



زانكۆی سه‌لاحه‌دین – هه‌ولیر
Salahaddin University-Erbil

The Role Of Information Technology In Achieving Competitive Advantage Comparative Study Of Insurance Companies Operating In The Kurdistan Region – Iraq

Research Project

Submitted to the department of (Finance and Banking) in partial fulfillment of requirements for the degree of B.A. in (College of Administration and Economics– Erbil)

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Abstract

The aim of this research is to know the role of information technology in achieving competitive advantage / a comparative study of insurance companies operating in the Kurdistan Region of Iraq, and the study population consists of all workers - or employees of insurance companies operating in Kurdistan mentioned above. The questionnaire was distributed to a sample of (50), which included the employees of the commercial banks mentioned above. (50) questionnaires were retrieved, and (50) questionnaires were subjected to statistical analysis. Among the most important results that were reached.

- The role of information technology in achieving competitive advantage in insurance companies according to hypothesis - H-1 - (there is a significant impact of information technology in achieving competitive advantage for insurance companies)

We note from Table No. (1) that shows the correlation coefficients for each phrase with its axis and then with the total score (497.0) for the phrase (the clarity of the concept of information technology among all employees in your company) with its axis (your company provides modern and advanced equipment to raise the efficiency of the performance of work managers) and with the total score 733.0 and confined between (733.0 - 457.0) for each sentence and the overall score for the score. The scale, which is a function at a large level (00.5), where the calculated r values are greater than the tabulated value of r at the significance level (00.5) and the degree of freedom (28), which equal to) 361.0

And the second axis of the research we can explain that (TWe note from Table No. 2) shows the correlation coefficients for each phrase with its axis and then with the total degree of the scale (all questionnaires), as all the correlation coefficients appearing in the countries are confined between (868.0 - 429.0) For each statement and the overall result of the scale, which is a function at a significant level (00.5), since the calculated r values are greater than the tabulated value of the rat and the level of significance (00.5) and the degree of freedom (28), that is, there is a relationship between the development of technological technologies and the competitive advantage in insurance companies operating in Erbil. We have reached these results, including

- 1- The results of its analysis that your company keeps pace with the rapid changes in the use of information technology to achieve a competitive advantage,
- 2- The results of its analysis confirmed that the company continues to analyze the strengths and weaknesses in the field of information technology
- 3- The results of the analysis have confirmed that companies Insurance is ready to use modern information technology, computers and the Internet.) This proves that there is a relationship between the development of technology and the competitive advantage within the insurance companies operating in Erbil.

Acknowledgment

Praise be to Allah to help us to accomplish this work, peace and blessings be upon His Noble Prophet, we would like to offer thanks and appreciation to our lecturer and supervisor (L.Barzan Ali Khdr), for her support, guidance. We would not be able to make it this far without your help and support, thanks for your time, effort, patience and your trust in us. Finally, we would like to thank the head, lecturers of the finance and banking department , our dear colleagues, and all those banks who helped us all the way through the research.

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Chapter 1

1-1- Introduction

Insurance is an important part of our economy. Without the protection insurance affords us, we would have to spend more time and money protecting ourselves from the risks of loss and less time in enjoying life and pursuing goals.

Insurance is a very old concept. Basically, it means many people paying a little money to create a bigger pool of money so that anyone who is unfortunate enough to suffer a loss is reimbursed financially for that loss.

The modern era witnessed rapid and successive developments, in the explosion of information, and the rapid technological developments and the progress of means of communication and information technology played a prominent role in these developments, the emergence of the Internet and the tremendous expansion in the use of networks in all areas and the shift from the methods adopted by writing information manually to a shift to the use of electronic systems It is the newly used means to provide services, including insurance services.

It is necessary to keep pace with these developments, seize opportunities, face challenges, and raise the efficiency of the performance of employees working in insurance companies, so that they are able to deal with contemporary technologies, and adopt modern methods to provide insurance services with the highest degree of efficiency, quality and knowledge as one of the requirements for building the competitive advantage of the company itself.

1-2- Research problem

.What is the role of information technology in achieving competitive advantage in insurance companies for a female worker in the Kurdistan Region.?

Therefore, the main problem is to answer the following question:

The research problem is to determine the role of information technology in achieving the competitive advantage for both companies through their excellence in technological innovation through their use.?

1-3- Research Hypothesis

H - 0 - There is no significant effect of information technology in achieving the competitive advantage of insurance companies

H-1 - There is a significant effect of information technology in achieving the competitive advantage of insurance companies

1-4- The importance of the research

The importance of the research, as it deals with a recent topic, is how to use new technology that keeps pace with developments in all sectors, and the insurance sector is one of the sectors that keeps pace with the wheel of economic growth, and enhances this growth by supporting it by information technology to improve competitive advantage.

1-5- Research Objectives:

- 1 - Knowing what is the role of information technology in improving and enhancing the competitiveness of insurance companies.
- 2 - Getting to know the current reality of information technology used in insurance companies

Chapter 2

2-1- concept of insurance

The insurance sector is considered one of the financial services sectors in the world, as it works to provide economic protection for many development projects, as well as to provide the necessary financing by accumulating financial savings with insurance companies, In order to clarify this important role of this sector, it is necessary to define some basic concepts and to indicate their economic and social importance, as follows: -

Insurance is based on collecting risks and distributing material losses that result from verification to those exposed to this risk. Insurance as a cooperative system works to reduce the burden of material losses to some individuals by distributing them to all participants, and this cooperation is organized by insurance companies (Yang et al, 2015).

The phenomenon of uncertainty that exists to support the insured by transferring the burden of certain risks to the insurer who undertakes to compensate the insured for every part of the financial loss incurred by him, or as a means primarily aimed at protecting individuals and organizations from material losses arising from the realization of potential risks that may occur. They may occur in the future, and the administration does not include in individuals or organizations from material losses arising from their realization of the dangers (Budhathoki et al, 2019).

From a legal point of view, Article (983) of the Iraqi Civil Code indicated that it is “a contract that the insurer (the insurance company) undertakes to pay to the insured or the beneficiary an amount of money, a tidy income, or any other financial compensation, in the event of the occurrence of the insured accident, and that in In return for premiums or any other financial payment that the insured pays to the insured”, and from a technical point of view, it can be said that insurance is “a work of organization and management, because it collects sufficient numbers of similar cases and transfers the risks of certain burdens to the insured to compensate for the realization of the risk for him for the loss From the social point of view, insurance is “a social means by which the burden of risk can be transferred from the person exposed to it to another person or organization that helps him in bearing it. From an economic point of view, insurance is an act of regulation.” And management collects a number of similar cases to reduce the degree of uncertainty in the future to a desirable extent, and some economists defined it as a means or method aimed at protecting individuals, institutions and bodies from material loss arising from the occurrence of risks in the future and lead to a measurable loss beyond the control of these bodies and individuals [8.] (Odor,2013)

1- Legal Aspects Insurance contracts, in all countries, are subject not only to the same basic law that governs all types of contracts, but also to some legal principles that have been developed to handle the legal problems associated with insurance and summarized in Table 8.2 .9,10 In order for a contract to be legally valid there must be

- (1) an agreement between the two parties (usually refer to "offer and acceptance"),
- (2) a valuable consideration, and
- (3) legal capacity and purpose.

Beyond the necessary contractual conditions, certain elements are peculiar to the insurance policy. Generally the policy is unilateral and only the insurer is obligated to act. It is also a conditional and laudatory contract. As a contract of "utmost good faith," a certain degree of honesty is presumed from both parties. This principle imposes a higher standard of honesty on the two parties than is usually expected in ordinary commercial contracts. To avoid a contract, a warranty (a statement contained in the contract and which requires that a particular condition exists) must be false, a representation (a statement made by the insured to the insurer on which the latter relies to price the contract) must be false and materially important, and concealment made with intent to deceive (the insured has an obligation to inform the insurer about facts that may be materially important).(Odor,2013)

2- the importance of insurance

The issues of the insurers' investment policy and its relationship with the economic growth of the state are studied by Russian and foreign scientists. Thus, Zweifel and Auckenthaler, (2008) analyze the dilemma arising in the formation of the investment strategy within the framework of life insurance, which would ensure the receipt of the income with a high level of profitability of current insurance payees and at the same time would guarantee the safety of funds for a long period of time for young insurers. The combination of such restrictions leads to a significant degradation in the investment policy of the insurer. Many researchers focus their attention on studying the interrelation between the insurer's investment policy, its solvency and state regulation of these aspects of activity. So, Y-L. Ma and Y. Ren (2012) consider the behavior of insurers at high rates of growth of stock indices and determine that in these conditions insurance companies are trying to attract ever larger amounts of funds to their business. At the same time, the influence of state regulation on the investment policy of insurers is taken into account. Thus, Focarelli, (2017), considering the role of insurers as providers of long-term investment in the economy, is talking about the importance of prudential regulation. He states that

insurers, especially at long-term types of insurance, use financial instruments characterized by a high level of issuer quality and at the same time ensuring a sufficient level of profitability. This is due to the need to fulfill liabilities, including those on profitability to holders of insurance policies, with a simultaneous guarantee of insurance payment. Insurers are interested in investing in segments where there is low volatility, predictable cash flows and low correlation with operations in financial markets (Focarelli, 2017; Palei et al., 2016).

2-2 The challenges of the insurance

The Characteristics of Insurance Contracts Legal Aspects Insurance contracts, in all countries, are subject not only to the same basic law that governs all types of contracts, but also to some legal principles that have been developed to handle the legal problems associated with insurance and summarized in Table 8.2 .9,10 In order for a contract to be legally valid there must be (1) an agreement between the two parties (usually refer to "offer and acceptance"), (2) a valuable consideration, and (3) legal capacity and purpose. Beyond the necessary contractual conditions, certain elements are peculiar to the insurance policy. Generally the policy is unilateral and only the insurer is obligated to act. It is also a conditional and aleatory contract. As a contract of "utmost good faith," (*uberrimae fidei*) a certain degree of honesty is presumed from both parties. This principle imposes a higher standard of honesty on the two parties than is usually expected in ordinary commercial contracts. To avoid a contract, a warranty (a statement contained in the contract and which requires that a particular condition exists) must be false, a representation (a statement made by the insured to the insurer on which the latter relies to price the contract) must be false and materially important, and concealment made with intent to deceive (the insured has an obligation to inform the insurer about facts that may be materially important). (Howard Kunreuther,1999,p25)

2-3 The second : IT concept insurance

Many organizations are becoming increasingly dependent on information Technology (IT); and integrated information systems and electronic document management are becoming more popular each day (Boyd, d. 2010). According to the, "IT encompasses the strategic use of technology to meet corporate goals; investments in hardware and software products; the acquisition, development, and implementation of new systems; the management and control of data; the management and control of the transactions processed; and the management and control of the information produced IT is a critical success factor for an organization. It provides an organization with many opportunities to obtain competitive advantages such as operational efficiency, cost savings, reduction of human errors and it offers a means for increasing productivity. IT also increases the accuracy and speed of transaction processing (Abu-Musa, 2006a and b).

On the other hand, IT is associated with many types of risks and threats such as: loss of computer assets, erroneous record keeping, increased risk of fraud, competitive disadvantage if the wrong IT is selected, loss or theft of data, privacy violations, and business disruption. (Asongu, al, at, 2020)

According to the Information Technology Governance Institute (ITGI) (2003) IT is often seen as a "necessary evil," but considered deliberately IT can provide an organization with good opportunities to add value to its products and services, assist in competitive positioning, contain costs and improve administrative efficiency; and increase an organization's managerial effectiveness(Abu-Musa, 2006a and b).

Evaluating the performance of ITG has become an important issue for many organizations. Wilkes (2004) argued that good performance measures need to go beyond the traditional financial measures, and to include those aspects of the business that are strategically important. Accordingly, market share growth may be key when building a new business, whereas, customer lifetime value will be important when focusing on profitability and cost to serve. However, if an organization wants to be known for excellent customer service, the measures for dealing with inquiries and complaints, levels of customer satisfaction, as well as the operation of the order, dispatch and invoicing processes should be carefully managed (Wilkes, 2004).

An information system that is intended to achieve sustainable competitive advantage applies information technology (IT) to the strategic needs of the organization. This information enables the organization to offer products' or services that are of value, that are rare, that cannot be imitated easily, and for which no real substitute exists (Barney, 2001).

Few would argue that the information systems (IS) of today are powerful enough to aid in gaining a sustainable competitive advantage. Organizations now have the opportunity to gather operational and external data and manipulate it in ways that can transform the data into the basis for solid decisions. But to

do this requires the transformation of data into information and the evaluation of that information using the judgment of a decision maker. IS have the capability to take data, the raw material of doing business, and synthesize it in a fashion that develops useful knowledge. Then this useful knowledge can then be applied in decision making.

This paper describes ways of incubating information systems that provide sustainable competitive advantage. It discusses changes in the business environment that require new ways of thinking about information systems. It identifies both desirable attitudes and pitfalls in leaning IT for strategic advantage, and describes a process for formulating such an IT strategy(Barney, 2001).

The need to improve competencies in the area of IS are being driven by a combination of interacting factors. They include instantaneously available global information, accelerating technological innovation, worldwide deregulation and privatization, and the opening of markets and competition Elaborating on these factors.

Chapter 3

The third : Competitive advantage, the concept of strategies:

3-1- the concept of competitive advantage

In the 21st century, new types of organizations based on knowledge and networks have emerged in response to a complex, vague and changing environment characterized by indistinct organizational boundaries (Ahmad, 2015). Insurance issues attract a lot of attention from companies to the community. is situation becomes an opportunity for companies to increase competitiveness. Besides insurance management, the insurance-based management aspects Companies are faced with an increasingly competitive environment that makes it difficult to keep a sustained competitive advantage (Nenzhelele & Pellissier, 2014). To survive in such a marketplace, they must monitor business environment, gather intellectual information, and make proper and immediate decisions when encountering different opportunities and market threats to improve their performance compared to other competitors. Information technology is a strategic tool that allows organizations to achieve information in a systematic manner. Information technology is a process in which actionable intelligence is produced and published through planning, legal and ethical information gathering in the competitive environment, information processing and analysis to help decision making and develop competitive advantages in organization (Pellissier & Nenzhelele, 2013).

In other words, this intelligence portrays a comprehensive image of current and future nature of competition in the marketplace for managers to make more informed decisions,

Recently, there has been a growing need for information technology because organizations are continuously changing their services and marketing messages to maintain their successful performance. In today's unpredictable economy, companies resort to information technology as a way of building and maintaining competitive edge. Insurance companies, which used to be oblivious of market research, have changed their outlook to include information technology (Johns & Van Doren, 2010).

Insurance is one of the sectors contributing to economic growth. Insurance companies act as a source of risk management for enterprises and individuals. By providing protection, insurers can contribute to economic growth through channels of marginal productivity of capital, technological innovations and saving rate (Ćurak et al., 2009). In fact, economic growth is reflected in the soundness of a national insurance market (Han et al., 2010).

Competitive advantage is defined as the company's strategic advantage compared to its competing companies in the industry, which enables it to perform better. Measurement of competitive advantage in several pieces of literature uses cost and differentiation (Anwar et al.: 2018).

Competitive advantage and competitive positioning are used to describe an ability of a company to compete with one another. Dynamic and unexpected environment of a business needs from companies to be ready to use innovative and efficient competitive strategy in order to build a competitive advantage in the market (Farhikhteh,2020). Than the achieved competitive advantage influences on a competitive positioning which a company can be describe in terms of its profitability (M. Kharub,2020). All of these phenomena belong to a general term describing an ability of a company to compete on a market (Akben ,2016).

Company competitiveness is defined in many ways which depend on the perspective of main factor of competition on a certain market. A wide overview of the approaches to this issue led to design the Company Competitiveness Integrated Model in which there are 5 elements influencing strength of a company on a market. Firstly, the source of any actions is a competitive potential. This means any resources, which the company has or should have to be able to use them to build, maintain and strengthen its competitiveness. Secondly, the way of the use of the competitive potential is a competitive strategy which is an adopted program of action aiming to achieve a competitive advantage .Thirdly, the effect of the competitive strategy is a competitive advantage defined as the ability of the company to deliver the tangible and intangible assets to the buyer through the market [(O. Flak ,2012) .The fourth element is a competitive positioning, understood as the synthetic economic results of the company, resulting from the ability of the enterprise to compete now and in the future (J.W. Bossak ,el,2012).

The last element of the Company Competitiveness Integrated Model is an environment of a company. It is called the platform of competition and means a set of macro- and micro environmental features in which the company operates in the sector . Authors after a few years of company competitiveness research formulated their own definition of the company competitiveness which covers all these five elements of the Company Competitive Integrated Model. Competitiveness can be understood as “an multidimensional attribute of the company, resulting from both the internal features and the ability to cope with external circumstances. Competitiveness is relative, that means, there is no absolute scale for measuring competitiveness, (...) competitiveness can be used to describe the mutual relations of enterprises in the market.” [(O. Flak ,2012) .

3-2-1 Strategies for competitive advantage

A- Strategies for Competitive Advantage

The rapid change in the economic and business environment in recent times has lead organizations to strive harder in other to increase the revenue they generate, their market share, and also the quantum of their customers with quality goods and services that satisfy customer’s needs. Competition on a global scale has led to changes in technology whereby customers demand for superior products/services at low prices. The escalation in worldwide competition has brought the decline in product life cycle. Emphasis is now being place on the competency of the organization and competitive advantage which is believed to give an edge over other competitors in the industry (Uti & Adim, 2019).

Insurance companies are now facing extreme challenges in the current competitive environment because the changes and new services became the base of marketing and in order to face those challenges, insurance companies started to go towards marketing innovation and creativity which includes creating new services, delivering insurance services to customers and promoting those services and delivering them to customers in the right time and place since time and speed became essential in the world of financial services and depends on innovation in this world of competition in order to deliver the best products and services to achieve competitive advantage and gain customer satisfaction and loyalty. In order to achieve new gains for its stakeholders and fulfill their needs and requirements, organizations must continuously search for the development of its product and services through marketing innovation and creativity. This will play a very important role in achieving competitive advantage especially in the insurance industry where competition

is intense, through the forces of change brought into the industry by recapitalization and consolidation.(Kiragu, 2014).

The term “sustainable competitive advantage” emerged when Porter discusses the basic types of competitive strategies that a firm can possess (low cost or differentiation) in order to achieve a long run sustainable competitive advantage. In his book *Competitive Advantage: Creating and sustaining superior performance*, Porter explains the requisite approach to business success. Sustainable competitive advantage means sustainable superior performance. He goes ahead to state that structural conditions of an industry as proposed in his 5 Forces model determine average industry performance. Relatively strong competitive position and performance of a particular firm in an industry derives from two types of competitive advantage i.e. low costs and differentiation (Porter, 2008).

The two approaches are not however alternatives because even when competition is based on differentiation, costs still do matter. Porter’s approach suggests that differentiation and cost leadership seek competitive advantage in a broad range of market or industry. By contrast differentiation focus and cost focus strategies are adopted in a narrow market industry. Differentiation involves selecting one or more criteria used by buyers in a market and then positioning the business uniquely to meet those criteria (Kiragu, 2014).

The strategy involves charging a premium for the product – often to reflect higher production cost and extra value added features provided for the consumer. For cost leadership strategy, the objective of the firm is to become the lowest cost producer in the industry. If achieved the selling price can at least equal (or nearly) the average for the market then the lowest cost producer will enjoy the best profits. A strategy usually associated with large scale business offering standard products. Cost focus strategy is for businesses that seeks a lower cost advantage in just one or a smaller number of market segments. (Porter & Kramer, 2006)

Cost Advantage and Differentiation Advantage: Competitive advantage is created by using resources and capabilities to achieve either a lower cost structure or a differentiated product. A firm positions itself in its industry through its choice of low cost or differentiation. This decision is a central component of the firm's competitive strategy. Another important decision is how broad or narrow a market segment to target. Porter formed a matrix using cost advantage, differentiation advantage, and a broad or narrow focus to identify a set of generic strategies that the firm can pursue to create and sustain a competitive advantage (Porter, 1998).

Cost Leadership Strategy is another Strategy for Competitive Advantage which focuses on gaining competitive advantage by having the lowest cost in the industry. There are many areas to achieve cost

leadership such as mass production, mass distribution, economies of scale, technology, product design, input cost, capacity utilization of resources, and access to raw materials (Malburg, 2000).

Lower costs and cost advantages result from process innovations, learning curve benefits, and economics of scale, product designs reducing manufacturing time and costs, and reengineering activities. A lowcost or cost leadership strategy is effectively implemented when the business designs, produces, and markets a comparable product more efficiently than its competitors. The firm may have access to raw materials or superior proprietary technology which helps to lower costs. Cost leadership strategy seeks to achieve above-average returns over competitors through low prices by driving all components of activities towards reducing costs (Uti & Adim, 2019).

A low cost leader's basis for competitive advantage is lower overall costs than competitors. This requires the firm to: be better than rivals on efficiency and cost control and continuously seek creative and innovative ways of cutting costs. Successful low cost producers achieve cost advantages by exhaustively pursuing cost savings throughout the activity cost chain. A cost leadership strategy is designed to produce goods or services more cheaply than competitors by stressing efficient scale of operation. When a firm designs, produces, and sells a comparable product more efficiently than its competitors as well as its market scope is industrywide, it means that the firm is carrying out the cost leadership strategy successfully (Brooks, 1993).

Differentiation strategies are marketing techniques used by a firm to establish strong identity in a specific market; also called segmentation strategy. Using this strategy, a firm will introduce different varieties of the same basic product under the same name into a particular product category and thus cover the range of products available in that category. Differentiation strategy can also be defined as positioning a brand in such a way as to differentiate it from the competition and establish an image that is unique. Differentiation strategy aims to build up competitive advantage by offering unique products which are characterized by valuable features, such as quality, innovation, and customer service. Differentiation can be based on the product itself, the delivery system, and a broad range of other factors. With these differentiation features, firms provide additional values to customers which will reward them with a premium price (Uti & Adim, 2019).

3-3- Statistical Analysis Tools

In order to inform this study of its objectives and based on its nature and sample size, the Statistical Package for Social Sciences (SPSS) version 19 was used, which allows analyzing the data for the study by finding descriptive statistics measures represented in measures of central tendency, measures of dispersion and

calculating frequencies and percentages Etc., where the researchers worked on the adoption of the following statistical analysis methods:

1- Correlation coefficient: to confirm the structural validity and the validity of the internal consistency and to prove that the scale measures what established the relationship and the correlation between the independent and dependent variables of the study. To measure it, the Correlation coefficient Pearson it was used

2- Stability coefficient: which reflects the stability of the scale and its non-contradiction with itself; where does it give the same results in the case of re-applying it to the same sample, where the researcher used the reliability coefficient based on the method (Cronbach's Alpha)

Frequencies: To know the frequency of choosing each alternative from the questionnaire questions.

- Percentages: to know the percentage of choosing each of the alternatives in the questionnaire.

- Bar chart: to graphically show the obtained values.

Arithmetic mean: to obtain an average of the answers of the study sample members to the questionnaire questions; that is calculating the value given by the members of the study community to each phrase or group of phrases.

- Theoretical arithmetic mean: Since the arithmetic mean is of a quintuple gradient, the value of the theoretical arithmetic mean is

Standard deviation: It is possible to know the extent of the absolute dispersion between its arithmetic means. The suggested answers are: $(1+2+3+4+5)/(5=3)$, so the theoretical arithmetic mean takes the value (3).

- Normal distribution test: 1- Sample K-S test was used to confirm whether the data follow a normal distribution or not.

- Test T Sample One: To test the average of positive - negative - neutral statements.

Independent Sample T Test: To test the difference between the mean of two independent samples. One

Way Anova Test: To test the differences between the averages of three samples or more.

CHAPTER FOUR

4-1 The validity of the internal consistency of the questionnaire statements

The validity of the internal consistency of the questionnaire statements In order to verify the internal consistency of the questionnaire statements, the researcher calculated the internal consistency of the questionnaire statements on the previously mentioned exploratory sample estimated at: (30) respondents between Manager of the insurance company, and employees working in the company, by calculating the correlation coefficients (Pearson) Pearson (for each statement with its axis and then with the total score of the value (361.0), we highlight this in the following tables, which are arranged in the order of the axes in the scale (the questionnaire).

The internal consistency of the statements of the first axis and the total score:

Table No. (1): (The correlation coefficients of the expressions with the axis to which they belong and the total score of the scale

N	first axis phrases	alignment with the axis	Consistency with the overall score of the scale
1	The company owns a group of computers distributed among all departments	0.734**	0.694**
2	Your company provides modern and advanced equipment in order to raise the efficiency of the performance of working managers	0.733**	0.733**
3	Your company is ready to use the modern information technology, the computer and the Internet	0.662**	0.600**
4	The company uses the Internet to help customers get to the company's website to respond	0.497**	0.507**
5	The company is keen to carry out periodic maintenance of used computers	0.785**	0.693**
6	Your company is unique in holding specialized courses in the field of computer learning	0.677**	0.601**

7	The technology used is efficient in processing and storing data and maintaining information mail	0.770**	0.558**
8	The company has a follow-up to the continuous analysis of weaknesses and strengths in the field of information technology	0.718**	0.519**
9	Clarity of the concept of information technology among all employees of your company	0.687**	0.457**
10	The managers and employees of your company own the technology of how to use information technology	0.677**	0.511**

Source: prepared by the researcher by adopting the SPSS program

outputs for the pilot sample r at the significance level of 0.05 and the degree of freedom of 28 equals 361.0 for the scale (all questionnaire expressions), * a function at the 0.05 level ** a function at the 0.01 level

We note from Table (1) that shows the correlation coefficients for each phrase with its axis and then with the total score (497.0) for the phrase with its axis and confined between (733.0-457.0) for each phrase and the total score of the scale, which is a function at a significant level (0.05), since the values of r The calculated value is greater than the tabular value of r at a significance level of (0.05) and a degree of freedom (28), which equals (361.0).

Table No. (2)

N	first axis phrases	alignment with the axis	Consistency with the overall score of the scale
11	Training human cadres motivates them with technological innovation to achieve a competitive advantage	0.657**	0.589**
12	The trend towards technological innovation will contribute to the development of competitive advantage	0.723**	0.627**

13	Coordination of activities between employers and workers in the company will achieve in raising the rates of competitive advantage	0.845**	0.744**
14	Information technology contributes to enriching creativity and creating decisive competitive advantages.	0.661**	0.523**
15	Technological innovation represents the structural foundations for competitive advantages	0.720**	0.619**
16	Improving quality requires raising the level of efficiency	0.806**	0.868**
17	Providing high quality information technology will increase the value of insurance products from the point of view of customers	0.581**	0.429**
18	The quality used in information technology has an impact on enhancing the competitive position of the insurance company	0.753**	0.725**
19	Your company's possession of information technology knowledge skills will make it stand out from its competitors	0.729**	0.617**
20	Your company keeps pace with rapid changes in the use of information technology to achieve competitive advantage.	0.692**	0.618**

We note from Table (2) that shows the correlation coefficients for each phrase with its axis and then with the total score of the scale (all the questionnaires), as all the correlation coefficients appearing in the countries are confined between (868.0-429.0) for each phrase and the total score of the scale which is a function at a significant level (00.5), since the calculated r values are greater than the tabulated value of rat the significance level of (00.5) and degree of freedom (28), which

4-2 Structural validity of the study tool (questionnaire):

To verify the structural validity of the questionnaire, the researcher calculated the correlation coefficients between the axes with each other, and between each axis and the total score of the scale (all paragraphs of the questionnaire), we highlight this in Table (4):

Table No. (4): (the axes' correlation coefficients with each other and with the total score of the scale (the matrix of inter-correlation coefficients between the degrees of the sub-dimensions and the total score of the scale)

Table No. (4):

Axis	the first axis	The second axis	The overall score of the questionnaire
the first	0.607**	0.561**	0.848**
The second		0.530**	0.767**

We note from Table (4), which shows the correlation coefficients for each phrase with its axis and then with the total degree of the scale (all the questionnaire phrases), that all the correlation coefficients appearing in the table are confined between the two values (0.848-0.530) and it is a function at the level of significance (0.05), where The calculated r values are greater than the tabular value of r at the significance level (0.05) and the degree of freedom (28), which equals (0.318).

4-3 Stability of the study tool (questionnaire)

After the researcher finished verifying the validity of the study tool by adopting the correlation coefficient (Pearson), it was necessary to ascertain the reliability, as the reliability coefficient (Alpha Cornbrash) was used on the pilot sample consisting of 50 respondents, which takes values that are limited between zero and one, and the following table shows that:

Table No. (5) Stability Coefficient Values (Cornbrash's Alpha)

axle number	Axis address	number of phrases	stability coefficient
1	The use of technology in insurance companies	10	0.850
2	Development in the use of technology for competitive advantage	10	0.684
	All questionnaire topics	20	0.767

We notice from Table (16-04) that the Cornbrash's alpha stability coefficient for the axes of the questionnaire directed to the pilot sample ranges between (0.850 -0.684), and the overall reliability coefficient is (0.767) which are very high values, which means that the reliability coefficient of the axes is high, this Confirms that the tool (the questionnaire) has a high and appropriate degree of stability and measures what it was designed to measure, and therefore it satisfies the purposes of the study.

4-4The results of the statistical analysis of the axes of the questionnaire

In this topic, the characteristics of the study sample are analyzed according to each variable by calculating each of the frequencies and percentages and representing them graphically.

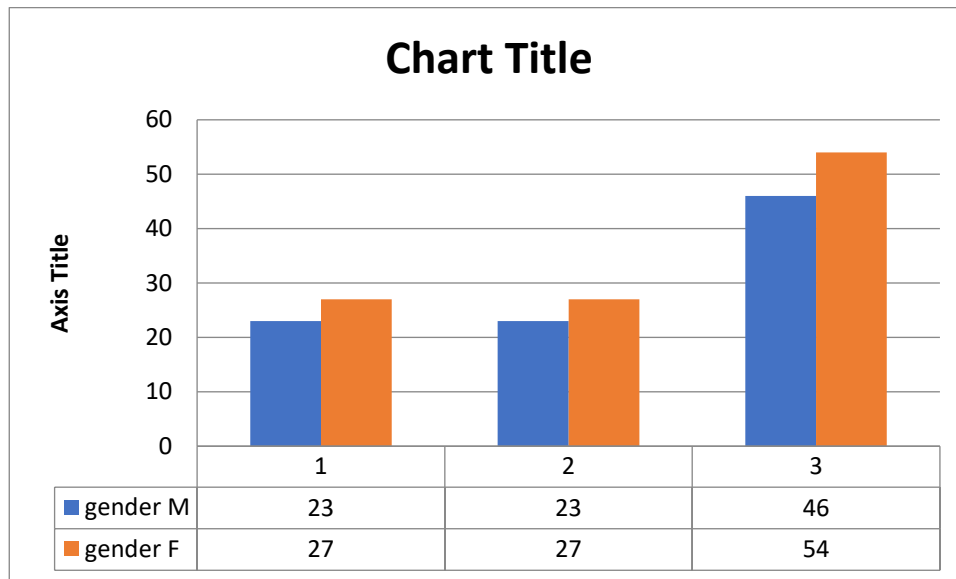
(Test) to analyze the questionnaire statements. Arithmetic mean, standard deviation, relative weight, and the T Sample One were used. The first requirement: analysis of the characteristics of the study sample The characteristics of the study sample, as stated in the attached questionnaires in the appendices, included gender (males, females), occupation(Years of service in the insurance company), age group, academic qualification and finally job experience, where frequencies, percentages and histograms will be adopted in expressing and analyzing the characteristics of the sample members, as Table (6) shows the characteristics of the sample through frequencies and percentages according to the study variables :

Table No. (6): Sample characteristics through frequencies and percentages according to study variables

variable		Category	repetitions	Percentages
gender	M	23	23	46
	F	27	27	54
Total			50	100
Type of the job		12	12	24
		38	38	76
Total			50	100
Age group		21	21	42
		12	12	24
		9	9	18
		8	8	16
Total			50	100
Qualification		8	8	16
		32	32	64
		6	6	12
		4	4	8
Total			50	100
Job experience		19	19	38
		20	20	40
		5	5	10
		6	6	12
Total			50	100

We note from Table (7) that the study sample members according to the gender variable are distributed as follows: The number of males reached (23) between a professor and an administrative employee, a rate of (46%) which is the dominant percentage compared to the percentage of females represented by (54) by(27) (Professor and administrative employee, and they are two close ratios, which can be explained by the fact that employment is open to both the gender, male and female, except that males, whether they are professors or administrative employees, have the largest role in terms of number in representing the universities under study within the limits of what was highlighted by the selected study sample, this is what is clarified runway The frequency shown in Figure(1)

Figure (1)



Analysis of the characteristics of the study sample members according to the job variable

We note from Table (7) that the study sample members are distributed according to the job variable as follows: The number of Insurance company managers has reached (12) professors, or 24%, which is the an employee in an insurance company number (38) administrative employees With a percentage represented by (76%), this can be explained that each of the Insurance company managers and administrative staff constitute the human capital that bears the responsibility for the advancement of the Insurance company, As the success of insurance companies depends on human cadres and their capabilities in documenting operations and insurance services provided by their companies on the capabilities of employees and

managers to use computer technologies, which contributes to providing the appropriate environment for the speed of service delivery, and building a competitive environment among companies operating in the same field., this is based on what was highlighted by the study sample, and this is illustrated by the histogram shown in Figure No. (02), that the Compatibility and compatibility between Insurance company managers and administrative staff, which reflects their number less than the number of insurance company managers).

For administrative staff who form the cornerstone.

Figure No(2): (The histogram of the job variable for the study sample)

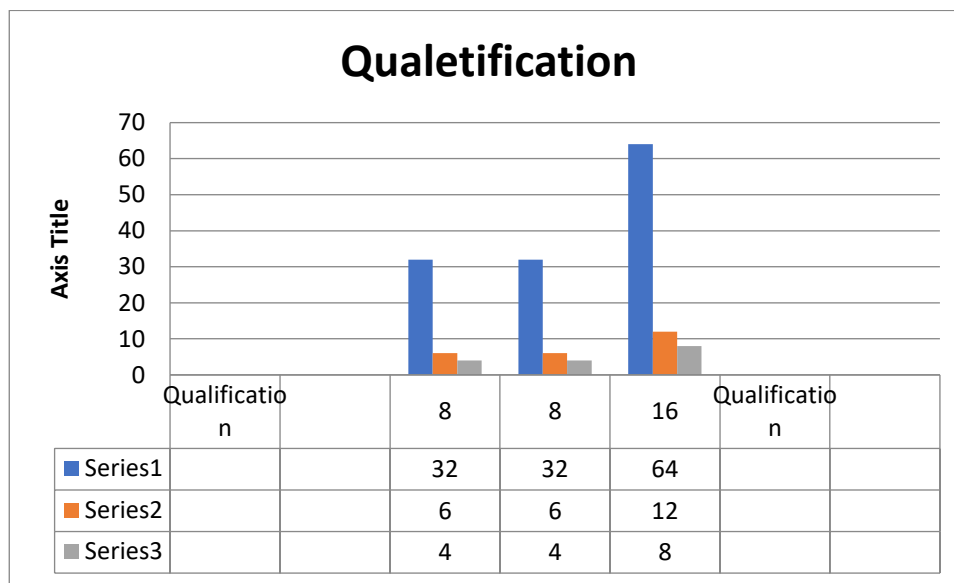


Figure No. (3): (The histogram of the age group variable for the study sample members)

We note from the table (7) (Distribution in terms of educational qualification was for the study sample members who hold a bachelor’s degree , where their number was (32) , a rate of (64%), and the second largest distribution was for holders of , whose number reached (8) employees.

administratively, a percentage of (16%), followed by holders of a master’s degree, in the third place in terms of the largest distribution, whose number was 4) doctorate degree; A rate of (8%), and the number of doctorate degree in the professorship was (4), or (8), and in the last was the smallest distribution of the members of the study sample to those with other qualifications, whose number was (8%) individuals, a rate of (12). The results obtained for Insurance company can be interpreted on the basis that the largest age group is present in the Insurance company under study, the degree immediately following the doctorate

degree, and often the number of its holders is few compared to other qualifications because it does not require a number of scientific achievements and years of experience that allow its holder to be placed in the ranking He is allowed to obtain this degree. As for the administrative staff, we find that the largest percentage is for holders of a bachelor's degree, and this can be explained by the fact that the university has put in its functional policies the priority of employing university degree holders, on top of which is the bachelor's degree as a way to raise the level of administrative practices in it and the state's policy to absorb the unemployment of university degree holders, this What (04) highlights this, We can also explain the small number of holders of other qualifications. And figure No. (3)

Analysis of the characteristics of the study sample members according to the variable of job experience

Analysis of the characteristics of the study sample members according to the variable of job experience

We note from Table (7) that the study sample members are distributed according to the variable of job experience in a manner, as the majority of the study sample members are divided into the first and second categories, as the first category [5-10 years) had the largest distribution of Individuals, the number of which was (20) between manager and administrative employees; a percentage (38%), followed by the second category (0-5 years), which had the second largest distribution; That is, the number (19) between manager and administrative staff is translated in the ratio in the number 38% between manager and administrative staff, after which comes the fourth category [more 21) years -percentile (12%), as for the third category in terms of arrangements The largest distribution was for the third category [10-15 years], represented by 20 years], which represents the penultimate distribution in terms of the arrangement of the study sample members and their summary number in (5) as a percentage (10%), and this is shown by Figure No. (05 - professors and administrative employees and expressed as a percentage (4.13%).

Figure (6)



4-5 Normal distribution test

To ensure that the data follow a normal distribution or not, the researcher used the (SK Sample-1) Ko Rov-Smirnov test, which is a necessary test in the case of hypotheses testing because most parametric tests require that the data distribution axes be normal, where the data follows the normal distribution according to this The test if the level of significance for the whole study is greater than ($00.5 > sig$)

Table No. (8) Normal distribution test (S-K Sample-1)

axle number	Axis address	number phrases	of Z value	. intangible (sig)
1	the first	10		
2	The second	10		
	All questionnaire topics	20		

We note from Table (8) that the level of significance for all axes is greater than ($0,05 sig >$), which means that the questionnaire data follow a normal distribution, and therefore parametric tests can be used for the study hypotheses.

4-6 Statistical analysis of the questionnaire's axes phrases

The one-sample T-test (Test T Sample One) was used to analyze the questionnaire statements, where the statement is positive in the sense that the sample members agree on its content if the calculated T value is greater than the tabular T which is equal to 96.1 or (the significance level is less than 00.5 and the relative weight is greater than The statement is negative in the sense that the sample members are not from 00.5 and the relative weight is less than 60 percent, and the statement is neutral if the significance level is greater than 00.5. They agree on its content if the calculated T value is less than the tabular T which is equal to 96.1 or (Significance level lower)

Table No. (9)

Ferry number	Strongly agree %	agree %	neutral %	not agree %	Strongly Disagree %	Total %	Arithmetic mean	standard deviation	T values	relative weight	Indication level	arrangement
1	13.4	50.4	6.9	19.4	9.9	100	3.13	1.18	2.65	62.6	0.008	2
2	8.4	36.5	4.4	39.6	11.1	100	3.17	1.158	3.35	63.4	0.001	1
3	8	35.3	10.5	35.7	10.5	100	3.12	1.16	2.4	62.4	0.017	3
4	8.2	32.6	13.6	34.7	10.9	100	3.02	1.22	0.39	60.4	0.695	4
5	9.5	37.8	12.2	29.6	10.9	100	2.9	1.24	-1.75	58	0.079	7
6	8.2	37.5	13	32.1	9.2	100	2.94	1.21	-1.03	58.8	0.299	6
7	8.4	33.2	12	35.1	11.3	100	2.87	1.2	-2.32	57.4	0.021	8
8	7.3	24.2	28	30.5	10	100	2.95	1.26	-0.83	59	0.405	5
9	19.8	47.3	8.4	17.4	7.1	100	1.16	3.02	1.22	63.4	0.001	9
10	24.9	47.5	8.9	10.3	8.4	100	2.94	1.158	0.39	0.695	0.079	10
1	13.4	50.4	6.9	19.4	9.9	100	3.13	1.18	2.65	62.6	0.008	2
Total							1.38	0.447	54.61	0.1605	5.5	

The single-sample T-test was used, and the results in Table (9), which show the opinions of the study sample members on the first axis phrases of the questionnaire, arranged in descending order according to the relative weight of each phrase as follows:

Note: The standard arithmetic mean is equal to (03) according to the Likert scale, so the standard relative weight is equal to 60%. The tabular T value is 96.1 and the significance level (00.0) is less than 00.5 and its relative weight is equal to 71 - % The statement No. (09) came in the first order, where the calculated T value was equal to 67.10 which is greater than and is greater than 60%, which means that the statement is positive. Therefore, the sample members agree that Clarity of the concept of information technology among all employees of your company due to the qualifications and skills that help them acquire the tabular T 96.1, and the significance level (00.0) is less than 00.5 and its relative weight is 8.69 - Statement No. (10) came in the second order, where the calculated T value was equal to 66.9, which is greater than the value and it is greater than 60%, which means that the statement is positive, therefore the sample members agree that the The managers and employees of your company own the technology of how to use information technology and to create common visions and goals among them.

The tabular T value is 96.1 and the significance level (00.0) is less than 00.5 and its relative weight is equal to 4.64 %. The statement No. (01) came in the third order, where the calculated T value was equal to 08.7 which is greater than which is greater than 4.67%, which means that the statement is positive Therefore, the sample members agree that the The company owns a group of computers distributed among all departments the extent of its awareness of the importance of these resources.

Tabular T 96.1 The significance level of 300.0 is greater than 00.5 and its relative weight is equal to - 2.61%. The statement No. (05) came in the fourth order, where the calculated T value was equal to 03.1, which is less than a value and is greater than 60%, which means that the statement " The company is keen to carry out periodic maintenance of used computers use

4-7 Modern technologies and the acquisition of new qualifications.

- The statement No. (9) came in the fifth order, where the calculated T value was equal to 70.0 which is less than the tabular T value 96.1 and the significance level 482.0 is greater than 00.5 and its relative weight is equal to 6.60% which is greater than 60% which means that the phrase " Employees are trained by adopting modern methods and methods that help raise job skills and knowledge.

- Statement No. (03) came in the sixth position, where the calculated T value was 01.1 - which is less than the tabular T value 96.1, and the significance level 310.0 is greater than 00.5 and its relative weight is equal to Second: Analysis

The statement No. (04) came in the seventh order, where the calculated T value was equal to 2.1 - which is less than the tabular T value 96.1 and the significance level 155.0 is greater than 00.5 and its relative weight is equal to 4.58% which is less than 60% which means that the phrase " There is fairness in the benefit of all employees who have them - The statement No. (07) came in seventh place with the phrase Qom (04), where the calculated T value was equal to - training needs from the established training programs "neutral.

44.1 which is less than the tabular T value 96.1, the significance level of 150.0 is greater than 00.5, and the weight of the trainees about their satisfaction and benefit from the training programs is "neutral." Its relative value is 4.58%, which is less than 60%, which means that the phrase "the university investigates the opinions of employees - Statement No. (02) came in the eighth position, where the calculated T value was equal to 58.1 - which is less than The tabular T value is 96.1, the significance level 113.0 is greater than 00.5, and its relative weight is 2.58%, which is less than 60%, which means that the phrase "the university conducts an objective valuation of the performance of its employees, which enables it to determine well their training needs" is neutral.

Less than the tabular T value 96.1 and the significance level 003.0 is less than 00.5 and its relative weight is equal to - the statement No. (08) came in the tenth and last order, where the calculated T value was equal to 97.2 - which is 8.56% which is less than 60% which means that The statement is negative, therefore, the respondents do not agree that the university does By comparing the performance of the trained employees before and after the training process and evaluating it to determine the effectiveness of the training programmers.

In general, the study sample individuals tend to agree with the statements of the first axis, where the calculated T value for the axis as a whole was equal to 80.2, which is greater than the tabular T value 96.1, and the significance level 000.5 is less than 00.5 and its relative weight is equal to 2.62%, which is greater than the standard relative weight 60% This means that the axis is positives. Therefore, the sample members stress that training constitutes an important strategy for the development of human resources at the university

4-8 Analysis of the phrases of the second axis

Ferry number	Strongly agree %	agree %	neutral %	not agree %	Strongly Disagree %	Total %	Arithmetic mean	standard deviation	T values	relative weight	Indication level	arrangement
11	25.4	38.6	8.7	18.4	8.9	100	3.23	1.38	2.95	59.6	0.008	2
12	10.4	36.7	4.2	38.6	10.1	100	3.27	1.358	3.65	60.4	0.001	1
13	10	35.5	10.3	34.7	9.5	100	3.22	1.36	2.7	59.4	0.017	3
14	10.2	32.8	13.4	33.7	9.9	100	3.12	1.42	0.69	57.4	0.695	6
15	11.5	38	12	28.6	9.9	100	3.4	1.44	-1.45	55	0.079	9
16	10.2	37.7	12.8	31.1	8.2	100	3.04	1.41	-0.73	55.8	0.299	8
17	10.4	33.4	11.8	34.1	10.3	100	2.97	1.4	-2.02	54.4	0.021	10
18	9.3	24.4	27.8	29.5	9	100	3.05	1.46	-0.53	56	0.405	7
19	21.8	47.5	8.2	16.4	6.1	100	1.26	3.22	1.52	60.4	0.001	4
20	26.9	47.7	8.7	9.3	7.4	100	3.04	1.358	0.69	-2.305	0.079	5
Total							2.96	1.5806	0.747	51.6095	0.1605	

Table No. (10): (percentages, arithmetic mean, standard deviation, T value, relative weight and level of significance for each of the phrases of the second axis (organizational learning is a strategy for human resource development at the university)

Table No. (10)

The one-sample T-test was used, and the results are shown in Table (10), which shows the opinions of the study sample members on the second axis phrases of the questionnaire, arranged in descending order according to the relative weight of each phrase as follows:

- The statement No. (12) came in the first order, where the calculated T value was equal to 27.9 which is greater than the tabular T value 96.1 and the significance level (00.0) is less than 00.5 and its relative weight is equal to 69%, which at the The trend towards technological innovation will contribute to the development of competitive advantage is greater than 60%, which means that the statement is positive, therefore, the

respondents agree that the Technological technology directs towards competitive advantage in insurance companies

- Statement No. (11) came in second place, where the calculated T value was 54.8, which is greater than the tabular T value 96.1, and the significance level (00.0) is less than 00.5, and its relative weight equals 4.68 percent, which is the final goals of I Training human cadres motivates them with technological innovation to achieve a competitive advantage by its employees is greater than 60%, which means that the statement is positive.)13(In the third arrangement, where the calculated T value was equal to 30.7 which is greater than and is greater than 60%, which means that the statement is positive, therefore the sample members agree that the Coordination of activities between employers and workers in the company will achieve in raising the rates of competitive advantage , Roles and responsibilities And the message.

Table T 96.1 The significance level (00.0) is less than 00.5 and its relative weight is equal to 6.64 - The statement No. (11) came in the fourth order, where the calculated T value was equal to 51.4, which is greater than the value and it is greater than 60%, which means that the statement is positive Therefore, the sample members agree that the university is working on Encouraging its employees in order to develop skills, experiences and knowledge and urging them to exchange them by providing a supportive environment for continuous learning.

- The statement No. (19) came in the fifth order, where the calculated T value was equal to 26.3 which is greater than the tabular T value 96.1, and the significance level (00,0) is less than 00.5 and its relative weight is equal to 2.63% which is greater than 60% which means that the battement Positive, therefore, the respondents agree that the Your company's possession of information technology knowledge skills will make it stand out from its competitors

. The tabular T value is 96.1 and the significance level 031.0 is less than 00.5 and its relative weight is equal to %2.62 - came statement no. (18) in the sixth order, where the calculated T value was equal to 16.2 which is greater than It is greater than 60%, which means that the statement is positive. Therefore, the sample members agree that the quality used in information technology has an impact on enhancing the competitive position of the insurance company the use of teamwork methods as a method to motivate them and instill a common culture between them and them came phrase No. (17) in the seventh order, where the calculated T value was equal to 64.0 which is less than a value which is greater than 60%, which means that the phrase " Providing high quality information technology will increase the value of insurance products from the point of view of customers "impartially."

- Statement No. (14) Came in seventh place with statement No. (14), where the calculated T value was 61.0, which is less than the tabular T value 96.1, and the significance level 542.0 is greater than 00.5, and the weight of its employees invites them to communicate and exchange knowledge and experiences using modern means. Like email, it is “neutral. Its relative value is 6.60%, which is greater than 60%, which means that the phrase “Information technology contributes to enriching creativity and creating decisive competitive advantages. on creating connections between the T-table value of 96.1 and the significance level of 915.0 is greater than 00.5 and its relative weight is equal to %.60% -”, The statement No. (15) in the eighth rank, where the calculated T-value was 10.0 - which is less than which means that the statement " Technological innovation represents the structural foundations for competitive advantages Improving quality requires raising the level of efficiency " is neutral.

The tabular T value is 96.1 and the significance level of 380.0 is greater than 00.5 and its relative weight is equal to %59 - , the statement No. (10) in the ninth order, where the calculated T value was equal to 87.0 - which is less than which is less than 60% which means that the expression Your company keeps pace with rapid changes in the use of information technology to achieve competitive advantage..”

First Hypothesis:

There is a statistically significant relationship at the level of significance 00.5 between the technological technology in insurance partners and the competitive advantage

H-1 - There is a significant effect of information technology in achieving the competitive advantage of insurance companies

H - 0 - There is no significant effect of information technology in achieving the competitive advantage of insurance companies

Table No. (11) the relationship between the training strategy and the performance of human resources at the university

Pearson Correlation		University training
HR performance	Pearson Correlation Coefficient	0.858**
	morale level	000.0
	number of people	100
**. La correlation est. significative au Niveau 0.01 (bilateral)		

For **Table (11)** it is clear that the value of the correlation coefficient between the technology of technology and the competitive advantage among insurance companies, which is equal to 858.0 ** and the level of morale (00.0) is less than 00.5, which means that there is a statistically significant correlation at the level of significance 00.5 between the performance of companies Hope in terms of the technology used and the competitive advantage in it as a dependent variable, which is a strong correlation, and this means that the first hypothesis is achieved

The second hypothesis: There is a statistically significant relationship at the level of significance 00.5 in the use of technology and the competitive advantage among the insurance companies under study.

Table No. (12) the relationship between the performance of insurance companies in terms of the technology used and the competitive advantage

Pearson Correlation		University training
HR performance	Pearson Correlation Coefficient	0.853**
	morale level	000.0
	number of people	100
**. La correlation est. significative au Niveau 0.01 (bilateral)		

Table (12) shows the value of the technology-technology correlation coefficient and between companies' performance and its impact on competitive advantage is equal to ** 834.0 and the significance level 000.0, which is less than 00.5, which means that there is an effective statistically significant correlation at the significance level 00.5 between technology as an independent variable and the competitive advantage among companies

Insurance as a dependent variable and it is closely related, that is, the realization of the second hypothesis.

4-9 Conclusions

The results of the mine for analyzing the expressions of the third axis confirmed that the study sample members agreed with its statements, as the calculated T value was 03.5, which is greater than the tabular T value 96.1, the significance level (00.0) is less than 00.5 and the relative weight is 8.63% which is greater than 60% than It means that the axis is positive. Therefore, the sample members agreed on the importance of technology in contributing to increasing competition between insurance companies, and this is confirmed by the results. By analyzing the following statements and thus proving that:

- 1- Statement No. (20) the results of its analysis confirmed that your company keeps pace with rapid changes in the use of information technology to achieve a competitive advantage,
- 2- Statement No. (18) The results of its analysis confirmed the impact of the quality used in information technology in enhancing the competitive position of the insurance company.
- 3- Statement No 19 (confirmed the results of the analysis in terms of your company's possession of IT knowledge skills, which will make it stand out from its competitors.
- 4- Statement No. (4) (confirmed the results of its analysis in terms of the company's use of the Internet to assist customers in accessing the company's website to respond
- 5- Statement No. (3) (The results of their analysis confirmed that insurance companies are ready to use modern information technology, computers and the Internet.
- 6- Statement No. (8) The results of its analysis confirmed that the company continues to analyze strengths and weaknesses in the field of information technology.
- 7- Statement No. (5) (The results of its analysis confirmed that the company is keen to carry out periodic maintenance of used computers. - Or sentence number 13, which was negative. The results of its analysis confirmed that coordinating activities between employers and employees of the company will achieve higher rates of competitive advantage

4-10 Recommendations

There are some defects in the practices of some insurance companies from not converting to providing digital services (technical), and not keeping pace with modern technology, and benefiting from speed, safety, ease of use and access to customers' requirements, and to improve the performance of its cadre of managers and employees in the use of technology, which contributes to increasing the severity of Competition between insurance companies, and accordingly the researchers decided to provide some recommendations that may be useful in activating the practices of the strategies mentioned above, including:

- 1- The necessity of researching insurance companies and focusing on collecting observations about the extent to which trainees benefit from electronic programs, as well as obtaining their opinions about the extent of their satisfaction and benefiting from the content of insurance services and the methods of providing insurance services.
- 2- The need to pay more attention to the objectivity of performance appraisal of employees and managers, as it is the only way to identify the performance gap and reveal their actual technical needs.
- 3- The necessity of adopting the idea of discussing the errors and failures experienced by employees and managers of insurance companies in the daily practices of their jobs, to find out the reasons and know how to avoid them in the future, to facilitate the process of providing insurance services with the required quality within the framework of adopting the idea of continuous development and transforming insurance companies into an institution that adopts in providing its services To increase customer satisfaction.

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4-12 Appendix

The role of information technology in achieving competitive advantage Comparative study of Insurance companies operating in the Kurdistan Region – Iraq

(PLEASE TICK APPROPRIATE BOXES)

(SECTION ONE – BACKGROUND INFORMATION)

{Dear respondent/respondent we would like your participation in the answer to the following questionnaire for research and every information will not share them with anyone for the purpose of study, thanks, and appreciation}

Gender: Male Female

Age: less than 30 30-40 41-50 51 and above

Your current position in the Insurance industry:

manager Insurance company employee

Academic certificate:

diploma bachelor's degree master PhD other

Indicate your experience in Insurance:

Less than 5 years 5-10 11-20 Above 21 years

#	List	Agree	Totally Agree	Neutral	Disagree	Strongly Disagree
1	The company owns a set of computers distributed in all departments					
2	Your company provides modern and advanced equipment to raise the efficiency of the performance of working managers					
3	Your company is ready to use the modern information technology, the computer, and the Internet					
4	The company uses the Internet to help customers get to the company's website to respond					
5	The company is keen to perform the periodic maintenance of used computers					
6	Your company is unique in holding specialized courses in the field of computer learning					
7	The technology used is efficient for data processing, storing, and maintaining information mail					
8	The company has a follow-up to the continuous analysis of weaknesses and strengths in the field of information technology					
9	Clarity of the concept of information technology among all employees of your company					
10	The managers and employees of your company have the technical knowledge of how to use information technology					
11	Training human resource cadres motivates them with technological innovation to achieve a competitive advantage					
12	The trend towards technological innovation will contribute to the development of competitive advantage					
13	Coordination of activities between employers and workers in the company achieves to raise the rates of competitive advantage					
14	Information technology contributes to enriching creativity and creating decisive competitive advantages					
15	Technological innovation represents the structural foundations of competitive advantages					
16	Improving quality requires raising the level of efficiency					

17	Providing high-quality information technology will increase the value of insurance products from the point of view of customers.					
18	The quality used in information technology has an impact on enhancing the competitive position of your company					
19	Your company's possession of information technology skills will make it stand out from its competitors					
20	Your company keeps pace with the rapid changes in the use of information technology to achieve a competitive advantage.					

خلاصة:

هدفت هذه البحث هو معرفة دور تقنية المعلومات في تحقيق الميزة التنافسية / دراسة مقارنة لشركات التأمين العاملة في اقليم كردستان - العراق , ويتكون مجتمع الدراسة من جميع العاملين او الموظفين للشركات التأمين العاملة في كردستان المذكورة أعلاه. وزعت الاستبانة على عينة بلغت (50), شملت موظفي المصارف التجارية مذكورة اعلاه, تم استعادت (50) استبانته , خضع للتحليل الإحصائي (50) استبانته , ومن اهم النتائج التي تم التوصل إليها.

- دور تقنية المعلومات في تحقيق الميزة التنافسية في شركات التأمين حسب الفرضية H-1 - (هناك تأثير كبير لتقنية المعلومات في تحقيق الميزة التنافسية لشركات التأمين)

نلاحظ من الجدول رقم (1) الذي يوضح معاملات الارتباط لكل عبارة مع محورها ثم بإجمالي الدرجة (497.0) للعبارة (وضوح مفهوم تقنية المعلومات بين جميع العاملين في شركتك) مع محورها (توفر شركتك معدات حديثة ومتطورة لرفع كفاءة أداء مديري العمل) و بإجمالي الدرجة 733.0 وتنحصر بين (733.0-457.0) لكل جملة والنتيجة الكلية للعلامة. المقياس , وهو دالة عند مستوى كبير (00.5) , حيث أن قيم r القيمة المحسوبة أكبر من القيمة المجدولة لـ r عند مستوى أهمية (00.5) ودرجة الحرية (28) , والتي تساوي (361.0).

و المحور الثاني من البحث نستطيع ان نوضح ذلك (ملاحظة TWe من الجدول رقم (2) توضح معاملات الارتباط لكل عبارة مع محورها ثم مع الدرجة الكلية للمقياس (جميع الاستبيانات) حيث أن جميع معاملات الارتباط الظاهرة في الدول محصورة بين (429.0-868.0) لكل عبارة والنتيجة الإجمالية للمقياس وهي دالة عند مستوى كبير (00.5) , نظرًا لأن قيم r المحسوبة أكبر من القيمة المجدولة للفار ومستوى الأهمية (00.5) ودرجة الحرية (28) , اي يوجد علاقة بين تطور التقنيات التكنولوجية و الميزة التنافسية في شركات التأمين العاملة في اربيل لقد توصلنا الى هذه النتائج منها 1- نتائج تحليله أن شركتك تواكب التغيرات السريعة في استخدام تكنولوجيا المعلومات لتحقيق ميزة تنافسية , 2- أكدت نتائج تحليلها أن الشركة مستمرة في تحليل نقاط القوة والضعف في مجال تقنية المعلومات. 3- كدت نتائج التحليل أن شركات التأمين جاهزة لاستخدام تكنولوجيا المعلومات الحديثة وأجهزة الكمبيوتر والإنترنت.) و هذا يثبت وجود العلاقة بين تطور التكنولوجيا و الميزة التنافسية داخل الشركات التأمين العاملة في اربيل