

The Delegation of Authority and its Impact on Employees' Performance at Al-Nisr Al Arabi Insurance Company

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Abstract: This article intended to discover and explain the delegation of authority and its impact on employees' performance at Al-Nisr Al Arabi Insurance Company. A questionnaire as a tool for collecting the information was used. It was distributed to a random sample of (51) out of (263) employees. A statistical analysis was conducted to find out the delegation of authority and its impact on employees' efficiency, effectiveness and productivity at Al-Nisr Al Arabi Insurance Company. Cronbach Alpha has shown a good reliability (93%) of the questionnaire. Statistical analysis was made by using t-tests, frequencies and ANOVA. Study conclusion shows a significant impact of the delegation of authority on employees' efficiency, effectiveness and productivity at Al-Nisr Al Arabi insurance company.

Keywords: Delegation of Authority, Employees' Performance, Effectiveness, Efficiency, Productivity.

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I. INTRODUCTION:

Delegation of Authority means dividing work and authorities through subordinate; in addition, delegation is about entrusting someone else to do parts/all of your job and responsibilities. In general, people are afraid from the delegation of authority and leaders do not prefer to delegate authorities among their subordinates for more than one reason, such as the lack of trust and the lack of confidence in the capabilities of their subordinates. They do not like to waste their time and effort into training or elevating subordinates. There are three elements of delegation: authority, responsibility and accountability; and four types of delegation: administrative, geographical, technical, and functional. At Al-Nisr Al Arabi Insurance Company (AAIC). All departments' managers started from the general manager all the way to departmental managers apply delegation types and elements. This is due to the large number of employees and departments to keep on the same level of efficiency, effectiveness and productivity at the head quarter and at the other branches.

Study Objectives:

The objectives of this study are:

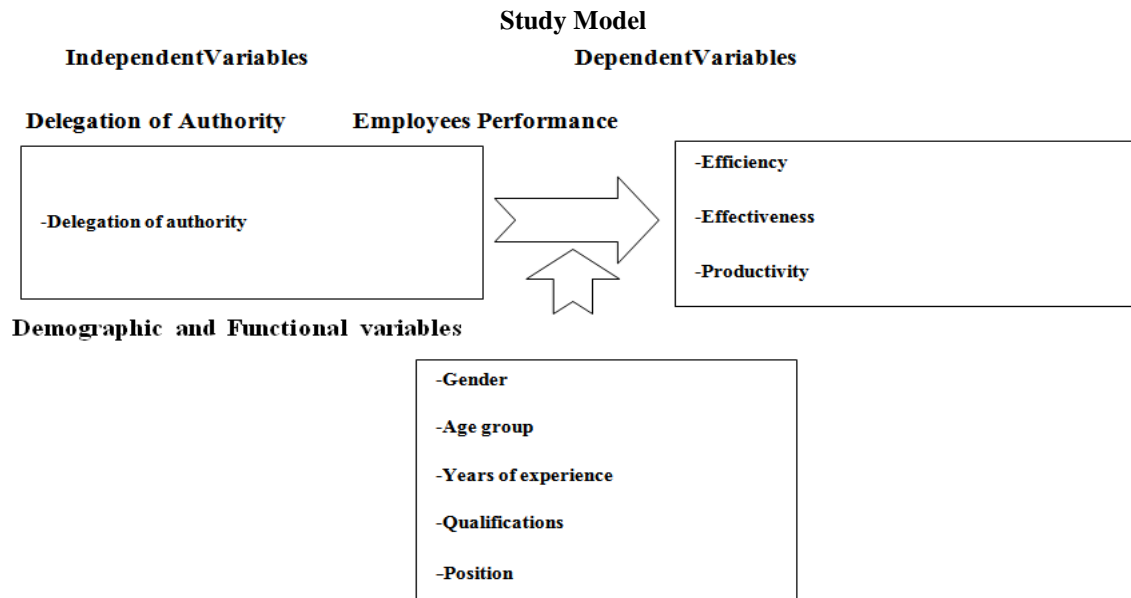
1. To find out the impact of the delegation of authority on employees' performance at Al-Nisr Al Arabi insurance company at (0=0.5).
2. To figure out the impact of the delegation of authority on employees' efficiency at Al-Nisr Al Arabi insurance company at (0=0.5).
3. To discover the impact of the delegation of authority on employees' effectiveness at Al-Nisr Al Arabi insurance company at (0=0.5).
4. To determine the impact of the delegation of authority on employees' productivity at Al-Nisr Al Arabi insurance company at (0=0.5).

Research Problem:

The purpose of this research is to discover and analyze the effect of the different delegation of authority elements on employees' performance and workflow at Al-Nisr Al-Arabi Insurance Company. This can be applied only when managers begin sharing their responsibilities with subordinates.

Significance:

We feel this topic is important to write in because delegation of authority does not exist in many companies, therefore the main purpose of this research paper is to clarify the importance of the delegation of authority and how it influences employees' performance.



Hypothesis

Ho: The Delegation of Authority has no Impact on Employees' Performance at Al-Nisr Al-Arabi Insurance Company at the level of ($\alpha=0.05$).

Ho1: The Delegation of Authority has no Impact on Employees' Efficiency at Al-Nisr Al Arabi Insurance Company at the level of ($\alpha=0.05$).

Ho2: The Delegation of Authority has no Impact on Employees' Effectiveness at Al-Nisr Al Arabi Insurance Company at the level of ($\alpha=0.05$).

Ho3: The Delegation of Authority has no Impact on Employees' Productivity at Al-Nisr Al Arabi Insurance Company at the level of ($\alpha=0.05$).

Ho4: There are no difference between the Delegation of Authority and Employees' Performance at Al-Nisr Al Arabi Insurance Company when it comes to demographic and functional variables (Gender, Age, Years of Experience, Qualifications, and Position) at the level of ($\alpha=0.05$).

Definition of Terms:

Delegation of Authority: dividing work and authorities through subordinate and transferring responsibilities to other peoples and it depends on the rank of the employee who delegate the authority and who delegated to.

Employees' performance: how employees or workers behave and act with workplace and how they perform their tasks and jobs.

II. LITERATURE REVIEW:

There were many studies in the past talking about the delegation of authority and its impact on performance, productivity and satisfaction. Some of these include:

-In 2003, Mr. AlMatouh studied the role of delegation of authority in achieving the objectives of the organization. It concluded that applying delegation of authority plays a vital role achieving business in fast manner. Besides, it grows the morale between employees and enables them to act as alternatives leaders and manage the organization.

-In 2006 Mr. Al Qaryout studied the feeling job empowerment among managers of middle management level in Kuwait. His sample was (445) employees acting as managers of middle management in public institutions in Kuwait. His conclusion was, there are significant factors enhancing feeling in job empowerment, and they depends on the demographic factors of samples participants.

-- In 2010 Mr. AL-Joqi studied "The Impact of Delegation of Authority on the Effectiveness of Management Decisions", his population Yamen Oil Company. The results of study have shown that the delegation level is low, but there is a significant relation between successes of delegation process and sufficiency. The company achieving its success by taking effective decisions. In addition, if they do not apply the delegation policies, this will depress the employees and motivation will disappeared. Therefore, high management's decisions will not have any important value.

- In 2010 Mr. Darwish and Maher Sabry Ibrahim Rashid conducted a study on "The delegation of authority to the best method to raise the efficiency of job performance". The aims of this research is to analyze the actual certainty of the exercise of the delegation by the organization on samples and its impact on the

efficiency and defining the idea of delegation of authority, the organization surveyed through the most significant results of the research is to track the flood of revelation incorrect for people and committees who have been delegated authority resulting in some of the directions that do not serve the administrative work in the surveyed Organization, and the method adopted edition in organizational departments is weak, due to the weakness of directors informed of the latest developments that evaluate methods modern administrative work.

- In 2011 Fehr, et.al conducted a study on "The Lure of Authority: Motivation an Authority and Power". The study considered the motivation and incentive effects of authority experimentally. In addition, authority leads to wealth of effort by the controlling subordinates, while a large percentage of subordinates underprovided effort despite pecuniary incentives to the contrary. His conclusion was: Authority has important motivational consequences that exacerbate the inefficiencies arising from suboptimal delegation choices' incentive effects of power.

-Mr. Hamdan Rasheed Al-Jammal in 2015 conducted a study on Great Irbid Municipality his research title was " The Impact of the Delegation of Authority on Employees' Performance at Great Irbid Municipality: Case Study", his sample consists of (200) employees from total (1500) was chosen randomly, after distributing surveys and applying alpha measurements and T-test and analyzing his data his conclusion was: There is a statistical significant impact of the delegation of authority on employees' performance at great Irbid municipality.

Employees performance

-In 2005 Mr. Wu conducted a study " A DEA Approach to Understanding the Performance of Taiwan's Steel Industries 1970~ 1996" which mentions performance measurement as a complex problem and it involves different kinds of judgment about which performance measurement to be use. In fact, for any kind of assessment, it is necessary to have a clear set of criteria; his population was the Taiwan's steel industries.

Al-Nisr Al Arabi Insurance Company

Al-Nisr Al-Arabi Insurance Company was founded in 1976 by Société Nationale Assurances, under the name of "Jordan Eagle Insurance" and began selling his product (life insurance, personal accidents and individual health insurance). In 1981, the company extended its' business by adding non-life insurance activities and group life & medical insurance. In 1989, the company merged with Rifco Life Insurance and resulted in the well-known Al-Nisr Al-Arabi Insurance Company. From the inspiration of the eagle, the bird that a symbol of strength and protection, the company retained the name "Al-Nisr Al-Arabi" which was chosen to improve Arab cooperation in the insurance field.

In May 2006 Al-Nisr Al-Arabi Insurance Company became a part of Arab bank group.as a result (Please refer to appendix C to check main shareholders for Al-Nisr), the new partnership between the Allianz Group and the Arab Bank gave life to a major initiative that aims to providing widespread Bank assurance operations in Jordan, and which promises to propel the company into a higher level of expansion and productivity.

Al-Nisr has three branches in Jordan, the head quarter is located in Amman and the two branches are in Irbid and Aqaba. In addition, there is a disaster recovery site in Al-Salt.

III. RESEARCH METHODOLOGY:

Nature of Research

This research is classified as descriptive and analytical in nature because it describes specific phenomenon. It is analytical because it analyzes the delegation of authority at Al-Nisr Al Arabi Insurance Company. The study uses quantitative techniques to collect and analyze data.

Population of Study

The number of employees at Al-Nisr Al Arabi Insurance Company are (263). The study picked up 51 managers to be the sample of this study. They are the general manager (1), deputy general managers (2), department managers (12), department managers assistants (8), head of sections (14) and unit managers (14) as samples because they are the ones who can delegate the authorities to their subordinates so they know what is the impact of delegation on employees' performance. Therefore, the unit of analysis size is (51).

Reliability and Validity

Table (1) shows that Cronbach Alpha is more than (0.60) so there is an internal consistency in the variables used. Moreover, the questionnaire used are valid because it was reviewed and reconstructed by experts in management and by professors at top universities.

Table 1: Cronbach Alpha

Field	Alpha
Efficiency	0.803
Effectiveness	0.856
Productivity	0.759
Delegation	0.737
Total	0.93

Statistical Analysis:

Sample Description

51 questionnaire responses were gathered and all were valid. Majority of those were males (58.8%), the age group were 30-less than 40 years (66.7%) this means that most of the sample were of the middle age. Nearly two thirds of the sample hold a bachelor degree 37 persons (72.55%). 43 persons (84.31%) have more than 6 years of experience. This indicates that there is job stability and retention strategies at Al-Nisr Insurance Company. A little more than half are heads of section and unit managers 28 (54.9%).

Demographic Variables Analysis

Table 2: Demographic characteristics of the sample

	Gender	Age	Qualifications	Years of Experience	Position
N	Valid	51	51	51	51
	Missing	0	0	0	0
Mean	1.41	2.27	3.35	3.80	4.45
Median	1.00	2.00	3.00	4.00	5.00
Mode	1	2	3	4	5 ^a
Std. Deviation	.497	.666	.868	.530	1.331
Skewness	.370	.896	1.144	-3.548	-.473
Std. Error of Skewness	.333	.333	.333	.333	.333
Sum	72	116	171	194	227

a. Multiple modes exist. The smallest value is shown

Table 3: Frequency Table for Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Male	30	58.8	58.8	58.8
Female	21	41.2	41.2	100.0
Total	51	100.0	100.0	

Figure 1: Pie Chart for Gender

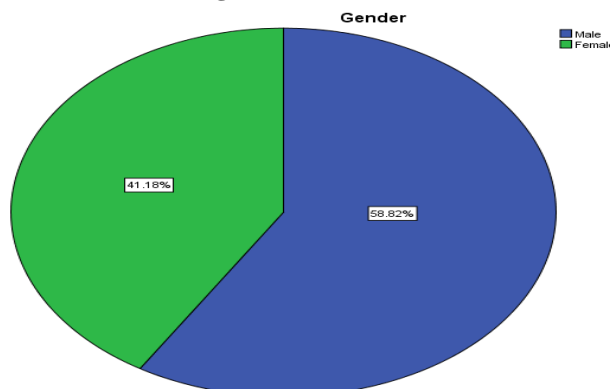


Table 4: Frequency Table for Age

Age

	Frequency	Percent	Valid Percent	Cumulative Percent
from 20-less than 30 years	3	5.9	5.9	5.9
from 30-less than 40 years	34	66.7	66.7	72.5
from 40-less than 50 years	11	21.6	21.6	94.1
50 years or more	3	5.9	5.9	100.0
Total	51	100.0	100.0	

Figure 2: Pie Chart for Age

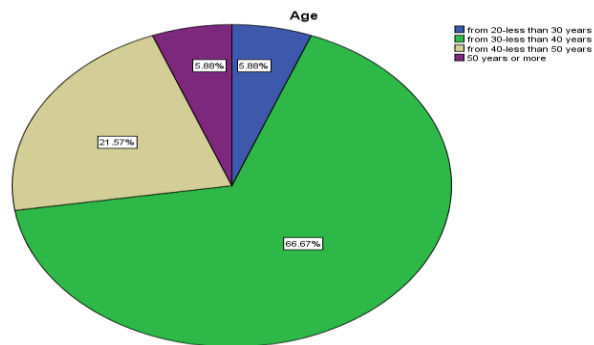


Table 5: Frequency Table for Qualifications

Qualifications

	Frequency	Percent	Valid Percent	Cumulative Percent
Diploma	3	5.9	5.9	5.9
Bachelor	37	72.5	72.5	78.4
Higher Diploma	1	2.0	2.0	80.4
Graduate studies	10	19.6	19.6	100.0
Total	51	100.0	100.0	

Figure 3: Pie Chart for Qualifications

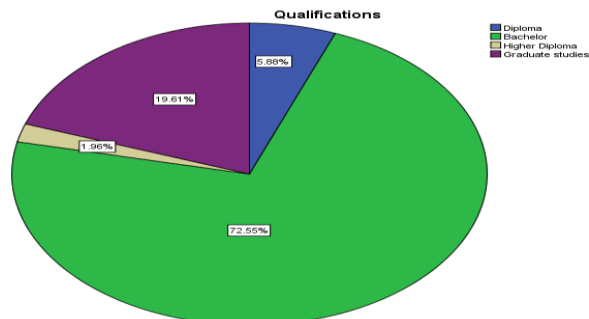


Table 6: Frequency Table for Years of Experience

Years of Experience

	Frequency	Percent	Valid Percent	Cumulative Percent
Less than 2 years	1	2.0	2.0	2.0
From 4-Less than 6 Years	7	13.7	13.7	15.7
More than 6 Years	43	84.3	84.3	100.0
Total	51	100.0	100.0	

Figure 4: Pie Chart for Years of Experience

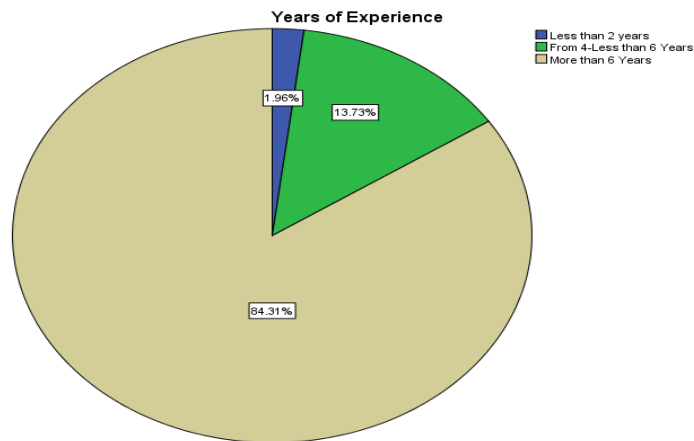
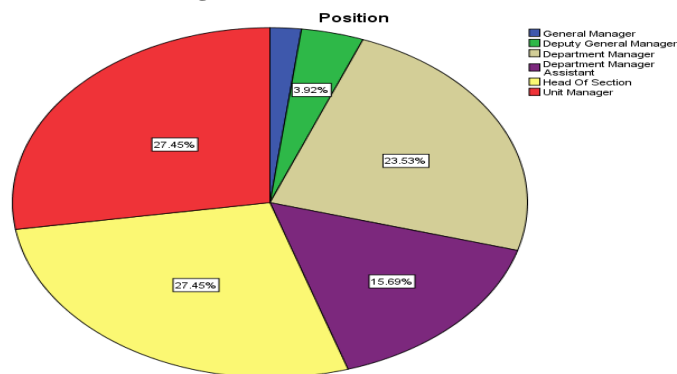


Table 7: Frequency Table for Position

Position	Frequency	Percent	Valid Percent	Cumulative Percent
General Manager	1	2.0	2.0	2.0
Deputy General Manager	2	3.9	3.9	5.9
Department Manager	12	23.5	23.5	29.4
Department Manager Assistant	8	15.7	15.7	45.1
Head Of Section	14	27.5	27.5	72.5
Unit Manager	14	27.5	27.5	100.0
Total	51	100.0	100.0	

Figure 5: Pie Chart for Position



Data Analysis:

A multiple regression analysis after testing the normality and linearity is shown on (figures 6, 7 and 8). Data distribution was conducted to test the main hypothesis "The Impact of the Delegation of Authority on Employees' Performance at Al-Nisr Al Arabi Insurance Company at the level of ($\alpha=0.05$)", and the results were as follows:

Figure 6: Linearity Test

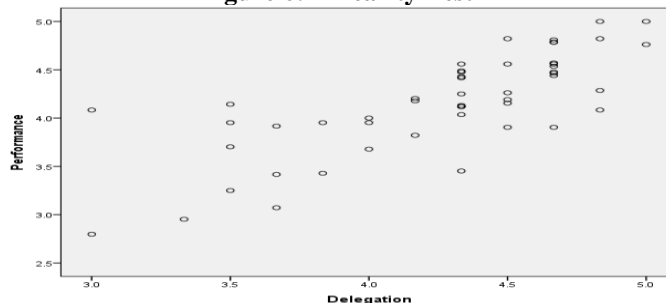


Figure 7: Normality Test for Delegation Variable

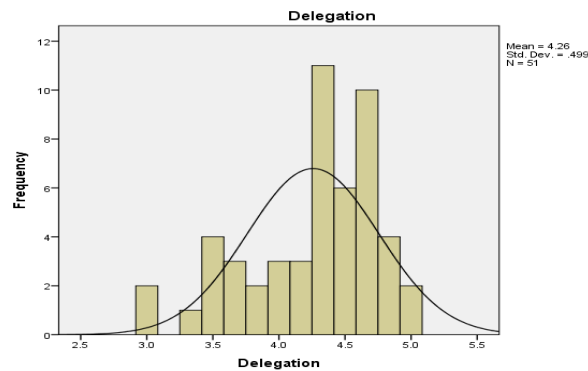


Figure 8: Normality Test for Performance Variables

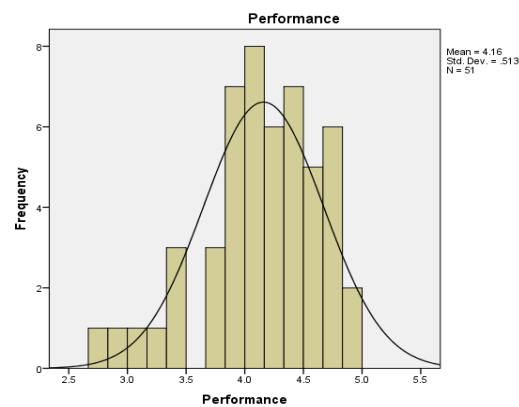


Table 8: Correlations Table

		Correlations	
		Delegation	Performance
Delegation	Pearson Correlation	1	.763**
	Sig. (2-tailed)		.000
	N	51	51
Performance	Pearson Correlation	.763**	1
	Sig. (2-tailed)	.000	
	N	51	51

** . Correlation is significant at the 0.01 level (2-tailed).

From the above table my data is correlated, this means that if the delegation variable has been changed the performance variable will be changed too (the two variables increased or decreased together) because the correlation value is positive.

Table 9: Frequency Table for All Variables

		Delegation	Efficiency	Effectiveness	Productivity	Performance
N	Valid	51	51	51	51	51
	Missing	0	0	0	0	0
Mean		4.26	4.25	4.03	4.20	4.16
Median		4.33	4.25	4.00	4.25	4.18
Mode		4	4	4	4	4 ^a
Std. Deviation		.499	.568	.605	.523	.513
Skewness		-.836	-.320	-.810	-.562	-.705
Std. Error of Skewness		.333	.333	.333	.333	.333
Sum		217	217	206	214	212

a. Multiple modes exist. The smallest value is shown

Table 9: Coefficients Table for Delegation and Performance
Coefficients & Model Summary

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	R	R Square	Adj R ²	F
	B	Std. Error	Beta						
(Constant)	.821	.406		2.021	.049				
Performance	.784	.095	.763	8.275	.000	.763	.583	.574	68.482

Table 10: T-Test for Performance
One-Sample Test

	Test Value = 0					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Performance	57.940	50	.000	4.160	4.02	4.30

From the above tables:

- In general, the model is significant at (F=68.482, p-value=0.000<0.05) with R=0.763 and R²=0.583 suggesting that the independent variables can explain 58.3% of the variability in the dependent variable.
- "The Delegation of Authority has a significant impact on employees' performance at Al-Nisr Al Arabi insurance company" (t=8.275, p-value=0.000≤0.05) with regression coefficient of 0.763.
- Due to analysis that was shown in table 11, we reject the null and tentatively accept the alternative hypothesis; the approach is appropriate because we found a statistically significant impact, this one-sample t-test indicates that the mean for this sample (N=51, X=4.16) was significantly different with p<0.05. The mean difference =4.16 with a 95% Confidence Interval of the difference between the lower and upper is likely to be between 4.02 and 4.30 ; This range does not include the zero value therefore it is statistically significant.

*A simple regression was conducted to test the hypothesis "The Delegation of Authority on Employees' Efficiency at Al-Nisr Al Arabi Insurance Company at the level of (α=0.05)"

Table 11: Coefficients Table for Delegation and Efficiency
Coefficients & Model Summary

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	R	R Square	Adj R ²	F
	B	Std. Error	Beta						
(Constant)	.805	.490		1.643	.107				
Efficiency	.809	.114	.711	7.084	.000	.711	.506	.469	50.184

Table 12: T-Test for Efficiency
One-Sample Test

	Test Value = 0					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Efficiency	53.445	50	.000	4.250	4.09	4.41

From the above tables:

- In general, the model is significant (F=50.184, p-value=0.000<0.05) with R=0.711 and R²=0.506 suggesting that the independent variables can explain 50.6% of the variability in dependent variable.
- "The Delegation of Authority has a significant impact on employees' efficiency at Al-Nisr Al Arabi insurance company" (t=7.084, p-value=0.000≤0.05) with regression coefficient of 0.711.
- Due to analysis that was shown in table 13, we reject the null and tentatively accept the alternative; the approach is appropriate because we found a statistically significant impact, this one-sample t-test indicates that

the mean for this sample (N=51, X=4.250) was significantly different with $p < 0.05$. The mean difference =4.250 with a 95% Confidence Interval of the difference between the lower and upper is likely to be between 4.09 and 4.41 ; This range does not include the zero value therefore it is statistically significant.

*A simple regression was conducted to test the hypothesis **"The Delegation of Authority on Employees' Effectiveness at Al-Nisr Al Arabi Insurance Company at the level of ($\alpha=0.05$)"**

Table 13: Coefficients Table for Delegation and Effectiveness
Coefficients & Model Summary

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	R	R Square	Adj R ²	F
	B	Std. Error	Beta						
(Constant)	.581	.552		1.053	.298				
Effectiveness	.811	.129	.669	6.300	.000	.669	.448	.436	39.691

Table 14: T-Test for Effectiveness
One-Sample Test

	Test Value = 0					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Effectiveness	47.602	50	.000	4.034	3.86	4.20

From the above tables:

- In general, the model is significant (F=39.691, p-value=0.000<0.05) with R=0.669 and R²=0.448 suggesting that the independent variables can explain 44.8% of the variability in the dependent variable.

- "The Delegation of Authority has a significant impact on employees' Effectiveness at Al-Nisr Al Arabi insurance company" (t=6.300, p-value=0.000≤0.05) with regression coefficient of 0.669.

- Due to analysis that was shown in table 15, we reject the null and tentatively accept the alternative; the approach is appropriate because we found a statistically significant impact, this one-sample t-test indicates that the mean for this sample (N=51, X=4.034) was significantly different with $p < 0.05$. The mean difference =4.250 with a 95% Confidence Interval of the difference between the lower and upper is likely to be between 3.86 and 4.20 ; This range does not include the zero value therefore it is statistically significant.

*A simple regression was conducted to test the hypothesis **"The Delegation of Authority on Employees' Productivity at Al-Nisr Al Arabi Insurance Company at the level of ($\alpha=0.05$)"**

Table 15: Coefficients Table for Delegation and Productivity
Coefficients & Model Summary

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	R	R Square	Adj R ²	F
	B	Std. Error	Beta						
(Constant)	1.078	.458		2.351	.023				
Productivity	.732	.107	.699	6.850	.000	.699	.489	.479	46.921

Table 16: T-Test for Productivity
One-Sample Test

	Test Value = 0					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Productivity	57.322	50	.000	4.196	4.05	4.34

From the above tables:

- In general, the model is significant ($F=46.921$, $p\text{-value}=0.000<0.05$) with $R=0.699$ and $R^2=0.489$ suggesting than the independent variables can explain 48.9% of the variability in dependent variable.
 - "The Delegation of Authority has a significant impact on employees' Productivity at Al-Nisr Al Arabi insurance company" ($t=6.850$, $p\text{-value}=0.000\leq 0.05$) with regression coefficient of 0.699.
 - Due to analysis that was shown in table 17, we reject the null and tentatively accept the alternative; the approach is appropriate because we found a statistically significant impact, this one-sample t-test indicates that the mean for this sample ($N=51$, $X=4.196$ was significantly different with $p<0.05$. The mean difference =4.196 with a 95% Confidence Interval of the difference between the lower and upper is likely to be between 4.05 and 4.34 ; This range does not include the zero value therefore it is statistically significant.
- *The Independent sample T-test and ANOVA used to analyze Demographic and functional hypothesis:
 * There are no difference between the Delegation of Authority and Employees' Performance at Al-Nisr Al Arabi Insurance Company when it comes to demographic and functional variables at the level of ($\alpha=0.05$).

Gender:

Table 17: Independent Samples T-Test for Gender and All Variables

variable	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Delegation	-.232	49	.817	-0.033	0.143
Performance	-1.276	49	0.208	-0.185	0.145
Efficiency	-1.391	49	0.171	-0.223	0.160
Effectiveness	-1.289	49	0.204	-0.220	0.171
Productivity	-0.749	49	0.457	-0.112	0.149

From the above table, we accept the null hypothesis because Sig. for delegation, efficiency, effectiveness, productivity and performance > 0.05 so "There are no Difference between the Delegation of Authority and Employees' Performance at Al-Nisr Al Arabi Insurance Company when it comes to Gender".

Age:

Table 18: One-Way ANOVA Test for Age and All Variables

ANOVA						
variable	source of variation	Sum of Squares	Df	Mean Square	F	Sig.
Delegation	Between Groups	.512	3	.171	.672	.574
	Within Groups	11.950	47	.254		
	Total	12.462	50			
Performance	Between Groups	.653	3	.218	.819	.490
	Within Groups	12.492	47	.266		
	Total	13.145	50			
Efficiency	Between Groups	2.125	3	.708	2.377	.082
	Within Groups	14.000	47	.298		
	Total	16.125	50			
Effectiveness	Between Groups	.353	3	.118	.308	.820
	Within Groups	17.957	47	.382		
	Total	18.310	50			
Productivity	Between Groups	.144	3	.048	.167	.918
	Within Groups	13.520	47	.288		
	Total	13.664	50			

From the above table, we accept the null hypothesis because Sig. for delegation, efficiency, effectiveness, productivity and performance > 0.05 so "There are no Difference between the Delegation of Authority and Employees' Performance at Al-Nisr Al Arabi Insurance Company when it comes to Age".

Qualifications:

Table 19: One-Way ANOVA Test for Qualifications and All Variables

ANOVA						
		Sum of Squares	Df	Mean Square	F	Sig.
Delegation	Between Groups	1.378	3	.459	1.947	.135
	Within Groups	11.084	47	.236		
	Total	12.462	50			

Performance	Between Groups	.679	3	.226	.854	.472
	Within Groups	12.465	47	.265		
	Total	13.145	50			
Efficiency	Between Groups	.758	3	.253	.773	.515
	Within Groups	15.367	47	.327		
	Total	16.125	50			
Effectiveness	Between Groups	1.094	3	.365	.995	.403
	Within Groups	17.216	47	.366		
	Total	18.310	50			
Productivity	Between Groups	.496	3	.165	.590	.625
	Within Groups	13.169	47	.280		
	Total	13.664	50			

From the above table, we accept the null hypothesis because Sig. for delegation, efficiency, effectiveness, productivity and performance > 0.05 so "There are no Difference between the Delegation of Authority and Employees' Performance at Al-Nisr Al Arabi Insurance Company when it comes to Qualifications".

Years of Experience:

Table 20: One-Way ANOVA Test for Experience and All Variables
ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Delegation	Between Groups	.338	2	.169	.669	.517
	Within Groups	12.124	48	.253		
	Total	12.462	50			
Performance	Between Groups	.369	2	.185	.694	.505
	Within Groups	12.775	48	.266		
	Total	13.145	50			
Efficiency	Between Groups	1.131	2	.566	1.811	.175
	Within Groups	14.994	48	.312		
	Total	16.125	50			
Effectiveness	Between Groups	.259	2	.129	.344	.711
	Within Groups	18.051	48	.376		
	Total	18.310	50			
Productivity	Between Groups	.169	2	.084	.300	.742
	Within Groups	13.495	48	.281		
	Total	13.664	50			

From the above table, we accept the null hypothesis because Sig. for delegation, efficiency, effectiveness, productivity and performance > 0.05 so "There are no Difference Between the Delegation of Authority and Employees' Performance at Al-Nisr Al Arabi Insurance Company when they Come to Years of Experience".

Position:

Table 21: One-Way ANOVA Test for Position and All Variables
ANOVA

		Sum of Squares	Df	Mean Square	F	Sig.
Delegation	Between Groups	.371	5	.074	.276	.924
	Within Groups	12.091	45	.269		
	Total	12.462	50			
Performance	Between Groups	.823	5	.165	.601	.699
	Within Groups	12.322	45	.274		
	Total	13.145	50			
Efficiency	Between Groups	1.632	5	.326	1.014	.421
	Within Groups	14.493	45	.322		
	Total	16.125	50			
Effectiveness	Between Groups	1.303	5	.261	.690	.634
	Within Groups	17.006	45	.378		
	Total	18.310	50			
Productivity	Between Groups	.179	5	.036	.120	.987
	Within Groups	13.485	45	.300		
	Total	13.664	50			

From the above table, we accept the null hypothesis because Sig. for delegation, efficiency, effectiveness, productivity and performance > 0.05 so "There are no Difference between the Delegation of Authority and Employees' Performance at Al-Nisr Al Arabi Insurance Company when they Come to Position".

Conclusion:

In conclusion, delegation of authority has a significant impact on employees' performance at Al-Nisr Al Arabi Insurance Company. Through the research and the analysis of the hypothesis, it has been concluded that a delegation could be the perfect method to build trust and good relationships between managers and employees. The conclusions proved that it is necessary to implement delegation of authority at all organization that is capable of measuring efficiency, effectiveness and productivity to achieve and accomplish the organizations' aims and goals.

IV. RECOMMENDATIONS AND FUTURE RESEARCH

The study recommend Al-Nisr Al Arabi Insurance Company to apply delegation of authority in other means and ways to increase employees' performance, and add policies and forms to it existing ones to make processes easier, more applicable and documented. We recommend applying easy ways to evaluate employees who was delegated the authority to.

Managers should follow the following steps to have good results of delegation:

1. Choose the best person with the best qualifications and years of experience.
2. Select the tasks.
3. Have reliable standards and explain expectations.
4. Give sufficient freedom for the subordinate to accomplish the task.
5. Provide support, back up and feedback.
6. Follow-up tasks after the delegation process.

Future research using different variables such as profit would be of great value. Moreover, a replication of this study on the same sample and at the same company after a while would be for the interest of future research.

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