

# The effect of strategic thinking patterns on the efficiency of decision making process in Jordanian companies of insurance.

**Dr. Khalid Ibdah**

Business administration Faculty of

Taiba University

Abridgment of research

## ABSTRACT

This research purposes to recognize the effect of strategic thinking patterns on the efficiency of decisions making process in Jordanian companies of insurance ; and reaching the recommendations that aim to increase the necessity of this side to ameliorate the strategic performance level in these companies; the research also includes recognizing the effect of personal variables ( gender, age, years of experience; administrative level and scientific qualification) on the efficiency of decisions making; whereas this research depends on the descriptive analytical curriculum; using the questionnaire to study the opinions of research sample that composes 46 persons like an average (10%) from the society of research. And this research shows an effect with statistical indication (  $a > 05.0$ ) for the dimensions of strategic thinking jointly in the efficiency of decisions making in Jordanian companies of insurance. The results also showed no differences related to statistical significance on the significance level ( $a > 0.05$ ) in the efficiency of decisions making of the employees of Jordanian companies of insurance attributed to personal and functional variables (gender, age, scientific qualification and practical experience). And based on the results of research, they recommend the necessity of the organizations and leaders to be able to involve the whole in presenting vision and making visualizations, uniting efforts with organizations and civil society to achieve common objectives and spreading the culture of argumentation, participation, frankly, optimism and sheerness in the atmospheres of organizations, deepening the responsibility and self control, in addition to the necessity of hiring the human resources, their energies and their true knowledge and encouraging them to creativity and innovation, by supporting creators and motivating them , adopting their ideas , assigning them with works show their intellectual challenges and sharpen their spirit of creation , also encouraging them to be against the familiar from typical specific thinking to a thinking characterized by variety , authenticity and innovation , and changing the methods of work , its ways and its measures.

**Key words:** strategic thinking types, efficiency of decisions making process, Jordanian companies of insurance, strategic thinking.

## INTRODUCTION

Most of business organizations seek to achieve success in their operations and activities to build a special strategic and competitive position that ensure existence and growth for it and efficient performance in its environment (Al-Dawry, 2010), and requires from the organizations in their different kinds and activities, to have a long term vision, based on the idea that the strategic administration is only administration of the long term future of the organization, and whereas this future is full of surprises, confusion, danger and variation, a certain style of organization management –should be used –that exceeds the traditional and old visualization and thinking to a creator, innovator visualization and thinking, and with optimistic outlook which is the strategic visualization (Al-Khafagi, 2008).

And like the other business organizations, most of external and internal insurance companies face multiple challenges, as globalization, openness and rapid development in technology and communications; push these companies to follow the strategic approach in thinking and planning, to present their products and insurance services in all fields and in the right time, and deliver them to as many customers as possible using different modern means.

Most of the researchers in this field see that the strategic thinking is a very important thing if we want to our business to be distinguished (Abo Zoqaya, 2011),

so if the continuance in achieving the desired goals is one of the main challenges in the organization , the change , keeping up with progress and adopting to the environment, are a necessary condition to achieve these goals, as the strategic thinking is the means of facing to problems and dealing with internal and external changes, it also a main affaire not only for the business organizations that seek to money , but also for the governmental organizations, on their different activities, to ameliorate their performance level , and make the right decisions , (Al-Hosseiny,2000).

And here, decisions making process is one of challenges that face administrative organizations and on different levels, where they deal with variables not only related to organizational field, but also to take into account the environment around of it, social pressures, and external powers that affect and are affected by, whereas strategic thinking comes as one of the activities that followed by the organization to reach the right decisions that provide the administrative organization with force, stability and effectiveness, so the decisions makers should have the full knowledge of available alternatives and their consequences and full understanding of the data associated with the substance of the problem (Kanaan, 2007).

### **PROBLEM OF THE RESEARCH**

Attention to strategic thinking patterns in facing and solving problems that obstruct the work inside the organizations whether governmental or private, plays an important role in the success of the organization or its failure, the admission of the role of decision making in the success of organizations, and as a basis of the administrative process , has led the researchers to study and analyze the factors that influence on the decision making process, and whereas the strategic thinking types are one of the influential factors on decision making process, so the problem of the research represented in the answer of the following question:

**What is the effect of the strategic thinking types on the effectiveness of the decision making process in the Jordanian companies of insurance?**

### **The importance of the research**

This research derived its importance from the role of the strategic thinking patterns in decision making process, as the high risks in decision making , and the cost of the wrong decisions share in increasing the restrictions and economic loads, the increasing of the competition and the accelerated technological development led to increase the adoption of strategic thinking by leaders to be able to save the competitiveness under variable environmental conditions, the research also derived its importance from:

1. The importance of cognition and adopting the strategic thinking types and using them in the right decisions making process, that leads to the success of the organizations and its continuance.
2. This research serves the Jordanian companies of insurance by its information about the strategic thinking types and the means of right decisions making, and making use of them in training programs to achieve the desired organizational goals.

**Objectives of the research:**

This research purposes –especially- to identify the effect of the strategic thinking patterns on the decision making process in the Jordanian companies of insurance, it also seeks to achieve the following objectives:

1. Recognizing the visualizations of the employees in the companies of insurance about the strategic thinking.
2. Recognizing the visualizations of the employees in the companies of insurance about the efficiency of decision making process.
3. Recognizing the visualizations of the employees in the companies of insurance about the efficiency of decision making process according to the demographic variables (gender, scientific qualification, age, practical experience).
4. To present recommendations and proposals to the decision makers in the Jordanian companies based on the results of the research.

**QUESTIONS AND HYPOTHESES OF RESEARCH****Firstly: questions of research**

First question: what are the visualizations of the research sample of the level of dominant strategic thinking, and the availability of each dimension in Jordanian companies of insurance, and these dimensions are: (abstract thinking, diagnostic thinking, planning thinking).

Second question: what is the level of the efficiency of decision making process with its dimensions (defining the problem, choosing the optimal alternative, observation and evaluation) of the employees in the Jordanian companies of insurance?

**Secondly: Hypotheses of the research**

First main hypothesis: There is no effect with statistical indicator on the level of significance ( $\alpha < 0.05$ ) for the types of strategic thinking (abstract thinking, diagnostic thinking, planning thinking) on the efficiency of decision making in Jordanian companies of insurance.

First sub-hypotheses: There is no effect with statistical indication on the significance level ( $\alpha < 0.05$ ) on the strategic thinking in defying the problem as one of the dimensions of the efficiency of decision making.

Second sub-hypothesis: There is no effect with statistical indication on the significance level ( $\alpha < 0.05$ ) on the dimensions of the strategic thinking in choosing the optimal alternative as one of the dimensions of the efficiency of decision making.

Third sub-hypothesis: There is no effect with statistical indication on the significance level ( $\alpha < 0.05$ ) on the dimensions of the strategic thinking in observation and evaluation as one of the dimensions of the efficiency of decision making.

Second main hypothesis: There are no differences with statistical indication on significance level ( $\alpha > 0.05$ ) in the efficiency of decision making process of the employees of Jordanian companies of insurance attributed to personal and functional variables (gender, age, scientific experience, scientific qualification).

**EXECUTIVE DEFINITIONS**

1. Independent variable (strategic thinking): It's an extended and innovative way of thinking on strategic basis, and in the same time a long term and look and more completeness for the organization and the environment, and it is a visualization of an organization for its future in terms of its position and what it will be in the future on a long term (Haines, 2006:1).

1. The abstract thinking: it is a mental process that aims at extracting and abstracting the abstract meanings of things and relations by the hypothetical thinking through symbols and circulars and the ability to create assumptions and make sure that they are correct. (Al-Otoom, 2004:200).

3. Diagnostic thinking: it is a process of an application of accurate analysis for the subject that will be decided, and then identifying the most important factors or the reasons for decision making, and thus choosing the non-flexible ruling alternative to reach to inevitable solutions, as well as the ability to predicate of the outcome of the negative relations arranging them to choose main and emergency strategic alternatives to prevent surprises when they happen (Al-Shahry, 2010: 54).

3. Schematic thinking: this pattern tends to determine the possible results as a first phase of thinking, then configure the necessities to reach to those results. and here, the element of flexibility must be allowed to determine the causes or the information and its sources or the desired objectives to make decision (Mohamed, 2002: 14).

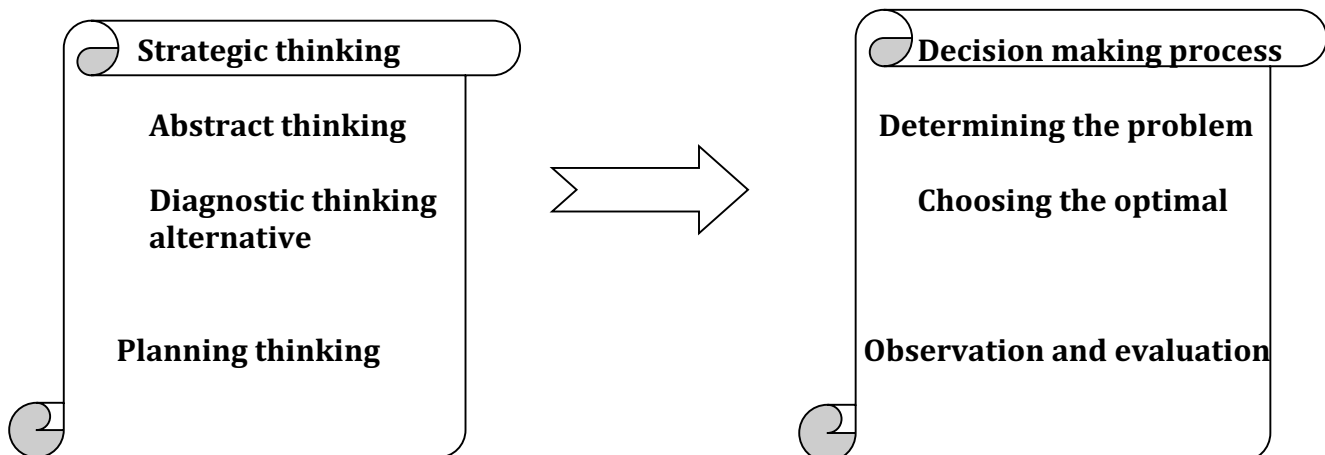
**Attendant variable (decision making):** decision making is the choice between two or more alternatives by following several steps represented in recognizing and defining the problem, determining and analyzing the existing alternatives, choosing the most effective alternative in achieving and applying the objectives of the organization (Maher,2008: 58), and therefore the decision making – according to the current research – includes the following variables:

1. Determining the problem: it is diagnose the problem process, by knowing its nature, essence, dimensions and its results, it means its effects and reasons (Qassem, 2011: 54).
2. Choosing the optimal alternative: it is a comparison process between the available alternatives according to their expected results and comparing them with the objectives or their standards, by the processes of searching, analyzing and testing, and benefiting from the experiences of the decision maker in this field (Moussa, 2010: 55).
3. Observation and evaluation: it is a depending on feedback process, by collecting the information, examining and analyzing them, to know the results of choosing this alternative and apply it, and if the achieved results are positive or negative (Hussein and Al-Said, 2001: 25).

### MODEL OF THE RESEARCH

**Independent variable**

**Attendant variable**



## CHAPTER ONE

### Strategic thinking and decision making process

#### The First topic: Strategic thinking

##### *Concept of strategic thinking*

The term of strategic thinking, its fundamentals and principles appeared as a reaction which developed by the research circles that were interested in studying the uses of strategic administrative in strategic planning, and its effectiveness in reaching and achieving the organizational objectives (Qassem, 2011), as the strategic thinking is based on heading for the future by benefiting from the events and facts of the past and the data of the present (Al-Dawry, 2009: 29).

And many writers and researchers have handled the strategic thinking with several definitions; we mentioned of them that the strategic thinking is the prediction of the ideal form of the organization in the future, and achieving this form, to uncover the mystery of the organization's future, the prediction of the features of the organization in the future, visualization of the directions and the path of the organization in the future, determining the vision, message, and the objectives of the organization in the future, in addition to imagine the field of works and activities (Borkan, 2011: 18). And this is the way in which the officials can direct the organization to move from the administrative processes, the executive activities, facing the emergencies and crisis to create a different vision of the external and internal factors that capable of serving the required change in the surrounding environment, to ensure the best possible use of the possibilities of the organization,

starting from a new perspective that is fundamentally focused on the future, with no neglect to the past (Al-Mubark, 2006: 23). (Tavakoli, 2005: 11) also defined it as a cognitive process that must precede the decisions and strategic action, as the strategic thinking occurs when somebody regards in the future of the institution,

taking into account their surroundings and variables.

From the past, we can define strategic thinking as the in-depth and expansive thinking of the ideal situation that the organization must have in the far future

and drawing different scenarios to this future then planning to benefit from the available chances and avoiding and reducing the risks of this future.

##### *Characteristics of strategic thinking*

Strategic thinking is concerned with the general affairs of the organization as a whole, and strategic thinking is started and directed by the high administrative level but all of the administrative levels must participate in to work (Al-Kobaisi, 2006).

And (Saleh, Mohamed, 2001) indicate that strategic thinking linked to the organization's need for growth and survival in a constantly changing environment, so it focuses on two types of activities the first one is the diagnosis of strength and weakness sides of the organization, and the second is determining the required strategic actions to keep the performance level and improve it.

So, the planners have to present the formal analysis and the data required by strategic thinking process as long as it aims at broadening the process of thinking in subjects and not to reach to know the only and right answer, as the strategic thinking is a first and important step from the

steps of the strategic planning and it is closely linked to the strategic leaders and planners, because the first step in this process is to do a conscious diagnosis to the surroundings conditions, and analyzing whole of the connected factors whether they are in the present or in the future, then creating a vision and alternatives, and all of this can only come from strategic thinking.

And here, (Al-Zaher,2009) sees that strategic thinking characterized by the following characteristics:

1. Optimistic and human thinking, believes in the capacities of the human and his mental energies to penetrate the unknown world and predict the possibilities of what will happen.
2. Competitive thinking: His supporters head to seize opportunities before the others, and they believe in the dominant minds and visionaries who precede the others in discovering the new knowledge.
3. Strategic thinking is a developmental thinking because it starts from the future to derive the picture of the present from it, and starts from the external vision to deal with the internal environment through it, and so it is described as proactive.
4. Strategic thinking is multi-vision and angles, it requires looking forward in its understanding of the past, and adopts the consideration from the top to understand what is down, and resorts to the diagnostic analysis to understand the reality of the things realistically.
5. Strategic thinking employs quantitative methods and numbers to understand the independent and attendant variables in the relation of the things with each other.

### ***Positives and utilities of strategic thinking***

The utility of following the method of strategic thinking inside the business organizations through its completely look to the future and what is available and what can be obtained based on the initiative like a method of work, as strategic thinking is characterized by several positives and utilities, from them (Al-Ghalby and Idris, 2007):

1. Crystallization of conceptual framework to look to the organization in its whole surrounding and its completeness relations instead of describing it as a closed box, that doesn't affect or effected by the surrounding variables.
2. Orienting the future and determining its trends and possibilities instead of preoccupation with the present and the whole function of its problems , that is an extension of the past.
3. Uniting the efforts and filling the energies towards the goals and objectives.
4. The good hiring of human resources, their energies and their correct knowledge, and motivating them on creation and innovation.
5. Achieving the adaptation, conformation and positive interaction with external environment.
6. Enabling the organizations and authorities to engage the operating and beneficiaries bodies in presenting the vision and visualizations, and uniting the efforts with organizations and civil society to achieve the common objectives.
7. Strategic thinking helps to spread the culture of discussion, participation, frankness, optimism and sheerness in the atmospheres of the organizations, deepening the responsibility and self control.
8. Consolidating the confidence of individuals, groups and organizations with themselves and their identity, and releasing hope in the souls, feeling them with their abilities to contribute to make the future and comparing between their options.

### ***Purposes of strategic thinking***

Strategic thinking is a more creative way of thinking and how to deal with issues and main opportunities that face the organization through which they operate, so the successful strategy combines a large number of factors related to the external environment, organization goals and human resources. Whereas (Tawfiq, 2005) sees that the advanced thinking that focuses on organization, combines the external and internal factors on planning for the future of organization. So the purposes of strategic thinking can be summarized as follows ( Al-Dawry, Saleh, 2009):

- Determining the strategic intent that leads the management to direct of the energies of the employees correctly.
- Diagnosing the effect of the sorts of environments on the work of organization.
- Bagging the smart opportunity.
- Enabling the organization to determine the appropriate strategy to bridge the gap between the facts of the past, the data of the present and the features of the future.

### ***Damages caused by the absence of strategic thinking***

The damages caused by the absence of strategic thinking can be calculated as follows (Khalif, 2008):

1. Loss of many opportunities of the benefiting from the available in the external environment off the organization.
2. The organization is confronted with many problems and crises as a result of the lack of early awareness of the restraints and threats inside the external environment of the organization and the non readiness for them.
3. Wasting a part of the potentials and sources and not benefiting from them.
4. Weakness of the relationship and lack of connection between the message of the organization and its objectives, and making some decisions that don't serve the message of the organization and its objectives.
5. Weakness of the ability of the organization to create and innovate, and fear of individuals from presenting unusual ideas to develop and update.
6. Organizational climate in which there are many tension and anxiety among workers, weakness of belonging to the organization, the struggle and conflict between managers and managements as a result of the absence of strategic vision.
7. The organization is floundering in its decisions, due to the lack of knowledge of the elements of the external and internal environment on its reality, and forming the plans and formulating goals on incorrect assumptions.
8. Dissatisfaction between employees towards the organization, as a result of the employees' awareness and their belief that the organization focuses its efforts on achieving its advantages without the advantages of the other parties in the external environment.

### ***The preliminary steps for the development of strategic thinking among the leaders of the institution***

1. Self-revision, seeing the fact of the reality and faith in the importance of thinking.
2. Checking up the selection and choosing the thinking brains that capable of dealing and diving in the depth, practicing and analyzing of the complex mental processes, according to new and unusual ideas and visions.
3. Academic Refinement and practical training. (Sultan, 2006).

### ***Factors of the success of strategic thinking***

The success of strategic thinking has several elements which dealt by the writers from the angles of their interests and different specializations, but all of them revolve in similar axis, as

the factors of the success of strategic thinking were determined as follows (Al-Mubarak, 2006):

- Strategic thinking is based on a real integrated system away from guesswork and foreknowledge.
- The plan must be spurred from the reality of the work environment with which it interacts.
- All of the employees must participate in forming the plan to ensure their interaction on the time of the application.
- General goals of planning can achieve the need of individuals and societies for their development.
- The plan must be disposed to change, development, increasing, decreasing.
- The plan must be consistent with the goals to achieve development and growth.
- The plan focuses on the preferences of the work in organization.
- The plan must be disposed to evaluation, observation and supervision.

(Al-Zaher, 2009) added important requires for the success of thinking:

- A high management believes in strategic thinking.
- A clear and appropriate organizational structure for the institution.
- The availability of material potentials, appropriate and different skills of thinking.
- The availability of a clear figure of the environment of the university and realizing the defect well.
- Commitment of employees and middle management to think.

From the previous we see that strategic thinking is an arranged effort aims at making fundamental decisions and procedures that determine the essence of the institution, what it is doing? and why it is doing this? by concentrating on the future. Readiness and preparedness for the best methods in response to the surroundings environmental conditions of the institution, regardless of knowing or not knowing these conditions in advance, and to be strategic means that the objectives of the institutions and the means of achieving them are clear and precisely defined, and its sources and origins must be known and targeted towards achieving these goals.

## **Second topic: Decision making process**

### ***The concept of decision making***

Decisions making process is one of the main and important responsibilities and tasks doing by the managers inside the organization, by describing the decision making as an administrative and organizational activity, and the most prominent factor is the individuals who make these decisions (Moussa, 2010), as it is one of the important subjects that have many points of view in its definition: according to the differences of the diligences of the writers and researches and also as a result of their scientific, philosophical and social backgrounds, and here are some of these definitions:

*(Robert and hunt, 1991: 334) defined decision making as "the contribution of a large number of the members of organization on decision making that leads to a good level of the required results".*

*(Boone & Kurtz, 1992: 176) defined decision making as "choosing between two or more alternatives by following the next steps: understanding the problem and defining it, determining the existed alternatives and analyzing them, choosing the more contributed alternative in achieving the goals of the organization and apply them".*



*And (Al-Hawamda and Al- Kasasba, 2000:141) defined it as "group of actions taken by the decision making director and ending with a preference for an alternative or an appropriate solution between a number of available alternatives".*

*(Shehab, 1995: 209) also sees that it is "a process of the individual's mental and emotional interaction with the group in which he works in the organization by enabling him to mobilize his efforts and energies to achieve common goals, and taking responsibility by self motivation in the light of the environmental data in which the organization operates".*

And the administrative decision is "the involved process whereby one person reached to make a choice that influences the behavior of the others in the organization in their contribution to achieve its goals" and from another point of view, the decision making is a series of individual or collective responses that end by choosing the appropriate alternative in the face of a certain position, so the concept of decision making isn't just about decision making only, but also a very complicated process involving multiple factors: psychological, political, economic and social (Hussein, 2008).

(Shehada, 2005) indicates that the decisions are the central engine for organizational activities in the successful organizations and they make better decisions and, faster and completely completion, and with no doubt the decision making process is an activity committed by managers in the whole organizations and at all levels.

### ***The elements of the effective administrative decision***

The elements of decisions making revolve around a specific framework and aim at treating a problem, and from the most important elements:

objective, position, decision maker, choosing rules, alternatives and the process of choosing the optimal solution among the available alternatives, and all of the decision making elements are interlocked and entwined (Al-Fadl, 2008), as the elements of the administrative decision are summarized in the following points (Al-Adayla and Zoyalef, 1996):

1. Existence of a specific problem requires a solution.
2. Existence of different alternatives, this means the existence of different ways and multiple means which are available to the administrative to select the more suitable from them.
3. A goal that the decision maker appeals to: represented in achieving the required goal with the lowest cost.
4. Consciousness or awareness in choosing the alternative.
5. The climate in which the decision is made, this means the atmosphere in which the decision was made and the consideration involved in this climate.

(Kan'an, 2007) indicates that the most important elements of decision making:

1. **Available alternatives:** A certain position has more than way to face it and this way is called alternatives, and at a minimum, the decision must has two alternatives whereas the decision maker chooses one.
2. **Perceptive choosing for one of the available alternatives:** The existence of decision requires a conscious choice of one of the available alternatives, as the decision maker chooses the alternative (sensible), this means after conscious, awareness, study and thinking, but if the behavior was (unconscious) in choosing the alternative without study or thinking, therefore, it goes beyond being a decision.

### ***Importance of administrative decisions making***

Decision making is the center of the administrative process, and it is an intergraded process in all functions and activities of the administration, and when the administration does the planning function, it makes certain decisions, when the administrative establishes the appropriate organization for its various missions and activities, it makes decisions on the organizational structure, its type, its size and the basis of the division of the administrations and departments, the individuals they need to do different jobs, scope of appropriate supervision, lines of authority, responsibility and communication (Ibrahim, 2008), as the decision making process acquires its growing importance because of the developments of the methods of collecting information, their analysis, classification and storage, this process also attracted many parties in several practical fields to the importance of the decision to use it in finding solutions of the problems of the management (El-Bahisi, 2006), decision making process also acquires its importance as an administrative function and organizational process, as the decisions of the manager reflect a lot of main administrative functions such as forming plans, composing policies and determining the goals, they also lead to more of goals and results related to the administration of the institution. The decisions of the managers have a great influence on the shape and method of work (Al-Mashrafi, 2004).

(Al-Qahtani, 2007) indicates to the importance of the decisions making issue by using it in quantitative analyzing that depends on mathematical methods to achieve the desired results as much as possible, and this requires the using of mathematical models and decision making models that help the decision making manager to make decision that achieves the desired goals with facing the obstacles that surround the decision, and consequently determining the method of the improvement and development of the decisions making process effectively.

As (Yagi, 2010) sees that the importance of decisions making increases according to the increasing of its complexity as a result of enlargement of the size of organizations and its openness on the different environments, and the fastness of the changes that have become characteristic of the general movement. And the reason for the importance of making the organizational decisions is that they are affected and effect on the individuals and groups inside and outside the organization, and consequently effect on the economic and social status of the whole society.

### ***Characteristics of decision making process***

Many of the characteristics of the decision making process have been identified, the most important between them (Kan'an, 2007):

- Decision making process is a systematic mental and intellectual process, this means it submits to the pattern and the steps of scientific method.
- Decision making process is scientific and technical process in the same time.
- Decision making process is a human process aimed at satisfying the human needs.
- Decision making process is a dynamic, continuous and connected process that includes - in its different stages- multiple interactions start from the design stage and end with the decision making stage.
- Decision making process influenced by the personality of decision maker, the motives and objectives of the participants in decision making.

And (Ibrahim, 2008) showed that what helps to the success of application and implementation of the decisions effectively is to be characterized by:

- Its ability to survive for a long reasonable period of time.
- Take into account the psychological dimensions of the employees in the institution.

- Its clarity in terms of content and formulation.
- To be applied on stages that convenient for the available financial resources and the capacity of the employees in the institution.

(Talha, 2008) also indicated that the effective and correct decisions must be characterized by:

- taking into account the values and dominant trends in the internal and external environment.
- Participation of all individuals in making decisions.
- Using the scientific curriculum and its steps in making decisions to ensure the choosing of the appropriate alternative that achieves the goal with the lowest costs.
- Avoiding making mistakes by the decision maker as a result of the short sight and rigid thought.
- Determining the appropriate time to make decisions and apply them.

(Hussein, 2008) also sees that the decisions making process characterized by several characteristics, and these characteristics can be summed up as follows:

1. Decisions making process influenced by the human factors arising from the behaviors of the decision maker or decision makers.
2. Decision making process characterized by realism because it accesses to the reasonable level, not to the maximum.
3. Decisions making process is a general process; this means it includes most of organizations on their different specializations, and comprehensive because it includes the whole of administrative posts in the organizations.
4. This process composed of group of sequential steps.
5. This process influenced by the surrounding environmental factors.

From the above, we see that the decisions making process is not a random process, but an organized and dynamic process based on scientific basis, and its success depends on the ability and personality of the decision maker who sets the objectives of the institution and the employees in front of his eyes, taking into account the material and human possibilities and the domain conditions in the institution, it also depends on the participation and interaction of the employees in the institution, their sense of responsibility, their experience and the essence of their ideas to serve the institution.

## CHAPTER II Methodology and design

### First topic: Field study procedures

The following are the results of the descriptive statistical analysis of the data, and they are the value of the arithmetical average, standard deviations, the relative importance of all dimensions of the study and the paragraphs of each dimension, taking into account that the used succession of the scale is :

Always applied	Often applied	Sometimes applied	Rarely applied	Never applied
(5)	(4)	(3)	(2)	(1)

And based on this, the values of arithmetical averages reached by the study will be treated to explain the data as follows:

High	Medium	Low
3.5 and more	2.5 _ 3.49	1 _ 2.49

And based on this, if the value of the arithmetical average of the paragraphs is more than (3.5),

the level of the visualizations will be high, and this means the acceptance of the members of the society to the paragraph, but if the value of the arithmetical average is (2.5\_ 3.49) , the level of the visualizations will be moderate, and if it is less than (2,49) , the level of visualizations will be low.

### **Society and sample of the research**

The society of the research represented in the total of the employees in Jordanian companies of insurance and their number is (460) employees, according to the official calculations issued on (1\1\2016), as a simple random sample, representing (10%) from the total of the employees in these companies, was taken, (46) questionnaires were distributed on the research sample, (42) questionnaires were retrieved, and (3) questionnaires were excluded because of their invalidity for statistical analysis, to be (39) questionnaires valid for analysis like an average (84.7%) from the total sample of research, and it is reasonable average for the purposes of scientific research.

### **Research tool**

The questionnaire of the research was developed based on the theoretical framework and previous studies in this subject, and the questionnaire composed of three parts.

**Part one:** Includes the information about the characteristics of the research sample, according to the demographic variables, and they are (age, scientific qualification, experience, gender).

**Part II:** This part includes paragraphs covering the independent variable of research (strategic thinking).

**Part III:** This part contains paragraphs covering the attendant variable of research (decision making efficiency). And the answers were classified according to the (Likert) scale, and identified with five answers (always applied, often applied, sometimes applied, rarely applied, never applied), and the answers were given numbers from (1\_5), as number (1) for (never applied), number (2) for (rarely applied), number (3) for (sometimes applied), number (4) for (often applied) and number (5) for (always applied).

### **Statistical processing method**

To answer the questions of the research and to test the correctness of their hypotheses, methods of descriptive and analytical statistics were used, by using the statistical parcel (SPSS.16). The following is a list of statistical methods that will be used for each question and hypothesis:

**Answer the first and second question:** Descriptive Statistic Measures to describe the characteristics of the research sample, based on the repetitions and percentages, to answer the research questions, and to know the relative importance by using the mathematical averages, and standard deviations.

### **Answer the first hypothesis and sub-hypotheses:**

Multiple Regression Analysis was used to test the validity of research models and the effect of the independent variable and its dimensions on the attendant variable and its dimensions.

### **Answer the second hypothesis:**

One Way ANOVA to test the differences of the demographic variables in the visualizations of the researched towards the attendant variables.

## Second topic: Characteristics of research sample

**Table no. (1.2)**  
**Distribution of the individuals of research sample according to the variables (gender, age, functional experience, scientific qualification)**

Variable	Level	Number	Percentage %
Gender	Males	28	71,8%
	Females	11	28,2%
	<b>Total</b>	<b>39</b>	<b>100</b>
Age	30 years or less	12	30,8%
	31_40 years	13	33,3%
	41_50years	8	20,5%
	50 years or more	6	15,4%
	<b>Total</b>	<b>39</b>	<b>100</b>
Functional experience	5 years or less	6	15,4
	6_10 years	14	35,9
	11_15 years	9	23,1
	16 years or more	10	25,6
	<b>Total</b>	<b>39</b>	<b>100</b>
Scientific qualification	High school or less	3	7,7
	Diploma	5	12,8
	BA	25	64,1
	Master's degree	6	15,4
	<b>Total</b>	<b>39</b>	<b>100</b>

Table no. (1.2) illustrates, with regard to gender, that the males accounted the percentage (71.8%), while the percentage of females was (28.2%). And this reflects the actual reality of the labor force in Jordanian organizations, as the males' ratios are always higher than the females' ratios.

For the variable of age, the employees who ranged in age between (31-40 years) accounted the percentage (33, 3%), then the employees between (30 years or less) with the percentage (30, 8%), after them, the employees between (41-50 years) with the percentage (20, 5%), and finally the employees who were 50 years or more came in the last rank with the percentage (15, 4%).

With regard to the functional experience, the employees with the experience (5 years or less) accounted the percentage (15,4%) , in the last rank, compared with (35,9%) from the individuals of research sample, their experience was (6-10 years), while the experience of (25,6%) of the individuals of research sample was 16 years or more, and the percentage of the individuals with the experience (11-15 years) was (23,1%).

For the scientific qualification variable, the high average was in favor of the employees with a bachelor's degree as it was (64, 1%), to reflect the prevailing scientific qualification generally in all Jordanian companies and institutions. Then, the percentage of the employees with

master's degree as it was (15, 4%), after them the percentage of the employees with diploma as it was (12,8%), and finally the percentage of the employees with high school or less, as it was (7,7%).

### CHAPTER III Presentation of results

#### First topic: Answering the research questions

**Answering the first question: What are the visualizations of the employees in Jordanian companies of insurance about the level of strategic thinking from the point of view of researched?**

**Table no. (1.3)**  
**Mathematical averages and standard deviations of the visualizations of the research sample about the dimensions of strategic thinking**

Sequence of paragraph	Dimensions of strategic thinking	Mathematical average	Standard deviation	Arrangement by ratio	Level for the mathematical average
1-3	Abstract thinking	3.83	0.683	1	High
4-6	Diagnostic thinking	3.70	0.756	2	High
7-9	Schematic thinking	3.47	0.811	3	Medium
<b>1-9</b>	<b>Total average</b>	<b>3.66</b>	<b>0.501</b>		High

Table no. (1.3) illustrates that the general average of the dimensions of strategic thinking was (3.66), and this means that the visualizations of the individuals of the research sample about the dimensions of strategic thinking of the employees in Jordanian companies of insurance were high. And by analyzing the dimensions of strategic thinking, we see that abstract thinking came in the first rank with a mathematical average (3.83), and standard deviation (0.683), then the diagnostic thinking with a mathematical average (3.70), and standard deviation (0.756), and in the first rank the dimension of schematic thinking with a mathematical average (3.47), and standard deviation (0.811). The following are the results of answering the sub-questions of the first question:

**What are the visualizations of the employees in Jordanian companies of insurance about the level of abstract thinking from the point of view of researched?**

**Table no. (2.3)**  
**Mathematical averages and standard deviations of the visualizations of the research sample about the dimensions of abstract thinking**

<b>Paragraph</b>	<b>Mathematical average</b>	<b>Standard deviation</b>	<b>Arrangement by average</b>	<b>Level for the average</b>
I'm dealing with unfamiliar topics	3.92	0.825	2	High
I would like to deal with ambiguous situations	3.95	0.944	1	High
I made my decision based on my personal experience	3.61	1.01	3	High
<b>Total average</b>	<b>3.83</b>	<b>0.683</b>		<b>High</b>

Table no. (2.3) showed that the general average of the visualizations of research sample about the paragraphs of the dimension of abstract thinking were high, with a mathematical average (3.83) and standard deviation (0.683), and the paragraph (I would like to deal with ambiguous situations) came in the first rank with a mathematical average (3.95), while the paragraph (I made my decision based on my personal experience) came in the last rank between the paragraphs of this dimension, with a mathematical average (3.61). This means that the constraint process of the general factors surrounding the problem for the issues and problems that cope with the insurance companies, achieved in a selective framework based on the philosophy of the decision maker or his directions, as the strategic leader applies his tendencies or values that are determined in the light of his intuitions or imagination in this regard with a relatively high form.

**What are the visualizations of the employees in Jordanian companies of insurance about the level of diagnostic thinking from the point of view of researched?**

**Table no. (3.3)**  
**Mathematical averages and standard deviations of the visualizations of the research sample about the dimensions of diagnostic thinking**

<b>Paragraph</b>	<b>Mathematical average</b>	<b>Standard deviation</b>	<b>Arrangement by ratio</b>	<b>Level for the average</b>
I'm initiating to invest the opportunities outside the company to achieve its goals	3.94	0.998	1	High
I'm seeking to know the reasons for making decision	3.64	0.931	2	High
I'm flexible with all the problems that I face	3.51	1.12	3	High
<b>Total average</b>	<b>3.70</b>	<b>0.756</b>		<b>High</b>

Table no. (3.3) showed that the general average of the visualizations of research sample about the dimensions of diagnostic thinking were high, with a mathematical average (3.70) and standard deviation (0.756), and the paragraph (I'm initiating to invest the opportunities outside the company to achieve its goals) came in the first rank with a mathematical average (3.94), while the paragraph (I'm flexible with all the problems that I face) came in the last rank between the paragraphs of this dimension, with a mathematical average (3.51). This means that the employees in Jordanian companies of insurance doing an accurate analysis for the issue that will be decided, then they diagnose the most important factors or the reasons for making decision, and consequently choosing the ruling alternative to reach to the inevitable solutions, as well as their ability to predict the outcome of negative relations and tabulate them for the purpose of selecting the main and accidental strategic alternatives to prevent surprises when they occur.

**What are the visualizations of the employees in Jordanian companies of insurance about the level of schematic thinking from the point of view of researched?**



**Table no. (4.3)****Mathematical averages and standard deviations of the visualizations of the research sample about the dimensions of schematic thinking**

Paragraph	Mathematical average	Standard deviation	Arrangement by ratio	Level for average
I'm interested in determining the possible results before making any decision	3.49	1.21	2	Moderate
I like deal with unusual problems	3.46	1.07	3	Moderate
I'm using unusual ways in solving problems	3.50	1.18	1	High
<b>Total average</b>	<b>3.47</b>	<b>0.81</b>		<b>Moderate</b>

Table no. (4.3) showed that the general average of the visualizations of research sample about the dimensions of schematic thinking were moderate, with a mathematical average (3.47) and standard deviation (0.81), and the paragraph (I'm using unusual ways in solving problems) came in the first rank with a mathematical average (3.50), while the paragraph (I like deal with unusual problems) came in the last rank between the paragraphs of this dimension, but with a mathematical average near to high (3.46). This means that the employees in Jordanian companies of insurance have the ability to determine the possible results as a first stage of thinking, then configuring the necessities of the access to those results.

**Answering the second question: what is the level of effectiveness of organizational decisions with their dimensions (determining problem, choosing the optimal alternative, observation and evaluation) of the employees in Jordanian companies of insurance?**

**Table no. (5.3)****Mathematical averages and standard deviations of the visualizations of the research sample about the dimensions of decision making efficiency**

Sequence of paragraph	Dimensions of decision making efficiency	Mathematical average	Standard deviation	Arrangement by ratio	Level for the mathematical average
43-46	Determining problem	3.65	0.77	2	High
55-85	Choosing the optimal alternative	3.62	0.60	3	High
59-62	Observation and evaluation	3.75	0.79	1	High
<b>43-62</b>	<b>Total average</b>	<b>3.67</b>	<b>0.57</b>		<b>High</b>

Table no. (5.3) showed that the general average of the dimensions of decision making efficiency was (3.67), and this means that the visualizations of the research sample about the

dimensions of decision making efficiency were high. And by analyzing the dimensions of decision making efficiency, we see that the dimension of observation and evaluation came in the first rank with a mathematical average (3.75), and standard deviation (0.79), then the dimension of determining the problem with a mathematical average (3.65), and standard deviation (0.77), and the dimension of choosing the optimal alternative came in the last rank with a mathematical average (3.62), and standard deviation (0.60). Such as this result is concrete and sensational, as it explains that organizations face renewed and changing challenges which require from the higher managements to adopt policies and strategies adapted to these challenges to achieve the goals of organization with a successful method. Because of the rapid and renewed change in the work environment, high management should expand a field of freedom for the employees in the different administrative levels to make the appropriate decisions without consulting the high management, with the exception of necessary cases or the decisive decisions, to present services to citizens efficiently and effectively. The following is a detailed presentation of the researched visualizations about the dimensions of decision making efficiency in Jordanian companies of insurance:

**Firstly: Visualizations of the research sample individuals about the dimension of determining problem**

**Table no. (6.3)**  
**Mathematical averages and standard deviations of the visualizations of the research sample about the paragraphs of the variable of determining problem**

Paragraph	Mathematical average	Standard deviation	Rank	Level for average
Employees can categorize the problems they face according to their importance	3.71	1.07	1	High
Employees can categorize the problems they face according to their amount	3.66	1.08	2	High
Employees can categorize the problems they face according to their complexity	3.58	1.09	3	High
<b>Total average</b>	<b>3.65</b>	<b>0.77</b>		<b>High</b>

Table no. (6.3) showed that the visualizations of the research sample about the paragraphs of the variable of determining problem were high, with a mathematical average (3.65), and standard deviation (0.77), as to the level of the paragraphs, the visualizations of the research sample were high. The table also indicates that the paragraph of "employees can categorize the problems they face according to their importance" came in the first rank with a mathematical average (3.71) and standard deviation (1.07), while the paragraph of " employees can categorize the problems they face according to their complexity " came in the last rank with a mathematical average (3.68) and standard deviation (1.09). The explanation of this is that the identifying and diagnosing of the problem is one of the first tasks in the administrative decision making process, to determine the nature of the situation that created the problem, as the effective decision making depends on the ability of the manager to obtain as much accurate data as possible and neutral information from its various sources, then determining the best ways to obtain them, then analyzing them accurately. This result can be explained as the

comparison process between the available alternatives and choosing the appropriate alternative according to

### Secondly: Visualizations of the research sample individuals about the dimension of choosing the optimal alternative

**Table no. (7.3)**

**Mathematical averages and standard deviations of the visualizations of the research sample about the paragraphs of the variable of choosing the optimal alternative**

Paragraph	Mathematical average	Standard deviation	Rank	Level for average
The employees in the company have the ability to determine the advantages of each alternative from the decision alternatives	3.56	0.99	3	High
The employees can predict the degree of risk of each alternative from the decision alternatives	3.64	1.01	2	High
The employees can choose the best and applicable alternative in decisions making process	3.66	1.00	1	High
<b>Total average</b>	<b>3.62</b>	<b>0.66</b>		<b>High</b>

Table no. (7.3) showed that the visualizations of the research sample about the paragraphs of the variable of choosing the optimal alternative were high, with a mathematical average (3.62), and standard deviation (0.66). The table also indicates that the paragraph of " The employees can choose the best and applicable alternative in decisions making process " came in the first rank with a mathematical average (3.66) and standard deviation (1.00), while the paragraph of " The employees in the company have the ability to determine the advantages of each alternative from the decision alternatives " came in the last rank with a mathematical average (3.56) and standard deviation (0.99). This result explains that the comparison between the available alternatives and choosing the appropriate alternative according to criteria and objective considerations on which the manager is based in the selection process to achieve the alternative that contributes to achieve the efficiency in decision making process.

### III: Visualizations of the research sample individuals about the dimension of observation and evaluation

**Table no. (8.3)**  
**Mathematical averages and standard deviations of the visualizations of the research sample about the paragraphs of the variable of observation and evaluation**

Paragraph	Mathematical average	Standard deviation	Rank	Level for average
Employees in the company can measure the effects of their decisions	3.79	0.97	2	High
Employees can detect the mistakes of decisions making process before they occur	3.82	1.02	1	High
Employees can form appropriate criterions to measure the performance of their decisions	3.64	1.22	3	High
<b>Total average</b>	<b>3.75</b>	<b>0.79</b>		<b>High</b>

Table no. (8.3) showed that the visualizations of the research sample about the paragraphs of the variable of observation and evaluation were high, with a mathematical average (3.75), and standard deviation (0.79). The table also indicates that the paragraph of " Employees can detect the mistakes of decisions making process before they occur " came in the first rank with a mathematical average (3.82) and standard deviation (1.02), while the paragraph of " Employees can form appropriate criterions to measure the performance of their decisions " came in the last rank with a mathematical average (3.64) and standard deviation (1.22). This result explains that the monitoring and observation process develops the ability of the decisions makers or their assistants to investigate accuracy and realism in the analysis during the implementation process which helps to discover the points of idleness and know the reasons and propose ways to treat them.

**Second topic: Testing of hypotheses**

**First main hypothesis: there is no important effect with statistical significance at the significance level ( $\alpha < 0.05$ ) of the dimensions of strategic thinking jointly and separately on the efficiency of decision making process.**

**Table no. (9.3)**  
**Influential relation between the dimensions of strategic thinking and decision making efficiency**

Model	Unstandard Coefficient		Standard Coefficient	T	Sig.
	B	Std. Error	Beta		
Constant	1.079	0.552	-	1.955	0.058
Strategic thinking	0.708	0.149	0.616	4.753	0.000

**Table no. (10.3)**  
**Analysis of the variance of strategic thinking and decision making efficiency**

Model	Sum Of Squares	Df	Mean Square	F	Sig.
Regression	4.800	1	4.800	22.588	0.000
Residual	7.862	37	0.212	-	-
Total	12.662	38	-	-	-

$R^2 = 0.379$

$R^2(\text{adj}) = 0.362$

Table no. (9.3) indicates that there is a moral influential relation between strategic thinking and decision making efficiency. Table no. (10.3) shows us the significance of the model of influence according to the analysis of variance that leads us to accept the first main hypothesis, as the value of  $f$  was 22.588 ( $f=22.588$ ) which calculated below a moral level (0.05) and degree of freedom (37.1). And it is larger than the tabular value, but the specification factor that expresses the ability of the independent variables jointly to interpret the attendant variable (decision making) is relatively low with the value ( $R^2 = 0.379$ ), and this means that (37.9%) from the independent variables explains the changes of the decision making efficiency.

From the previous, this requires rejecting the main hypothesis that provides for no effect with statistical significance at the significance level ( $\alpha < 0.05$ ) of the dimensions of strategic thinking jointly on the decision making efficiency inside the company. And accepting the alternate hypothesis that provides for an effect with statistical significance at the significance level ( $\alpha < 0.05$ ) of the dimensions of strategic thinking jointly on the decision making efficiency inside the company.

**First sub-hypothesis: there is no important effect with statistical significance at the significance level ( $\alpha < 0.05$ ) of the dimensions of strategic thinking on determining the problem as one of the dimensions of decision making efficiency.**

**Table no. (11.3)**  
**Results of the analysis of multiple regressions to test the effect of independent variable (strategic thinking) on determining the problem as one of the dimensions of decision making efficiency**

Dimension	B	Standard error	Beta	Calculated value of (T)	Significance level of (T)
Abstract thinking	0.036	0.168	0.032	0.215	0.831
Diagnostic thinking	0.251	0.149	0.247	1.684	0.101
Schematic thinking	0.407	0.143	0.429	2.851*	0.007

\*with a statistical significance at the level ( $\alpha < 0.05$ )

The statistical results in the table no. (11.3), the observation of the coefficients of (Beta) and the testing of (T) show that the variable of schematic thinking has an effect on determining the problem as one of the dimensions of decision making efficiency, with the significance of the coefficient (Beta) of this variable, it also showed in the table with the ascending of the calculated value of (t) from its tabular value at the significance level ( $\alpha < 0.05$ ). As the calculated value of (t) was (2.851). The table also shows that the variables of (abstract thinking and diagnostic thinking) have no effect on determining problem as one of the dimensions of decision making efficiency, with the significance of the coefficient (Beta) of this variables, and

with the significance descent of the calculated value of (t) from its tabular value at the significance level ( $\alpha < 0.05$ ).

From the previous we see that: rejection of the zero hypothesis which stipulates that there is no effect with statistical significance at the significance level ( $\alpha < 0.05$ ) of the dimension of schematic thinking on determining problem as one of the dimensions of decision making efficiency. And accepting the alternative hypothesis which stipulates that there is an effect with statistical significance at the significance level ( $\alpha < 0.05$ ) of the dimension of schematic thinking on determining problem as one of the dimensions of decision making efficiency. Also accepting the zero hypothesis which stipulates that there is no effect with statistical significance at the significance level ( $\alpha < 0.05$ ) of the dimensions of abstract thinking and diagnostic thinking on determining problem as one of the dimensions of decision making efficiency.

**Second sub-hypothesis: there is no important effect with statistical significance at the significance level ( $\alpha < 0.05$ ) of the dimensions of strategic thinking on choosing the optimal alternative as one of the dimensions of decision making efficiency.**

**Table no. (12.3)**  
**Results of the analysis of multiple regressions to test the effect of independent variable (strategic thinking) on choosing the optimal alternative as one of the dimensions of decision making efficiency**

Dimension	B	Standard error	Beta	Calculated value of (T)	Significance level of (T)
Abstract thinking	0.209	0.132	0.237	1.587	0.121
Diagnostic thinking	0.141	0.117	0.177	1.206	0.236
Schematic thinking	0.251	0.112	0.338	2.241*	0.031

\*with a statistical significance at the level ( $\alpha < 0.05$ )

The statistical results in the table no. (12.3), the observation of the coefficients of (Beta) and the testing of (T) show that the sub-variable (schematic thinking) has an effect on choosing the optimal alternative as one of the dimensions of decision making efficiency, with the significance of the coefficient (Beta) of this variable, it also showed in the table with the ascending of the calculated value of (t) from its tabular value at the significance level ( $\alpha < 0.05$ ). As the calculated value of (t) was (2.241). The table also shows that the variables of (abstract thinking and diagnostic thinking) have no effect on determining problem as one of the dimensions of decision making efficiency, with the significance of the coefficient (Beta) of this variables, and with the significance descent of the calculated value of (t) from its tabular value at the significance level ( $\alpha < 0.05$ ).

From the previous we see that: rejection of the zero hypothesis which stipulates that there is no effect with statistical significance at the significance level ( $\alpha < 0.05$ ) of the dimension of schematic thinking on choosing the optimal alternative. And accepting the alternative hypothesis which stipulates that there is an effect with statistical significance at the significance level ( $\alpha < 0.05$ ) of the dimension of schematic thinking on choosing the optimal alternative. Also accepting the zero hypothesis which stipulates that there is no effect with statistical significance at the significance level ( $\alpha < 0.05$ ) of the dimensions of abstract thinking and diagnostic thinking on choosing the optimal alternative as one of the dimensions of decision making efficiency.

**Third sub-hypothesis: there is no important effect with statistical significance at the significance level ( $\alpha < 0.05$ ) of the dimensions of strategic thinking on observation and evaluation as one of the dimensions of decision making efficiency.**

**Table no. (13.3)**

**Results of the analysis of multiple regressions to test the effect of independent variable (strategic thinking) on observation and evaluation as one of the dimensions of decision making efficiency**

Dimension	B	Standard error	Beta	Calculated value of (T)	Significance level of (T)
Abstract thinking	0.246	0.174	0.211	1.418	0.165
Diagnostic thinking	0.223	0.154	0.212	1.446	0.157
Schematic thinking	0.337	0.147	0.343	2.286*	0.028

**\*with a statistical significance at the level ( $\alpha < 0.05$ )**

The statistical results in the table no. (13.3), the observation of the coefficients of (Beta) and the testing of (T) show that the sub-variable (schematic thinking) has an effect on observation and evaluation as one of the dimensions of decision making efficiency, with the significance of the coefficient (Beta) of this variable, it also showed in the table with the ascending of the calculated value of (t) from its tabular value at the significance level ( $\alpha < 0.05$ ). As the calculated value of (t) was (2.286). The table also shows that the variables of (abstract thinking and diagnostic thinking) have no effect on observation and evaluation as one of the dimensions of decision making efficiency, with the significance of the coefficient (Beta) of this variables, and with the significance descent of the calculated value of (t) from its tabular value at the significance level ( $\alpha < 0.05$ ).

From the previous we see that: rejection of the zero hypothesis which stipulates that there is no effect with statistical significance at the significance level ( $\alpha < 0.05$ ) of the dimension of schematic thinking on observation and evaluation. And accepting the alternative hypothesis which stipulates that there is an effect with statistical significance at the significance level ( $\alpha < 0.05$ ) of the dimension of schematic thinking on observation and evaluation. Also accepting the zero hypothesis which stipulates that there is no effect with statistical significance at the significance level ( $\alpha < 0.05$ ) of the dimensions of abstract thinking and diagnostic thinking on observation and evaluation as one of the dimensions of decision making efficiency.

**Second main hypothesis: there are no differences with statistical significance at the significance level ( $\alpha > 0.05$ ) in decision making efficiency of the employees in Jordanian companies of insurance attributed to the functional and personal variables (gender, age, practical experience, scientific qualification).**

To test this hypothesis, One Way Anova used the visualizations of the research sample individuals about decision making efficiency attributed to the functional and personal variables (gender, age, practical experience, scientific qualification):

**Table no. (14.3)**

**One Way Anova of the visualizations of researched about the decision making efficiency according to the functional and personal variables (gender, age, practical experience, scientific qualification)**

Personal variable	Source of contrast	Squares total	Squares average	Value of (f)	Significance level
Gender	Between groups	2.281	0.143	0.558**	0.882
	Inside groups	5.617	0.255		
Age	Between groups	14.059	0.879	0.683**	0.781
	Inside groups	28.300	1.286		
scientific qualification	Between groups	11.642	0.728	1.494**	0.189
	Inside groups	10.717	0.487		
practical experience	Between groups	9.519	0.595	0.410**	0.964
	Inside groups	31.917	1.451		

**\*\*with no statistical significance at the significance level ( $\alpha < 0.05$ )**

The results of the table no. (14.3) of the visualizations of researched about the decision making efficiency according to the functional and personal variables indicate that there are no differences with statistical significance between gender, age, scientific qualification, practical experience and decision making efficiency with the descent significance of calculated value of (F) from its tabular value. This means accepting of the sub-hypothesis which sees that: there are no differences with statistical significance at the significance level ( $\alpha > 0.05$ ) in decision making efficiency of the employees in Jordanian companies of insurance attributed to the functional and personal variables (gender, age, practical experience, scientific qualification).

## CHAPTER IV

### Conclusion, discussion and recommendations

#### CONCLUSION

This research sought to know the effect of strategic thinking types on decision making process in Jordanian companies of insurance, and it resulted in an important effect with statistical significance at the significance level ( $\alpha < 0.05$ ) of the dimensions of strategic thinking (abstract thinking, diagnostic thinking, schematic thinking) on the decision making efficiency in Jordanian companies of insurance. As the dimensions of strategic thinking jointly explained as much as ( $R^2 = 37.9\%$ ) from the contrast in decision making efficiency. The research also resulted in no differences with statistical significance in decision making efficiency attributed to the functional and personal variables (gender, age, practical experience, scientific qualification).

#### DISCUSSION OF RESULTS

1. The research found that the visualizations of research sample individuals about strategic thinking level with its different dimensions were positive and moderate, as the mathematical average of the strategic thinking variable as a whole was (3.66) and with standard deviation (0.501). The dimension of (abstract thinking) came in the first rank



in terms of importance, as the mathematical average was (3.83). And the dimension of (schematic thinking) came in the last rank with a mathematical average (3.47). The previous results proved that the dimensions of strategic thinking (abstract thinking, diagnostic thinking, and schematic thinking) have been available in Jordanian companies of insurance and with a high degree.

2. The results showed that the visualizations of the research sample individuals about the dimensions of the attendant variable of research (decision making efficiency) were high, as the mathematical average was (3.67), and the dimension of (observation and evaluation) came in the first rank with a mathematical average (3.75), and the dimension of (choosing the optimal alternative) came in the third and last rank but with a high level as its mathematical average was (3.62). Such as this result is concrete and sensational, as it explains that organizations face renewed and changing challenges which require from the higher managements to adopt policies and strategies adapted to these challenges to achieve the goals of organization with a successful method. Because of the rapid and renewed change in the work environment, high management should expand a field of freedom for the employees in the different administrative levels to make the appropriate decisions without consulting the high management, with the exception of necessary cases or the decisive decisions, to present services to citizens efficiently and effectively. This research also explains that the dominant work climate in organizations is one of the motives for enhancing the efficiency of organizational decisions, as this climate characterized by the domination of the interaction and dialogue between individuals the existence of the cooperation and harmony between them and the management, providing opportunities for growth, development and achievement of individual ambitions and facilitating the ways and methods of work to make use of the energies and potential abilities of individuals and employees of organization to achieve the favor of the organization and individual together.
3. The results showed an effect with statistical significance at the significant level ( $\alpha < 0.05$ ) of the dimensions of strategic thinking jointly on the decision making efficiency in Jordanian companies of insurance.
4. The results showed no effect with statistical significance at the significant level ( $\alpha > 0.05$ ) on the decision making efficiency in Jordanian companies of insurance attributed to the functional and personal variables (gender, age, practical experience, scientific qualification).

### RECOMMENDATIONS

Based on the results of the research, it recommends with the following:

1. Organizations and authorities should be able to involve everyone in presenting visions and visualizations, and unifying efforts with organizations and civil society to achieve the common goals.
2. Spreading the culture of dialogue, participation, frankly, optimism and sheerness in the atmospheres of the organizations, and deepening the responsibility and self control.
3. Hiring the human resources, their energies, correct knowledge and motivating them to create and innovate, by supporting the creators, stimulating them, adopting their ideas, assigning them with works that shows their intellectual challenges and sharpen their spirit of creation, it also encourages them to get out of the typical specified thinking, to a diverse, original and new thinking, and changing the methods of work, its ways and procedures.
4. Senior management encourages employees to try new methods of work and showing the creative ideas and using it in work with the necessity for the management to be the example in adopting creation and innovation and work on coloring the work with something of challenge and outing of the ordinary.

5. Enhancing the mechanisms and methods of participation in decision making among employees of Jordanian companies of insurance with their different types, which can lead to increase their abilities and skills because of its positive effect on developing their personality and increasing their self growth, by organizing courses to develop the skills of employees and ensuring the feeling of safety and sense of stability which is positively reflected on the decision making efficiency.
6. Doing more researches about the dimensions of strategic thinking and decision making efficiency from another way to include dimensions broader than the dimensions of research because of the importance of the subject.

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