THE EFFECT OF ELECTRONIC INSURANCE UPON COMPETITIVE ADVANTAGE: A CASE STUDY IN THE IRAQI INSURANCE COMPANY

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Article history:		Abstract:
Received:	6th September 2022	The research aims at verifying the effect of electronic insurance by describing an independent variable represented by dimensions (customer attraction, retention, engagement, identifying customer preferences, communicating with customers) and the competitive advantage as a dependent variable represented by the dimensions (cost, quality, flexibility, and delivery). The research posed a basic question: Is there an impact relationship for the E-insurance variable on the competitive advantage variable?. In order to verify the contents of the answer to the previous question, 109 employees in the Iraqi General Insurance Company were randomly selected. The research adopted the descriptive analytical method, where a questionnaire was prepared by the researcher, which was considered the main tool in data collection. A questionnaire analysis was conducted by depending on the statistical program (SPSS V25) and the supporting program (AMOS V25). The research has come up with several conclusions, namely: there is a positive direct effect of E-insurance on the competitive advantage.
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INTRODUCTION

Recent fast environmental changes, information technology advancements, and the information revolution have exposed the majority of commercial enterprises to intense competition and difficulties. This calls for making use of the speed and efficiency that can be ensured to get an advantage in attracting the customers, making more money, and acquiring a market share that ensures and realizes aspirations. Most local and international insurance companies deal with several difficulties. Openness, globalization and the rapid development of communications and technology prompted insurance companies to provide their insurance services by various means, including modern electronic marketing.

PREVIOUS STUDIES

A study by (Zayed et al., 2019) "Digital Insurance: An Applied Study on the Saudi Insurance Sector"

The study sought to determine the extent to which there is successful, sophisticated insurance that reduces people's potential levels of anxiety and fear, provides them with security and peace of mind, and promotes investment. There are a number of questions in the research: What are the key dimensions that affect the quality of E-services in the insurance sector? Is there an effect of e-service quality dimensions in the degree of customer loyalty in the insurance company? The research is significant because it broadens our understanding of the characteristics and dimensions of E-services in general. The most significant conclusion of the research is that Saudi insurance companies must be interested in fostering a culture of digital transformation among their workforce and broadening the availability of E-services.

A study (Al-Lami, 2022) "The Effect of E-Marketing upon the Quality of the Insurance Service: An Applied Research in the National Insurance Company"

The purpose of the research is to establish the significance of e-marketing, its effect on the quality of insurance services in general and the National Insurance Company in particular, as well as the benefits it can bring, boost its competitiveness, and help boost the performance of insurance companies. The research depended on obtaining data through the questionnaire represented as a main tool, as the number of the sample reached (165) individuals. The five-point Likert scale was adopted to measure the answers, as the scale included three axes: the first was for introductory information, the second axis included E-marketing, and the third axis included the quality of the insurance service. The study made a number of recommendations, one of them is to emphasize the value of e-marketing in keeping up with global insurance businesses. There is also an impact by changing the quality of the insurance service in

order to reach the largest number of customers through e-marketing.

A study (Uti & Adim,2019) "Network governance and competitive advantage of insurance companies in Port Harcourt, Nigeria "

It attempted to verify the correlation between network management and the competitive advantage of insurance companies in Port Harcourt. The study adopted a cross-sectional design that included managers and supervisors selected from 10 insurance companies in Port Harcourt. Primary data were collected by using a structured questionnaire. 97 participants were within the study community, where the entire community was used as a census. Thus, there were no samples. Instrument reliability was achieved using Cronbach's alpha coefficient with all items scoring above the minimum criterion 0.70. The hypotheses were tested using Pearson's correlation coefficient with the help of SPSS version 23. The results of the study revealed that there was a statistically significant relationship between network management and the competitive advantage of insurance companies in Port Harcourt. According to the study findings, network governance significantly affects Port Harcourt's insurance ability to compete. According to the study, insurance company management should understand how to build and manage inter-organizational networks in connection to linked business models and strategies that are an essential component of the company business plans and that outline the fundamentals of network management.

RESEARCH PROBLEM

Due to the fact that local insurance providers use traditional insurance strategies that are predicated on a contractual arrangement between two parties, there is no clear legislative control of E-insurance operations in the forums of local insurance providers. Companies began to adopt the offer of insurance services electronically on the ground, which was based on the laws of electronic commerce. Based on the foregoing, it can be said that the research problem is: Is there an impact of E-insurance on the competitive advantage in Iraqi insurance companies? The following questions arise from it:

1- Is E-insurance available in Iraq?
2- What is the most impactful dimensions of E-insurance on the competitive advantage?
3- Does E-insurance attract customers and meet their needs?

RESEARCH IMPORTANCE

The importance of the research can be indicated from the following points:

1. The instrumental role played by E-insurance and the significance of its availability as one of the company resources in order to achieve a competitive advantage.
2. E-insurance contributes to spreading and expanding insurance types like: car insurance, property and life insurance, and so on.
3. E-insurance is shortened from traditional insurance operations, because it generally includes complex operations and long procedures.
4. E-insurance helps customers to have direct access to the managers of the company at any time they want, and to get immediate answers to issues related to insurance procedures.

RESEARCH OBJECTIVES

The research aims at achieving the following objectives:

1. Determining the relationship between e-insurance and the competitive advantage in the Iraqi General Insurance Company.
2. Suggest appropriate recommendations and implementation mechanism for e-insurance that improve the company competitive advantage.
3. Presenting concepts related to e-insurance and the competitive advantage in the Iraqi General Insurance Company, and clarifying the dimensions included in e-insurance in the Iraqi General Insurance Company.

RESEARCH METHODOLOGY

The current research for the variables e-insurance and competitive advantage relied on the analytical descriptive approach in order to reach the research results through using standards, tests and statistical methods.

RESEARCH SAMPLE AND COMMUNITY

One of the divisions of the Iraqi General Insurance Company, which is the Al-Sadoun branch located in the Al-Sadoun area in Baghdad, was chosen to represent the research community of (150) individuals. The researcher randomly chose (109) employees as a sample of this branch, according to the De Marquin scale (Crecy & Morgan, 1970). The questionnaire was distributed to them, and the valid and retrieved one for statistical analysis was (109), which was used for the analysis.

RESEARCH TOOL

In order to complete the practical side, the researcher prepared a questionnaire on the dependence on standards as follows:

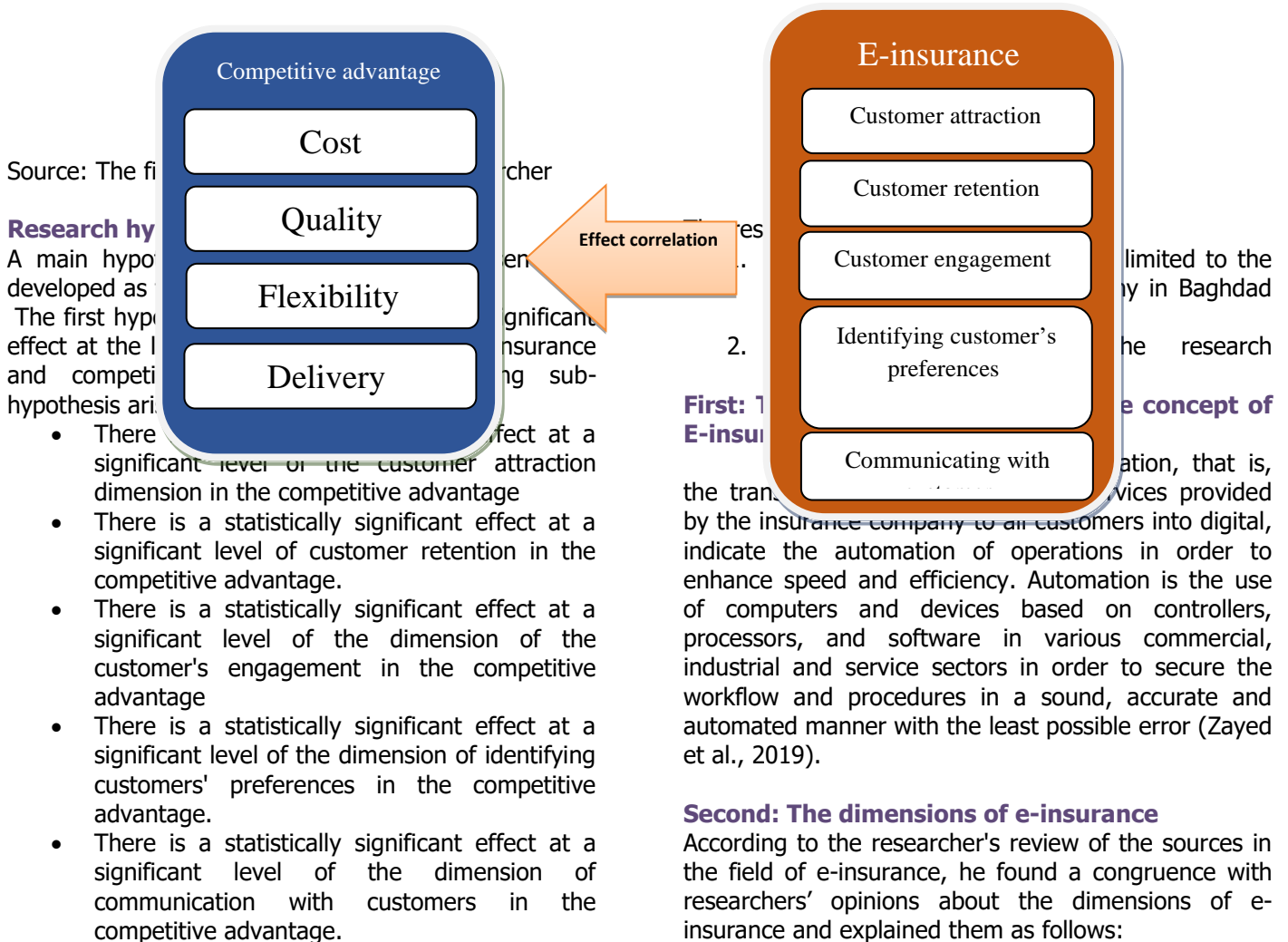Table (1) Scale sources for the variables (E-insurance, competitive advantage)

Variable	Dimension	Source
E-insurance	Customer attraction	McQuade et al., 1996
	Customer retention	
	Customer engagement	
	Identifying the customer's preferences	
	Communication with customers	
Competitive advantage	Cost	Slack etal,1998 Evans&Collier,2007
	Quality	
	Flexibility	
	Delivery	

The hypothetical research model
A hypothetical research model was designed as shown in Figure (1), where the effect correlations among the variables (e-insurance and competitive advantage) in the Iraqi General Insurance Company indicate the following:
Figure (1) Research Structure

Source: The fi[...] [...]rcher

Research hy[...]
A main hypo[...] [...]en [...] [...] limited to the developed as [...] [...]y in Baghdad
The first hyp[...] [...]gnificant effect at the l[...] [...]nsurance and competi[...] [...]ng sub-hypothesis ari[...]

2. [...] [...]he research

First: T[...] [...]e concept of E-insu[...] [...]ation, that is,

- There [...] [...]fect at a significant level of the customer attraction dimension in the competitive advantage
- There is a statistically significant effect at a significant level of customer retention in the competitive advantage.
- There is a statistically significant effect at a significant level of the dimension of the customer's engagement in the competitive advantage
- There is a statistically significant effect at a significant level of the dimension of identifying customers' preferences in the competitive advantage.
- There is a statistically significant effect at a significant level of the dimension of communication with customers in the competitive advantage.

Research limits

the transa[...] [...]vices provided by the insurance company to all customers into digital, indicate the automation of operations in order to enhance speed and efficiency. Automation is the use of computers and devices based on controllers, processors, and software in various commercial, industrial and service sectors in order to secure the workflow and procedures in a sound, accurate and automated manner with the least possible error (Zayed et al., 2019).

Second: The dimensions of e-insurance
According to the researcher's review of the sources in the field of e-insurance, he found a congruence with researchers' opinions about the dimensions of e-insurance and explained them as follows:

1- Attracting the customer: Contemporary companies consider customers as their only friends, who are the center of their activities that aim at achieving several interaction and constructive partnership among customers and company. Customers with continuous and high loyalty are the basis for the success of companies. Therefore, the key objective of the company is to achieve strong relationships with customers and attract them, especially the most profitable customers. The main customers are the loyal and accustomed customers who can be dealt with by the pyramid of classing customer. (Abu al-Naja, 2008: 23)

2- Customer retention: Rather than attracting new customers, companies mostly benefit off their current customers. Therefore, the loss of one customer would lead to the loss of many profits in the future. It can be said that satisfied customers are the most customers who could be customers with high loyalty to the company brand, services and products. The importance of retaining them stems mainly from their close association with the company. Researchers have generally agreed that the importance of customer retention is a major driver of company profitability, and is frequently treated as a critical component of the customer profitability model. (Tawfiq, 2007: 54)

3- Customer Engagement: Concepts about customer engagement have varied and diversified through various points of view and participating scientific contexts, as they are determined according to the brand, service or product, public profile, behaviors, messages, attitudes and communication channels used in interaction with the digital customer. Customer engagement is a mutually beneficial relationship with an ever-growing community of customers through the Internet. (Macey & Schneider, 2008:6)

4- Identifying customer's preferences: Social media provides many marketing opportunities that contribute to building positive relationships with customers, and allow marketers to track and learn about customer demographics, behaviors and attitudes. The information is obtained by observing the processes of registering customers and their transactions. It is one of the most important basic strategies in building a brand through the Internet and getting acquainted with customers' vision and preferences in order to improve the company's website on the web (Leung & Merode, 2019:200)

5- Communication with customers: It is the establishment of strong communications with customers that guide purchasing decisions, participation and interaction over time, as it is considered one of the key elements in the success of companies that deal with digital customers. It is defined as the process of transferring common understanding and information from one individual to another. (Nicoletti, et al., 2017:247)

Third: The dependent variable / the concept of competitive advantage
To provide values and advantages for consumers that are greater than what rivals can produce, as well as to ensure a state of difference and distinction between the company and its competitors, management can invest in and coordinate a variety of skills, resources, technology, and competencies. (Kunduz and Ibrahim, 2017: 275)

Fourth: The dimensions of competitive advantage
According to the sources in the field of competitive advantage, it was found that a number of researchers' opinions were in line with the dimensions of competitive advantage and explained them as follows:

1- **Cost**: One of the key dimensions of competitive advantage on which companies rely in competition within the markets. It is embodied in the ability of the company to produce and provide products at lower prices compared to competitors working in the same industry to achieve the satisfaction of external and internal customers. (Krajewsk, et al., 2013:32)

2- **Quality**: (Stevenson, 2012) shows that it refers to the extent to which products meet the customer's needs and desires in terms of used materials, service and design. They are willing to pay higher prices in order to obtain the service or product if they realize that the company service or product is of higher quality than the competing companies. (Rumaisa, 2021: 38)

3- **Flexibility**: the ability of the company to change the performance of operations to other methods, which means a change in the performance of operations and also a change in the way and time of operations performance. The customer needs to change processes to achieve four important requirements: (product flexibility, mix flexibility, volume flexibility, and delivery flexibility). (Al-Mousawi, 2013: 69)

4- **Delivery**: It is one of the critical trends of competition presently through the development and production of services and products and working to deliver them in the fastest time from competitors. The speed in delivering the service or product gives the company an advantage that enables it to outperform other competing companies. (Reid & Sanders, 2013: 16)

Introduction to the company

The Iraqi General Insurance Company is one of the self-financing companies affiliated with the Ministry of Finance. It was founded in 1959, which has been one of the largest government insurance companies, as it practices all types of insurance (fire, theft, types of accidents, marine, engineering, cars, and life). The company has a group of expertise, which includes administrative, technical, and financial staff working in the field of insurance, in addition to marketing devices. The company owns outlets scattered in the areas of Baghdad and all the provinces that provide services to citizens in a distinctively and continuously.

First: Stability test

For the potentiality of testing the stability of the scale, Cronbach method was applied in order for the scale to be stable and prepared for statistical analysis. The test value is the highest value of (0.70) for research in administrative fields.

Table (2) Results of the scale stability coefficient test

| Variables | Alph Cronbach | | | Dimension |
	Scale	Variables	Dimensions	
E-insurance	.963	.932	.759	Customer attraction
			.828	Customer retention
			.773	Customer engagement
			.851	Identifying the customer's preferences
			.785	Communication with customers
Competitive advantage		.921	.840	Cost
			.861	Quality
			.799	Flexibility
			.823	Delivery

Source: The table was prepared by the researcher based on program outputs (SPSS). From the table (2) above, it becomes clear that the value of Cronbach for the total scale is (0.963), indicating that the questionnaire is highly stable. The researcher can conduct a statistical analysis.

Second: Validity

The validity test was conducted by using the confirmatory factor analysis of the variables and their dimensions, as shown in Figures (2) and (3) below:

Fig(3)
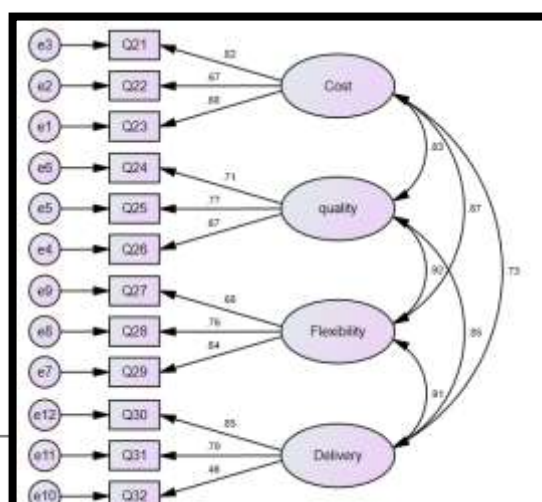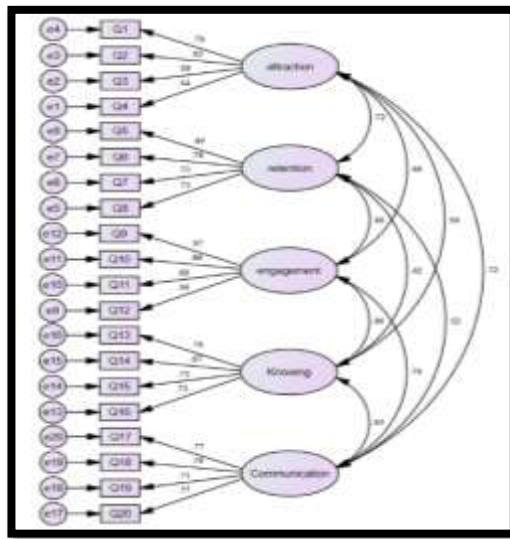Confirmatory factor analysis of the competitive advantage variable

Fig (2) Confirmatory factor analysis of the e-insurance variable

It is clear from the figures above were extracted through Amos program, that the saturations of the paragraphs for the dimensions of the variables (e-insurance and competitive advantage) are higher than (0.30), which is statistically significant for the confirmatory factor analysis.

Third: The normal distribution of the research variables

To show that the e-insurance and competitive advantage variables follow a normal distribution, the Komogorove-Simirnov test was extracted. Since the significance of the e-insurance variable amounted to (0.127) and the significance of the variable competitive advantage amounted to (0.110), which is insignificant, indicating that the data are distributed in normally, as below:

Table (3) Komogorove-Simirnov test

Variables	Indicators of a normal distribution test		
	Statistic	Df	Sig.
E-insurance	.083	109	.127
Competitive advantage	.077	109	.110

Source: The table was prepared by the researcher based on program outputs (SPSS)

Figures (4) and (5) show that the e-insurance variable and the competitive advantage variable follow a normal distribution.

Figure (4)
The normal distribution of the e-insurance variable

Figure (5)
The normal distribution of the variable competitive advantage
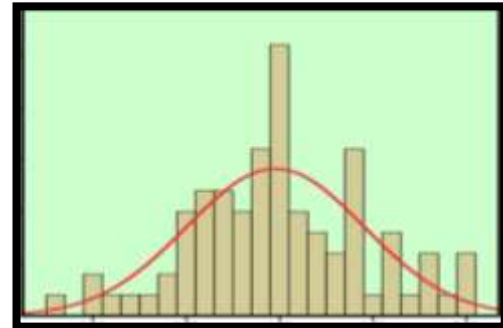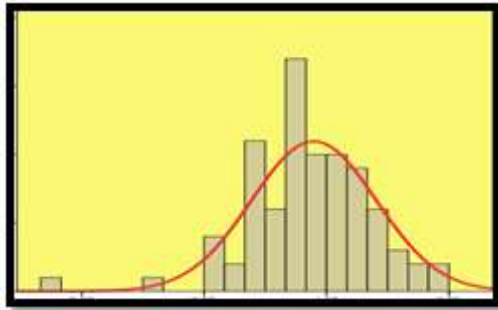
Source: The figure was prepared by the researcher

Fourth: The results of the statistical description.
The variables (e-insurance and competitive advantage) were represented in the descriptive statistics methods like measures of central tendency and measures of dispersion through (arithmetic mean and standard deviation), and thus assessing the relative importance.

Fifth: Diagnosing the variables, dimensions and paragraphs of the research
The questionnaire for (e-insurance and competitive advantage) is based on five-point Likert. The arithmetic means were divided into five categories by the extent of the response to the gradients (5-1 = 4/5 = 0.80), and by adding (0.80) to the lowest category of Likert scale. (1) To arrange the categories as follows:

- Category length (1-1.80) Comment (very poor Availability)
- Category Length (1.81-2.60) Comment (Poor Availability)
- Category length (2.61-3.40) Comment (moderate Availability)
- Category Length (3.41-4.20) Comment (High Availability)
- Category Length (4.21- 5.00) Comment (Very High Availability)

1. The diagnosis, exclusion and paragraphs of the E-insurance
The e-insurance variable was measured through five dimensions (customer attraction, customer retention, customer engagement, identification of customer preferences, and communication with customers). Table No. (4) indicates (arithmetic means and standard deviations) from the sample consideration of the e-insurance variable for the Iraqi General Insurance Company. It reflects the arithmetic mean of the total degree of the E-insurance variable of (3.698) with a standard deviation of (0.652). The degree of importance reached (73.96%), indicating that E-insurance is of high importance to the company, in addition to the standard deviation index, which was of little dispersion. This indicates a high concordance with these results. The dimension of attracting the customer was in fourth place with an arithmetic mean (3.652), a standard deviation (0.674), and a relative importance (73.04%). As for customer retention, it was in fifth place with an arithmetic mean (3.627), standard deviation (0.562) and relative importance (72.54%), while the dimension of customer's engagement was in second place with an arithmetic mean (3.753), standard deviation (0.679) and relative importance (75.06%). The dimension of identifying customers' preferences, was ranked first with an arithmetic mean (3.769), a standard deviation (0.584), and a relative importance (75.38%). The dimension of communicating with customers, was ranked third, with an arithmetic mean (3.693), a standard deviation (0.712), and a relative importance (73.86%).

Table (4) Arithmetic means and standard deviations of the e-insurance variable

No	Relative importance	Standard deviation	Arithmetic mean	Paragraphs
1	73.04%	0.674	3.652	Customer attraction
2	72.54%	0.562	3.627	Customer retention
3	75.06%	0.679	3.753	Customer engagement
4	75.38%	0.584	3.769	Identifying the customer's preferences
5	73.86%	0.712	3.693	Communication with customers
	73.96%	0.652	3.698	E-insurance variable

Source: The table was prepared by the researcher based on program outputs (SPSS)

2. Diagnosing competitive advantage

The competitive advantage variable was measured through four dimensions (cost, quality, flexibility, and delivery). Table (5) indicates (arithmetic means and standard deviations) from the sample members' viewpoints of the competitive advantage variable for the Iraqi General Insurance Company. The arithmetic mean reflects the total score for the competitive advantage variable of (3.472) with a standard deviation of (0.897). The degree of importance reached (69.46%), indicating that the competitive advantage is of high importance to the company, in addition to the standard deviation index, which was of little dispersion. This indicates a high agreement of these results. The dimension of cost was in third place with an arithmetic mean (3.413), standard deviation (0.971), and relative importance (68.26%). As for the quality dimension, it was ranked first with an arithmetic mean (3.475), a standard deviation (0.934) and relative importance (69.50%), while the dimension of flexibility was ranked fourth with an arithmetic mean (3.342), a standard deviation (0.863) and relative importance (66.84%). The dimension of delivery was ranked first with an arithmetic mean (3.661), a standard deviation (0.82) and a relative importance (73.22%).

Table (5) Arithmetic means and standard deviations of the variable competitive advantage

No	Relative importance	Standard deviation	Arithmetic mean	Paragraphs
1	68.26%	0.971	3.413	Cost
2	69.50%	0.934	3.475	Quality
3	66.84%	0.863	3.342	Flexibility
4	73.22%	0.82	3.661	Delivery
5	69.46%	0.897	3.472	Competitive advantage variable

Source: The table was prepared by the researcher based on program outputs (SPSS)

Sixth: The effect of e-insurance upon the competitive advantage

The researcher shows the extent of the contribution of the e-insurance variable and its dimensions in illustrating the variance of the degree of competitive advantage. The results were extracted in a simple linear regression analysis, as shown below:

Table (6) Correlation matrix between E-insurance and competitive advantage

Competitive advantage variable				
Indicators	Dimensions	R^2	F	Significance
Dimensions of e-insurance	Customer attraction	0.118	11.77	0.001
	Customer retention	0.169	16.89	0.000
	Customer engagement	0.321	39.50	0.000
	Identifying the customer's preferences	0.375	41.72	0.000
	Communication with customers	0.297	33.85	0.000
	Variable of E-insurance	0.583	61.92	0.000

Source: The table was prepared by the researcher based on program outputs (SPSS)

The e-insurance variable showed that (0.583) of the variance was in the competitive advantage variable. (0.417) is a variance that is not explained by other factors that are not within the regression model, and that the test was significant at (0.05). This means that there is an effect of the e-insurance variable on the competitive advantage, and indicates that the regression curve describes the relationship between them. The results above show the acceptance of the main hypothesis of the research, which shows "there is a statistically significant effect at a significant level of e-insurance in the competitive advantage. The dimensions of the e-insurance variable (customer attraction, customer retention, customer engagement, recognition of customer preferences, communication with customers) have an impact on the competitive advantage variable. The test is significant at the level of significance (0.05) for each of them, which indicates the acceptance of the five sub-hypotheses arisen from the main hypothesis of the research.

CONCLUSIONS

1. The dimensions of the e-insurance variable (customer attraction, customer retention, customer engagement, identifying customer preferences, communication with customers) are available in the Iraqi General Insurance Company.
2. The main hypothesis of the research was verified, indicating that the E-insurance variable affects the competitive advantage variable positively. That is, the more insurance procedures the company has, the greater its competitive advantage would be. Through this hypothesis, the following were achieved:
A. There is a significant effect of the dimension of customer attraction in the competitive advantage variable.
B. There is a significant effect of the dimension of customer retention in the competitive advantage variable.
C. There is a significant effect of the dimension of customer engagement in the variable competitive advantage.
D. There is a significant effect of the dimension of identifying customer's preferences in the competitive advantage variable.
E. There is a significant effect of the dimension of communication with customers on the competitive advantage variable.
3. The Iraqi General Insurance Company is seriously empowering its employees to follow up on the customer's preferences and pay attention to their opinions, and to provide the opportunity to express them on the insurance company webpage as it is considered a feedback and facilitates obtaining the information of potential and permanent customers and gaining their satisfaction.
4. The company periodically buy the appropriate devices and equipment that guarantee the provision of the service in the best way to customers, according to quality assurance and the competition of other companies.

SUGGESTIONS

1. The Iraqi insurance company should work on applying the concepts of competitive advantage, as its availability was higher than the concepts of insurance, because it contributes to the competition of local and international companies and to take its leading position in the Iraqi market.
2. The interest in the flexibility dimension should be increased, because it was the lowest dimensions at the level of the two variables (e-insurance and competitive advantage) by conducting workshops, seminars and training courses that enable employees to respond quickly to providing service to customers and expressing their views that facilitate and shorten the process of providing the service.
3. Spreading the culture of e-insurance through social media such as (WhatsApp, Facebook, Viber, and etc.) as it is currently the focus of use by large groups of Iraqi society and has an influential role in their opinions and meeting their needs.

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Gentlemen/gentlewomen

Subject/ A questionnaire

Nicer greetings

The researcher intends to carry out a study concerning (The effect of E-insurance on competitive advantage: A case study in the Iraqi insurance company). Through your cooperation according to your experience and knowledge, the researcher hopes for your contribution in filling out the form according to the paragraphs. The information will be treated confidentially to be used exclusively for practical research purposes.

Thanks for cooperation

(researcher)

First: E-insurance variable					
Paragraphs	Completely agree	Agree	Neutral	Disagree	Completely disagree
Attracting the customer					
The company attracts the customer from the special treatment that is provided to them					
The company provides additional new services to its main customers in order to ensure their loyalty					
The company provides the same services to all categories of customers					
There is a system in attracting customers in order to best deal with them					
Customer retention					
The company is interested in delivering the service to the customer at the appropriate place and time					
The company relies on a pioneering pricing strategy to maintain its customers					
The company aims to facilitate the use of its services for customers					
The company works to maintain its customers with the least possible losses					
Customer engagement					

In marketing services digitally, the company takes into account the use of applications with useful information					
The company uses an application that facilitates electronic subscription to insurance services					
The company works to provide its services electronically using distinctive content					
The company E-services provided are characterized by innovative interactive interfaces					
Identifying the customer's preferences					
The company collects information through customer feedback through feedback					
The company is working to provide the opportunity for its customers to express their opinions on the marketing website for its services					
The company is able to collect information about potential customers when marketing its services electronically					
The company has interactive channels and blogs that facilitate the mechanism for customers to experience its electronic services					
Communication with customers					
The company provides direct contacts with its customers in order to inquire about its electronic services					
In marketing its electronic services, the company takes into account the feature of the service on demand					
The company has digital pages specialized in introducing its services					
The company is interested in responding appropriately to its customers' interactions about its electronic services					
Second: The competitive advantage variable					
Cost					
Reducing the cost of service is one of the company priorities					
The company adopts precise control systems in providing direct and indirect service					
The company is working to raise the skills of its employees by using training					
Quality					
The company has appropriate devices and equipment in measuring and ensuring quality					
The company services enjoy a better quality than that of competitors' services					
The company has employees who have capabilities to ensure that the service is provided in accordance with quality assurance					
Flexibility					

The company depends on the speed of response to the changes that occur in the demand for the service					
The company supports ideas that are related to facilitating, shortening and improving service delivery					
The company has machines and equipment that enables it to perform more than one operation					
Delivery					
The company has several outlets to provide services to customers in a timely manner					
The company is interested in providing its E-services on time					
The company is looking for advanced and modern delivery methods in order to reduce the delivery time					