

THE IMPACT OF DIGITAL TRANSFORMATION TECHNOLOGY IN PROMOTING INSURANCE SERVICES IN THE NATIONAL INSURANCE COMPANY AND THE IRAQI GENERAL INSURANCE COMPANY: APPLIED RESEARCH

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Abstract

The aim of this research is to identify the importance and effectiveness of digital transformation technology and its impact on promoting insurance services for public insurance companies in Iraq, and the advantages and competitive ability it can achieve for them to achieve efficiency and effectiveness in the insurance sector. After examining the reality of the insurance activity in the research sample companies, the research concluded that the majority of public insurance companies in Iraq rely on their own digital websites on the Internet to introduce themselves and their branches, and to introduce customers to their traditional services, which are still in their early stages.

Keywords: Digital transformation, information technology, insurance service.

1. INTRODUCTION :

The presence of a developed insurance sector is essential for a successful economy in both developing and developed countries, given the vital role insurance plays in alleviating the fear and anxiety that individuals and businesses face. This research examines the impact of digital technologies on insurance, which enables the digital transformation of insurance, including the promotion of insurance services digitally to various insurance seekers through these advanced technologies. With continuous development, customers' needs for new insurance solutions that suit them better have emerged. Traditional documents in the insurance industry no longer cover various customer needs, making insurance one of the industries that requires a rapid style in innovating new insurance services and creating new marketing and distribution methods designed for the digital age. This research represents the beginning of monitoring digital transformation and its impact on marketing the elements of the insurance process. Therefore, the research structure consists of four sections, with the first including the research methodology, the second containing the theoretical aspect of the research, while the third focused on the applied aspect of the research, and the fourth and final section includes the conclusions and recommendations.

1. RESEARCH METHODOLOGY AND SOME PREVIOUS STUDIES

1.1. RESEARCH PROBLEM :

The problem that this research addresses is the weakness of digital marketing, advertising, and promotion methods, as the National Insurance Company still provides its services through traditional means despite launching its website www.nic.gov.iq in 2008, in line with the capabilities provided by the Internet. The same applies to the Iraqi General Insurance Company. In light of the above, the research problem can be formulated accurately through the main question, which is: What is the extent of awareness among managers of the two researched insurance companies about digital transformation technology and its impact on promoting the insurance product (insurance policy)?



1.2 RESEARCH IMPORTANCE:

This research derives its importance by increasing the understanding of the nature of digital services in general and the digital transformation of promoting insurance services in particular, and the rapid developments that have occurred in this field. The importance of the research is manifested in the following:

- 1- Highlighting the impact of digital transformation technology on promoting insurance products (insurance policies).
- 2- Enriching the cognitive aspect of the reality of modern software applications and technologies and their relationship to the insurance industry.

1.3 RESEARCH OBJECTIVES:

The researcher seeks to achieve a number of key objectives, the most important of which are the following:

- Identifying the technology of digital transformation in companies under study.
- Understanding the relationship and impact between the components of digital transformation technology and the promotion of insurance services in the researched insurance companies.

1.4 RESEARCH HYPOTHESES:

- Hypothesis 1: There is a significant relationship between the application of digital transformation technology and the promotion of insurance products.
- Hypothesis 2: There is a significant relationship between digital transformation technology and submitting an insurance application.

1.5 SOURCES OF COLLECTING RESEARCH INFORMATION:

- Primary Sources: Scientific practices of workers in the departments and divisions of the National and Iraqi General Insurance Company.
- Secondary sources: specialized scientific periodicals, research and theses, scientific books, scientific encyclopedias.

1.6 RESEARCH LIMITS:

- 1) Spatial limits of the study: The spatial limits of the study are represented by my National General Insurance Company and the Iraqi Insurance Company.
- 2) Temporal limits of the study: They consist of preparing the applied research on the research sample, then collecting data and information about the sample, sorting and analyzing the results, and distributing the questionnaire, which started from (1-8-2022 to 21-11-2022).
- 3) Human limits: They include the employees of the two companies under study who occupy positions of department heads or those who represent them.

1.7 RESEARCH METHODOLOGY:

The researcher in this study relies on the descriptive analytical method, which is considered one of the forms of analysis and interpretation organized to describe the problem under study, in order to reach a scientific description of the problem under study.

1.8 STATISTICAL METHODS USED:

The SPSS (Statistical Package for the Social Sciences) was used in this study. It was adopted to analyze and process the data obtained from the research sample and test the hypotheses.

1.9 SOME PREVIOUS STUDIES:

- Study by (Shahata, 2012).

Study Title	The impact of information technology in increasing the effectiveness of electronic government.
Purpose of the study	<ul style="list-style-type: none"> • Identifying the impact of information technology components on the effectiveness of e-government • Surveying the respondents' opinions to determine the positive aspects that help in the effectiveness of e-government.
sample and field of study	Case study of the Civil Service Bureau - Jordan.
Study method and tool	Analytical descriptive approach - using the questionnaire.
The most important conclusions	There is an effective relationship between the independent variables represented in the components of information technology (inputs, outputs, processing, and computers) and the dependent variable represented by the effectiveness of e-government with a high degree of impact.

- Study by (Al-Balushi et al., 2020).

Study Title	The reality of digital transformation in Omani institutions, Sultan Qaboos University - Oman
Purpose of the study	Identifying the roles played by the Sultanate's institutions for digital transformation, and evaluating the level of transformation in the Sultanate and its various institutions, identifying the currently achieved electronic projects and services.
sample and field of study	(139) of individuals working in Omani institutions
Study method and tool	The questionnaire and statistical analysis of the results.
The most important conclusions	Clarifying the roles that institutions play in this aspect, such as educating and training the community, and linking and integrating data between institutions.

- (McGing & Gribble, 2000).

Study Title	"Insurance: Online or on the line". Online insurance
	Examining the experience of e-business in the United States of America and

Purpose of the study	consider the possibility of applying this real experience of online insurance in Australia.
sample and field of study	A random sample of Australian insurance companies. This study was submitted to the Institute of Accountants of Australia.
Study method and tool	Quantitative and qualitative approach - the questionnaire
The most important conclusions	The study concluded that the general possibilities of working on the Internet for American insurance companies are well ahead of the capabilities of Australian insurance companies.

2. THEORETICAL FRAMEWORK

1.2. DEFINITION OF DIGITAL TRANSFORMATION:

The digital transformation refers to the pursuit of achieving a strategy that provides innovative services that give businesses a strong and secure competitive advantage with minimal costs. It involves investing in technology, developing talents, reorganizing operations, managing change, and creating new values and experiences for customers, employees, and stakeholders to achieve the primary goal of digital transformation, which is to serve humanity while helping companies to survive and thrive. The transformation is due to global and local changes that accompanied the era of knowledge, globalization, and external influences. (Muselhi, 2021, p. 13). The transformation is due to the global and local changes that accompanied the era of knowledge, globalization and external influences (Aboud & Abd, 2014, p. 185).

1.1.2. Importance and Motivations for Digital Transformation: Digital transformation has contributed to building and creating positive impacts for businesses, as customers benefit from the fast and evolving wave of digital transformation, maximizing the benefits of the developments in information technology systems (Luna-Reyes & Gil-Garcia, 2014, p. 545).

In this regard, motivations for the process of digital transformation in both the public and private sectors include the following:

- The measures taken to ensure the availability of costs and the implementation of effective operations and activities are considered one of the most important drivers of digital transformation. (al-Bildawi & al-Zubaidi, 2012, p. 34)
- Relying on tools such as Microsoft SharePoint creates a culture and methodology of data exchange that allows collaborative work on documents and sharing them in virtual presentations, as well as storing them in electronic clouds. (Shahata, 2020, p. 737).
- “Customer requirements have made social media very popular among Arab peoples and have provided them with a new channel of communication. It has also given companies the opportunity to learn the opinions of citizens who, in turn, have relied on this channel to demand a higher level of services, such as online payment solutions.” (Shadeed, 2021, p. 205).
- “The role of digitization in marketing goods and services over the Internet has grown significantly as one of the manifestations of globalization. It has gained tremendous and rapid popularity among all groups of people and in different regions. It has provided businessmen, traders, company representatives, and salespeople with significant time, effort, and cost savings. They can now display their products, reach a larger number of potential customers in a short time and at a lower cost, and communicate with them instantly.” (AbdulKarim, 2009, p. 26).

- “Absolute freedom during the purchase of a service without any direct or indirect influences or pressures on the decision-making process.” (Laftah & Hussein, 2018, p. 19).

2.1.2. Dimensions of digital transformation: There are a set of dimensions of digital transformation that have clearly affected the promotion of insurance services, which can be summarized as follows:

1. **Basic Activities:** There are types of distinctive activities that companies should practice to achieve their goals, reach necessary success and solve problems. (Attea.E.et al,2014.p.2) “Network-Platform Activities” are developed and managed through them products and services, marketing and selling, insurance documents, and customer service management. (Rabiawi&AbdulHussein.2014,p.46)
2. **Use of Technologies:** This dimension focuses on introducing and using new technology in various enterprise operations and activities, and its ability to take advantage of the benefits provided by these modern technologies. (Matt et al., 2015, p. 339).
3. **Main Resources:** These resources include material, human, intellectual, and financial resources, as companies can perform their business through these resources. (Breis & Jubran, 2020,p. 209) (Al-Thabit & Al-Jumaili, 2017,p.245).
4. **Digital transformation** includes “texts, images, films, and all audio and visual activities, including news and entertainment, as well as their specific tools, software, applications, and other sources that contain information that can be beneficial.” (Ibrahim, 2021, p. 89). Figure (1) illustrates the directions of digital transformation.

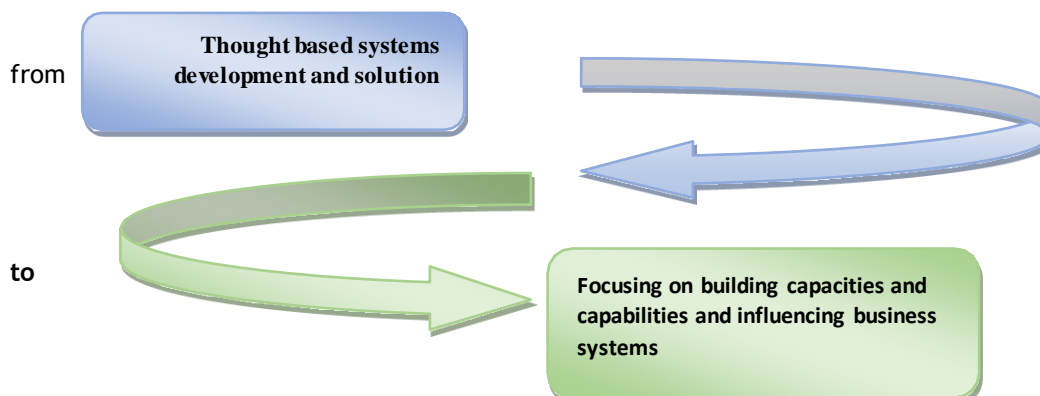


Figure (1) Digital transformation trends.

(Source: Al-Khouri, 2021, p. 32)

The figure illustrates the transition from the principle of complete focus on problem-solving, developing business models, to the principle of building competitive capabilities that support the foundations of economic development (Al-Khouri, 2021, p. 32) (Abdul Razzaq & Hashim,2023,p.86).

3.1.2. BENEFITS OF DIGITAL TRANSFORMATION: (Hashim,2017,p.123)

1. Replacing traditional processes with digital alternatives.
2. Applying new services quickly and flexibly.
3. Increasing the satisfaction of beneficiaries. (Al-Mofadhdi, 2020, p. 12)

4.1.2. DIGITAL TRANSFORMATION REQUIREMENTS:

- 1- Preparing the infrastructure for the digital work environment that the company needs, and enabling it to meet the aspirations of customers, is a crucial and important step in starting to develop a digital strategy for it (Moselhi, 2021, p. 14)
- 2- Building a joint smart digital strategy at the state level that takes into account the expected changes in various fields and working on improvement procedures.

3- Defining a work structure for digital marketing activities and determining the work mechanisms available within the organization (Shaan, 2017, p. 49).

2.2. THE GENERAL FRAMEWORK FOR PROMOTION:

1.2.2. CONCEPT AND DEFINITION OF PROMOTION:

Promotion is defined idiomatically as the effort exerted by the seller to convince the prospective buyer (Maalla & Tawfiq, 2002, p. 294). Promotion aims to inform the consumer about the availability, location, characteristics, and other details of the product or service. There are several objectives of promotion, including:

- **Informing:** The aim here is to inform the consumer about the product, without attempting to influence them to purchase.
- **Persuasion and Reminder:** The aim here is to persuade the consumer to purchase and remind them of the importance of the product (Mansour, 2011, p. 7).

2.2.2. PROMOTION METHODS

Advertising: The American Marketing Association defines advertising as a communication process through which a company conveys information of informative nature through one of the mass media channels such as television, radio, newspapers, or other means. (Elias, 2004:181).

Mobile Marketing and Promotion: The real advantage of using mobile devices in marketing is that they are the most private and cost-effective channel, reaching anyone who wants to communicate at any time. (Sekaran, 2002).

Public Relations: Public relations is a way to gain the trust of the public, as no organization can last long without gaining the trust of its internal and external audiences. (Sheikhi & Bodima, 2018, p. 41).

3.2.2. Digital promotion of the insurance product: Promotion is referred to as a coordination of all efforts for sellers to identify informational and persuasive channels for the purpose of selling goods, services, and promoting ideas (Abu Qahf, 2004, p. 397). It is known that advertising campaigns will attract attention to promote insurance awareness for individuals and society as a whole, leading to more demand for this important service (Sayed, 2015, p. 141). To support these companies in the advertising and promotion process, they use the least expensive means, such as posters and billboards used to maintain the company's name, specialized magazines, and direct mail to display new products to current and prospective customers. However, advertising and promotion methods do not lead to tangible results in the insurance marketing process in general unless they are accompanied by the efforts, advice, and guidance of salesmen, agents, and producers, or in short, representatives of insurance companies (Shiyaa & Mohsen, 2012, p. 97).

While digital marketing (E-Marketing) uses web marketing and the supporting technology to promote insurance products (insurance policies), traditional media such as radio and television are still used for marketing. The web offers many unique opportunities and capabilities through online and smartphone marketing (digital platforms) that have adopted information technology and digital transformation to create entirely new businesses that target every stage of the insurance process, from marketing and distribution to developing insurance products. (Pride & Farrell, 2000, p. 42) International Association of Insurance Supervisors, 2017, pp. 41-45). Generally, it can be said that the practice of digital business in offering and marketing insurance services online requires two fundamental promotional aspects:

Firstly, creating a suitable website.

Secondly, successfully promoting this website and its components using suitable and diverse promotional tools. (Abu Fara, 2018, p. 259)

To be able to offer and market insurance services online, an insurance company needs to create a dedicated website for promoting insurance policies of different types. This requires a professional

designer to handle the technical aspects of the website, while the content of the website should be the responsibility of the marketing team and related staff or the company management.

3. THE APPLIED ASPECT OF THE RESEARCH:

The practical aspect of research includes the field research methodology, designing the research tool, testing its validity, and proving the reliability of the research tool. It also involves providing an accurate description of the research community and sample, as well as the statistical methods used to analyze the data and test the research hypotheses as follows:

3.1 Research community and sample: The research community consists of the National Insurance Company and the Iraqi Insurance Company, and heads of departments and officials of the two companies were selected as the research sample. The number of valid questionnaires for analysis was (61) out of a targeted research sample of (80) individuals, representing a percentage of (%60) of the total research community of (132) individuals.

3.2 Research tool: The tool used was a questionnaire to collect data related to the research hypotheses.

3.3 Analysis of research data and hypothesis testing: This section includes analyzing the basic data of the research to identify the trends of the research sample's responses to different research axis phrases through the frequency distribution of the sample's responses.

3.3.1. The first hypothesis: There is a significant correlation between the implementation of digital transformation technology and the promotion of insurance products.

Table (2): Percentages and frequencies of the first hypothesis

Level	standard deviation	weighted mean	The ratio	Repetition	alternatives	Item	Item sequence in scale
Medium	0.97	3	4.9	3	very low	The insurance company uses information technology to promote the insurance service with the aim of digital transformation	6
			24.6	15	low		
			42.6	26	Medium		
			21.3	13	very high		
			6.6	4	High		
Medium	0.91	3.03	1.6	1	very low	The company calculates the outputs of digital transformation technology and evaluates the effectiveness of promoting the insurance service digitally	5
			26.2	16	low		
			47.5	29	Medium		
			16.4	10	very high		
			8.2	5	High		
Medium	0.95	3.07	4.9	3	very low	The company supports digital content and transformation as	4
			18	11	low		
			50.8	31	Medium		
			18	11	very high		

			8.2	5	High	an essential means to promote insurance services	
Medium	1.01	3.2	6.6	4	very low	The insurance company trains employees on how to activate communication Digital advertisement for insurance services	2
			11.5	7	low		
			49.2	30	Medium		
			21.3	13	very high		
			11.5	7	High		
Medium	0.82	3.08	1.6	1	very low	The use of digital transformation technology is an approved communication tool within the organization	3
			18	11	low		
			57.4	35	Medium		
			16.4	10	very high		
			6.6	4	High		
Medium	0.92	3.41	4.9	3	very low	The company seeks a gradual digital transformation in the nature of its business	1
			4.9	3	low		
			44.3	27	Medium		
			36.1	22	very high		
			9.8	6	High		
Medium	0.93	3.13	The general mean of the insurance product promotion variable				

From table (2), it is evident that the ratios and frequencies of the first hypothesis statements indicate that there is a significant relationship between the application of digital transformation technology and promoting insurance products. The overall mean of the promotion variable for insurance products (3.13) and the general standard deviation (0.93) skew towards the average. From the results provided in table (2), we find that the item “the company seeks gradual digital transformation in its operations” came first in terms of the mean, reaching (3.41), and a standard deviation value of (0.92). This indicates that the research sample company is seeking gradual digital transformation in its operations.

3.3.2 The second hypothesis: There is a significant relationship between digital transformation technology and submitting an insurance application.

Table (3): Percentages and frequencies of the second hypothesis

the level	standard deviation	weight ed mean	The ratio	Repeti tion	alternati ves	Item	Item sequen ce in scale
Medium	0.76	3.21	0	0	very low	The insurance company has an infrastructure ready to use information technology in offering its insurance services	4
			11.5	7	low		
			63.9	39	Medium		
			16.4	10	very high		
			8.2	5	High		

Medium	0.84	3.11	0	0	very low	The insurance company uses information technology and digital transformation in dealing with interaction with beneficiaries	5
			19.7	12	low		
			59	36	Medium		
			11.5	7	very high		
			9.8	6	High		
High	0.91	3.51	0	0	very low	The company is interested in developing its strategic plans in digital marketing	2
			16.4	10	low		
			27.9	17	Medium		
			44.3	27	very high		
			11.5	7	High		
Medium	0.91	3.11	3.3	2	very low	The insurance company uses information technology and digital transformation to enable the beneficiary to use it in a clear and practical way	6
			16.4	10	low		
			55.7	34	Medium		
			14.8	9	very high		
			9.8	6	High		
Medium	0.97	3.43	3.3	2	very low	The company is keen to provide the distinguished services that its customers need electronically	3
			13.1	8	low		
			32.8	20	Medium		
			39.3	24	very high		
			11.5	7	High		
High	0.87	3.57	0	0	very low	The company supports administrative change procedures in the insurance service, which contributes to digital transformation	1
			9.8	6	low		
			37.7	23	Medium		
			37.7	23	very high		
			14.8	9	High		
Medium	0.87	3.32	The general mean of the insurance demand variable				

From Table (3), it is apparent that the ratios and frequencies of the second hypothesis statements indicate a significant correlation between the implementation of digital transformation technology and the submission of insurance requests. The overall mean of the demand variable for insurance products was (3.32), with a general standard deviation of (0.87) towards the (average). From the results presented in Table (3), we find that the paragraph (supporting the company's administrative change measures in the insurance service to contribute to digital transformation) ranked first in terms of the arithmetic mean, as it reached (3.57), with a standard deviation value of (0.87). This indicates that insurance companies support administrative change measures in the insurance service, contributing to digital transformation.

3.3.3. Hypothesis testing of the correlation relationship between the dimensions of digital transformation technology and the promotion of insurance products.

To achieve this goal, the correlation coefficient (Spearman) was used to calculate the correlation coefficient. The results showed that there is a statistically significant positive correlation between digital transformation technology and the promotion of insurance products. The calculated correlation values were higher compared to the critical value of Spearman's correlation coefficient of 0.25 at a significance level of 0.05 and with 60 degrees of freedom, as shown in Table 4.

Table (4): Spearman correlation coefficient for the relationship between the dimensions of digital transformation technology and the promotion of insurance products.

indication	degrees of freedom	Spearman Tabular value	Calculated Spearman value	Dimensions of digital transformation technology
equipment and tools	59	0.25	0.87	Sig.
Networks	59	0.25	0.73	Sig.
HR	59	0.25	0.65	Sig.
software	59	0.25	0.77	Sig.
Practical applications of technology	59	0.25	0.89	Sig.


The source was prepared by the researcher based on the program.spss. v26

3.3.4. Correlation hypothesis testing: Between the dimensions of digital transformation technology and the demand for insurance products.

To achieve this goal, the correlation coefficient (Spearman) was used to calculate the correlation coefficient. The results showed that there is a statistically significant direct correlation between digital transformation technology and The demand for the insurance product, the calculated correlation values were higher compared with the value of the tabular Spearman correlation coefficient of (0.25) at a level of (0.05) and a degree of freedom (60), and Table (5) shows this.

Table (5): Spearman correlation coefficient for the relationship between the dimensions of digital transformation technology and Application for an insurance product

indication	degrees of freedom	Spearman Tabular value	Calculated Spearman value	Dimensions of digital transformation technology
equipment and tools	59	0.25	0.80	Sig.
Networks	59	0.25	0.71	Sig.
HR	59	0.25	0.68	Sig.



software	59	0.25	0.78	Sig.
Practical applications of technology	59	0.25	0.78	Sig.

Source: prepared by the researcher, based on the results of the statistical analysis program spss-26.

4. CONCLUSIONS AND RECOMMENDATIONS

4.1 Conclusions:

- 1) The results showed that the current practices implemented by the National Insurance Company and the Iraqi General Insurance Company in Iraq indicate that they have not reached a level of digital maturity, and they are still lagging behind in the digital transformation field.
- 2) There is a significant correlation between digital transformation technology and the promotion of insurance services.
- 3) There is a significant relationship between the level of promotion of insurance products and the dimensions of digital transformation.
- 4) It has become clear that digital transformation technology has effectively encouraged employees and managers to carry out new tasks aimed at improving and developing digital insurance services.


4.2 Recommendations:

- i. Building a strong and robust telecommunications infrastructure is essential to qualify for the development and promotion of insurance services. The success of the digital transformation phenomenon in the insurance industry depends on the strength of the communication infrastructure and its significant impact on the speed of service delivery.
- ii. There is an urgent need to develop websites for insurance companies operating in Iraq, including adding new technological and programmatic capabilities and innovating digital marketing methods targeted at customers.
- iii. Keeping up with the latest developments in the quality of digital insurance services provided and selecting the best that suits our Iraqi society.
- iv. Developing the legal and regulatory framework for digital (electronic) business in insurance companies.

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