from

the sample, which were answered, reached (36) questionnaires. Table 2 shows the study sample, the number of distributed, received forms, and the percentage of their retrieval.

Table 2: Description of the research sample, the number of distributed and received forms and the percentage of recovery

Sample community	The number of distributed forms	Number of forms received	Retrieval rate%
National Insurance Company	40	36	90%

Second: Measuring Honesty and Consistency:

- **Honesty test:** the researcher is subject to a questionnaire on a group of arbitrators with expertise in the field of research, the

researcher has responded to the opinions of the arbitrators and made the necessary changes in light of the submitted proposals, and finalized the questionnaire form.

- **Stability test:** Stability means that the questionnaire gives the same

result if it was redistributed more than once under the same conditions and conditions, and that the test of stability here is according to the (Cronbach Alpha) formula. In the case of a test in which the scores are rated (not one and zero), but can take different values (1, 2, 3, 4, ...), as in the case

of tests that use a Likert scale, as mentioned above to answer paragraphs. This equation is also used in tests of the type of substantive or essay questions (Al-Jadri and Abu Hilo, 2009: 171). Table 3 shows the stability test for the study variables.

Table 3: Stability test of search variables using the Cronbach alpha coefficient

Variables		The Kronbach alpha coefficient
1.	Electronic environment	0.870
2.	work ethics	0.882
3.	Total	0.672

It is clear from the results shown in the above table that the value of the Kronbach alpha is high for the research, and the total value of the research variables of the alpha coefficient has reached (0.672), which is a high stability value, and this result confirms the validity and reliability of the study questionnaire and its validity to apply to the basic study sample, analyze the results and answer questions of the study and test its hypotheses.

Third: Statistical tools and methods used in data processing and analysis:

The researcher relied on a number of tools for statistical analysis and processing, as follows:

- ❖ Ready statistical package (Spss-Ver-19): used to extract the results.
- ❖ Microsoft Excel 2010 to analyze the data

Fourth: Description of the sample

This axis seeks to clarify the most important characteristics of the members of the research sample who are employees

of the National Insurance Company, through the information contained in the questionnaire that was distributed to them, and below comes a brief description of the members of the research sample.

1. **Gender:** Table 4 shows that the number of males reached (20) individuals, i.e. (55.56%) of the total study sample of (36). As for the percentage of females, the number of its members reached (44), i.e. (44.44%) of the total study sample.
2. **Marital Status:** Table 4 shows that the number of members of the sample of the married group reached (21), i.e. (58.33%) of the total study sample, which is (36), and the number of singles (15), i.e. (41.67%), out of the total study sample and this result indicates the benefit of the study by virtue of understanding the fullness of the questionnaire, and achieving compatibility between all groups.
3. **Age:** Table 4 shows that the age group of (40 years and over) has a number of its members (20), i.e. (55.56%) of the total study sample, which is (36), which is the highest percentage, followed by the age group (20-30), so So it formed (8) individuals, i.e. at a rate of (22.22%), and finally the category

(31-40 years) formed (8) individuals, i.e. (22.22%) of the total study sample, which explains to us that the company possesses various, unspecified owners in the stage, or with a certain age group, which gives strength to study in terms of taking the opinions of most of the age groups in the company.

4. **Academic Achievement:** Table 4 shows that the vast majority of the sample members have a bachelor's degree, since their number reached (25) of the total study sample, which is (36), i.e. (69.44%), which is the highest percentage, while the number of holders of a master's degree reached (6) individuals, i.e. (16.67%), and the number of those holding a technical diploma reached (3) individuals, i.e. (8.33%). Finally, the number of Ph.D. holders reached (2) individuals, i.e. (5.56%) of the total sample of the study, and this indicates that the majority of the sample members have a good culture, and have sufficient scientific ability to answer the questions of the questionnaire, which makes the answers more accurate and objective.

5. **The job title:** Table 4 shows that the position of (senior manager) achieved the highest percentage, the number of its members reached (16) individuals, i.e. (44.44%) of the total study sample, which is (36), and the position of (manager) got (10) Individuals, i.e. (27.78%), while the position of (Associate Director) achieved (6) individuals, i.e. (16.67%), and finally, the

position of (Observer) achieved (4) individuals, i.e. (11.11%) of the total sample, it is evident that the researched sample is characterized by intellectual maturity and skillful integration between all levels, and this creates strength for study, especially in the sample's response to the questionnaire paragraphs, in terms of realizing and understanding.

Table 4: Characteristics of Sample Members

No.	Variables	Categories	Repetition	Percent %
1	Gender	Male	20	55.56
		Female	16	44.44
		Total	36	100.0
2	Marital status	Married	21	58.33
		Single	15	41.67
		Total	36	100.0
3	Age	20-30 years	8	22.22
		31-40 years	8	22.22
		41 years and over	20	55.56
		Total	36	100.0
		Technical diploma	3	8.33
		Bachelor	25	69.44

4	Educational Degree	Master	6	16.67
		Doctorate	2	5.56
		Total	36	100.0
5	Job title	Observer	4	11.11
		Associate Director	6	16.67
		Manager	10	27.78
		Senior manager	16	44.44
		Total	36	100.0

Fifth: Test the correlation hypotheses

In this topic, the study hypotheses that were laid out in the methodology of the study, which relates to the study variables, which are represented in the electronic environment, and work ethics, will be tested.

1 - The correlation between the electronic environment and work ethics at the macro level, which is evident from Table No. 5 and Figure 2, to the existence of a positive correlation with a strong positive (positive) significance, between the electronic environment and work ethics, and the correlation relationship has reached a value of (0.547 **), at the level of significance (0.01), and the number of

moral relationships (2) was (50%), the highest sub-value of correlation coefficients in this axis was between the electronic environment and the ethics of the individual, as its value reached (0.765 **), at the level of significance (0.01), this expresses the existence of a relationship of moral significance and function and explains the strength of the relationship between the electronic environment and the ethics of the individual, and from here we infer the acceptance of the first major hypothesis, according to which there is a statistical correlation relationship with a positive moral significance in the electronic environment in work ethics. As shown in Figure 2 and Table 5.

Table 5: The correlation between the requirements for job recycling and insurance performance

work ethics Y		Ethics of the individual Y1	Activities ethics Y2	Leadership ethics Y3	Working ethics Y	Moral relations	
						Number	Percent %
Electronic environment X	Coefficient of correlation	.765**	.094	.144	.547**	2	50%
	Moral level	.000	.587	.402	.001		
	The decision	Function	Function	Function	Function		

** Strength of Relationship and Morality (0.1%)

* The strength of the moral relationship (0.5%)



Figure 2: The correlation between the electronic environment and work ethics

2 - The correlation between the electronic environment and work ethics at the level of sub-variables, as it is clear from Table No. (6) that clarifies the values of the Pearson correlation coefficients (Person) at the level of sub-variables and total:

- There is a strong correlation relationship with a positive (static) significant statistical significance between the electronic environment and the ethics of the individual, as the correlation value (** 0.765) reached the significance level (0.01). This result fulfills the hypothesis.
- There is no correlation between the electronic environment and the

ethics of activities, as the correlation value reached (0.094), which is not significant, and this result does not fulfill the hypothesis.

- There is no correlation between the electronic environment and leadership ethics, as the correlation value reached (0.144), which is not significant, and this result does not fulfill the hypothesis.

Table 6: Results of the correlation between the electronic environment variables and work ethics at the sub and macro levels

	First Ethics of the individual	Activities ethics	Leadership ethics	Second topic Working ethics
First topic	.765**	.094	.144	.547**
Electronic Environment	.000	.587	.402	.001

**Moral correlation at a significant level (0.01)

*Moral correlation at a significant level (0.05)

Sixth: Impact hypothesis testing

The current study developed the second major hypothesis, the Simple Regression Analysis hypothesis.

First: Analyzing the effect of the electronic environment on work ethics at the macro level

It is clear from Table 7 that the calculated value of (F) has reached (14.541), which is greater than the (F) table value of (7.44) at the level of significance (1%), and moral (0.001) and degree of freedom (1.34), this result means that there is a statistically significant and significant effect of the respondent variable (electronic environment) on the dependent variable

(work ethics) in the research sample. As for the value of the determination factor (R^2), its value reached (0.300), this result indicates that (the electronic environment) explains what is (30%) of the difference in (work ethics), and that (70%) is an explanatory variation of factors that did not enter the regression model. Accordingly, these results provide sufficient support to accept the influence of the second major research hypothesis which states *(There is a significant significance for the electronic environment in work ethics)*.

Through table 7, we note that the value of the constant term ($a = 2.984$) is statistically significant, the calculated value of t was

(15.592), which is greater than the tabular t at the level of significance% 1 and degree of freedom (34) of (2.73), and the value of the marginal slope ($b = 0.239$), it is statistically significant because the calculated value of t is (3.813) greater than

the tabular t at the level of significance% 1 and degree of freedom (34) of (2.73), and these results confirm the presence of a strong influence of the electronic environment on business ethics in the researched company.

Table 7: Explains the effect of the electronic environment on business ethics at the macro level

<p>Dependent variable</p> <p>Independent variable</p>	<p>Work ethics</p> <p>Y</p>							
	<p>Electronic environment</p> <p>X</p>	<p>Fixed Limit</p> <p>a</p>	<p>Calculated Value of T</p>	<p>Marginal inclination</p> <p>B</p>	<p>Calculated Value of T</p>	<p>Selection coefficient</p> <p>t</p> <p>R²</p>	<p>Calculated Value of F</p>	<p>Morality</p>
	2.984	15.592	.0239	3.813	.0300	14.541	0.001	There is an effect

*The value (f) of the table at a significant level 0.05 and the degrees of freedom (1.34) = (4.13),

** The value (f) of the table at a significant level 0.01 and the degrees of freedom (1.34) = (7.44)

* Value (t) tabular at a significant level 0.05 and degrees of freedom (34) = (2.03)

** Value (t) tabular at a significant level 0.01 and two degrees freedom (34) = (2.73)


Second: Analyzing the effect of the electronic environment on work ethics at the sub-variable level.

- 1. Analysis of the effect of the electronic environment on the ethics of the individual:** It is clear from Table (8) that the calculated value of (F) reached (48.107), which is greater than the value of (Table F) of (7.44) at the level of significance (0.01), and with a moral level (0.000), This result fulfills the hypothesis.
- 2. Analysis of the effect of the electronic environment on the activities ethics:** It is clear from Table (8) that the calculated value

of (F) was (0.301), which is smaller than the (F) table value of (4.13) at the level of significance (0.05), and at a significant level (0.587), this result does not fulfill the hypothesis.

- 3. Analysis of the impact of the electronic environment on leadership ethics:** It is clear from Table (8) that the calculated value of (F) was (0.720), which is smaller than the (F) table value of (4.13) at the level of significance (0.05), and at a significant level (0.402), and this result does not fulfill the hypothesis.

Table 8: Explains the effect of the electronic environment on worker ethics at the sub and macro levels

Dependent variable Independent variable	Electronic environment X							
								
Ethics of work	Fixed Limit	Calculated Value of	Marginal inclination	Calculated Value of	Selection coefficient	Calculated Value of	Morality	Decisi

	t	T	on	T	R ²	F		on
	a		B					
Ethics of individuals Y1	1.81 6	6.788	0.608	6.936	0.586	48.107	0.000	There is an effect
Ethics of activities Y2	3.72 9	15.190	0.044	0.548	0.009	0.301	0.587	There is no effect
Ethics of leadership Y3	3.35 4	10.718	0.087	0.849	0.021	0.720	0.402	There is no effect

*The value (f) of the table at a significant level 0.05 and the degrees of freedom (1.34) = (4.13),

** The value (f) of the table at a significant level 0.01 and the degrees of freedom (1.34) = (7.44)

* Value (t) tabular at a significant level 0.05 and degrees of freedom (34) = (2.03)

** Value (t) tabular at a significant level 0.01 and two degrees freedom (34) = (2.73)

**THE FOURTH TOPIC:
CONCLUSIONS AND
RECOMMENDATIONS**

attention to the process of assessing the ethical performance of workers.

First: The Conclusions

1. The researched insurance company was unable to take advantage of the many and varied advantages that modern technologies offer in enhancing its position and developing employees.
2. There is a great lack of the company in the use of manuals on work ethics and insufficient

3. The employees of the company do not have their own electronic signature, which facilitates manipulation.
4. Despite the importance of the company's website, it does not pay enough attention to it and does not encourage insured to interact and email.
5. Sample responses indicated that the employees of the company have a

high commitment to work ethics and that the application of technologies positively affects ethical commitment.

6. The strongest correlation and the highest impact ratio were between the electronic environment and the ethics of the individual and this result fulfills the hypothesis.
7. Technology is one of the most important factors for change in work methods, but it has put pressure and challenges on workers that may undermine their values and ethics. This is shown by the statistical results in the research company that the electronic environment explains with 30% of the difference in work ethics.

Second: Recommendations

1. Work to increase the level of public awareness of business ethics and clarify the benefits of adhering to ethical standards and the application of ethics standards among workers without discrimination and fairness.
2. Deepening the use of modern technologies in all joints of the company and working to develop awareness of the importance of using it through the work team's

approach, which gives space for workers to form social relationships that strengthen the employees' sense of belonging and loyalty to the company.

3. The necessity of the senior management's commitment to integrity and transparency when dealing with employees and to spread the work ethic philosophy by engaging all employees in training courses and setting up educational seminars.
4. Since there is agreement that ethical standards and controls are the basis for building an ethical society, it is therefore imperative that there be a guarantee for the equitable distribution of electronic technologies and their fair use to reduce their negative effects.
5. The researched company should develop effective strategies to build an electronic system, evaluate it, protect it, and maintain it periodically, and train its users in the field of information and network security and effective control over the stages of insurance work, from submitting an insurance application to compensation payment.

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