THE ROLE OF ACCOUNTING INFORMATION SYSTEMS CHARACTERISTICS IN IMPROVING THE QUALITY OF INSURANCE SERVICES AN APPLIED STUDY FOR THE NATIONAL INSURANCE COMPANY

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ABSTRACT
Our modern world is experiencing rapid development at various levels of information and social systems, and it is natural for this development to be reflected in people and organizations. This development was in the information system and the field of its application. The characteristics of accounting information systems are a fundamental goal in the success or failure of the organization, because this information is used to support and coordinate administrative operations. In addition to using it as a tool for coordination and communication within the organization and its external environment on the other hand. It is considered one of the most important information that the organization needs, and the accounting information system used within the insurance company is specific to it and is compatible with the nature of its work. This is because it is used to process the collection of insurance premiums in addition to paying compensation. The accounting information system collects, classifies and communicates information to the company's management. Therefore, the use of accounting information shows us the financial reality of the insurance company because it depends on the collection of premiums and compensation.

INTRODUCTION

The organization’s members still have the desire to bring about change for its success. Will the characteristics of accounting information systems contribute to improving the quality of insurance services in the organization under investigation, and to what extent are these variables applied? It has raised several questions: What is the relationship between the characteristics of the accounting information system and the performance of insurance companies’ services?

To what extent are the organization’s members willing to rely on the characteristics of the accounting system for information and the performance of insurance companies’ services? Does the researched organization have a desire to enhance the quality aspects and dimensions of insurance services?
Second: The importance of research:
The importance of the research comes as a result of the changes that occurred in the accounting system and that the insurance sector does not occupy the appropriate position, so this topic aroused the interest of the responsible persons in the National Insurance Company and benefited from it in drawing up the company’s policy to improve the performance of its services and showing the extent of the impact of accounting information on it.

Third: Research objectives:
The research aims to the following:
1- The aim of the research is to present the theoretical framework of the variables (characteristics of accounting information systems, insurance services) and improve them.
2- Identify the level of adoption by the researched organization of the concept of the role of (characteristics of accounting information systems in improving the quality of insurance services)
3- Testing the nature of the correlation between variables (characteristics of accounting information systems and improving the quality of insurance services).
4- Arriving at a set of recommendations and information through mechanisms in light of the results reached.

Fourth: Research hypothesis:
The research is based on the main hypothesis, which states that there is a statistically significant effect between “characteristics of accounting information systems and the quality of insurance services.”

The following sub-hypotheses branch out from this hypothesis:
1- There is a (correlation relationship that shows a significant significance between clarity and insurance services by dimension.)
2- There is (a significant effect between ease and insurance services in their dimensions).
3- There is a (correlation relationship showing a significant significance between accuracy and insurance services in their dimensions).
4- There is (a correlation showing a significant significance between flexibility and insurance services in all their dimensions).
5- There is (a correlation showing a significant significance between suitability and insurance services in their dimensions).
6- There is (a correlation relationship showing a significant significance between speed and insurance services in all its dimensions).

The second main hypothesis is that there is a significant effect between (characteristics of accounting information systems on the quality of insurance services).
1- There is (a significant effect between clarity in the quality of insurance services.)
2- There is (a significant effect between ease and quality of insurance services)
3- There is (a significant effect between accuracy and the quality of insurance services).
4- There is (a significant effect between the flexibility in the quality of insurance services).
5- There is (a significant effect between suitability in the quality of insurance services).
6- There is (a significant effect between speed and the quality of insurance services).

The characteristics of accounting information systems in insurance companies have a statistically significant impact on improving or enhancing insurance services.
Based on the researcher’s opinion, what is related to the variable (features accounting information systems and its impact on the dependent variable (dimensions of insurance services). The hypothetical plan of the research has been clarified and is shown in Figure No. 1 above.

**Fifth: Limits of research:**
The research took two sides:
Time limits: The years 2019-2020 were selected.

**Sixth: Population and research sample:**
1) Research community: National Insurance Company
2) Research sample: The research sample was selected from managers, accountants, auditors and employees of the company

**Seventh: Methods of collecting data and information:**
First: books, theses, and letters. Second: Research and scientific journals

**The second topic: Organized Accounting information and Insurance and its importance**

**The first requirement: What it is Organized Accounting information**
Organized Accounting information

Organized Accounting information has an effective role in providing various levels in improving insurance service (Qasim, 2008: 18).

Data is defined as a collection of unorganized facts that may be in the form of numbers, words, or symbols that have no relationship with each other, have no real meaning, and do not affect their future behavior (Sultan, 2010: 41). As for information, it can be defined as “the result of preparing or processing data, such as transfer, selection, and analysis, or it is the results of interpretations or reasoning that usually take the form of a composite report from this data (Abdul Hadi and Bou Azza, 2005: 6). We can define information from the perspective of information systems as the data that has been prepared to be in a form that is more useful to the individual who receives it and has value that can be realized in current use or expected impact, or in making decisions in the future (Muslim, 2006: 78). Accounting information is considered one of the main sources for business institutions because it contributes to converting inputs into outputs, such as estimating the necessary services for customers, which makes it one of the sources that distinguish them (Matta, et. al., 2005: 934) (The information system consists of the following components, which are as follows: inputs, processing, outputs, and feedback.

These components have several tasks in order to facilitate the organization’s work:

1- Inputs: are those that will enter into the processing processes and that will affect the system, the starting point in the system interaction process (Dahrawi, and Muhammad, 2010).

2- Processors: They are among the technical aspects of the system and represent the changes that occur to the inputs to reach the outputs. An interaction occurs between the various inputs of the system on the one hand and its elements on the other hand (Ajami, 2011: 21).

3- Outputs: It is everything that decision makers need from the results of the processing process that takes place within the system and is taken from the inputs that have been processed. It includes the outputs of the final product of the interaction of the components of the system that goes towards the surroundings, or to other systems that may be a new product in its final stage. Or a medium or data for a second information system, or information that you can benefit from to make decisions (Bakri, 2008: 67)

4- Feedback: It is the process of adjusting the system to produce a set of outputs consistent with the set goals (Williams & Sawer, 2008: 124)

The accounting information system is one of the parts in the organization's general system, and this system plays an effective role in providing all levels with the improvement of insurance service. The accounting system can be defined as “one of the basic systems in the economic unit that works with each other in a linked manner in order to provide future information, whether financial or non-financial, to the parties concerned with the economic units” (Yahya, 1990: 31).

Divisions of the accounting information system:

The accounting information system has several divisions that can be described as follows: (Obrien, 1994: 293)

1. Operational accounting system: It includes the operations processing system and the general ledger system, such as processing and controlling inventory orders.
2. Management accounting system: It focuses on planning and controlling the organization’s operations, and uses tools and reports such as cost accounting, estimated budgets, financial forecasting, and comparing actual performance with the plan.
3. Dividing the accounting information system facilitates the task of studying the system and analyzing its strengths and weaknesses, and the extent to which requirements are met for the beneficiaries of the outputs of each partial system, as well as oversight and coordination with other systems, and in determining the extent of the need for modernization, maintenance, replacement or otherwise (Ahmrou, 2006: 29).
Accounting information system functions:
All accounting systems and others, major or subsidiary, must implement a set of functions, which are as follows: It is based on collecting, classifying and processing data to obtain information and then controlling the data, managing this data and maintaining its security. As for the accounting information system, it must include these functions, so that it is integrated with the other systems that make up each cycle of the accounting systems and other systems in The Foundation (Red, 2006: 29-30).

Characteristics of accounting information system:

The accounting information system is represented by a group of Dimensions for properties And features (Yassin, 2000: 115)
1- It consists of a set of physical and human parts that fit together with our society to form the general framework of the system.
2- It consists of a set of rules, procedures and principles that bring together the parts and components of the system and move them dynamically.
3- It achieves a set of main and subsidiary goals, which are represented in producing and communicating accounting information to its users.
4- It contains a set of partial systems that are interconnected with each other through hierarchical relationships.

Reliance was placed on the dimensions and characteristics identified by Mr. Fouda that the system must have in order to be a successful system and to be compatible with the nature of the current study. (Fouda, 2019: 375). Among the most important of them are:
1- Clarity: These are explanatory instructions that help understand the system.
2- Speed represents the system's ability to provide accounting information to the parties that benefit from it in a timely manner so that it becomes influential in decision-making.
3- Flexibility is the ability of the system to be modified and updated according to the requirements and circumstances of the organization.
4- Ease means applying and implementing operations with ease.
5- Appropriateness, by which we mean the compatibility of the information provided by the system with the goals for which the system was created.
6- Accuracy: The system is free of any technical errors that hinder the correct implementation of the system.

The second requirement: An introduction to the study of insurance and its importance

First: Insurance and its importance:

The Language: Insurance Who is safe, i.e. reassured And his fear is gone, and he is meaning Yes be his heart, and Also enjoyml a word Security in the fear, Man has moved on Means to cover the damages resulting from risks that affect our lives Never mind Enter R,M has been shown The passage of time that haunt is not enough to confront what he is being exposed to, so he resorted to new ideas based on the foundations of solidarity And Its primary goal is to cooperate in reducing the harm that may be fall an individual, thus ensuring safety and security for him (Sheikh, Dawi, without a Sunnah: 60). Hence, the concept of the meaning of the word insurance was derived according to the definitions as follows:

Therefore, insurance is a means of compensating individuals for any financial losses that occur as a result of exposure to danger, by distributing the losses among a large number of people. (Al-Anbaki, 1988: 8). Therefore, the importance of insurance for individuals and organizations comes in making insurance distinguished by competition through which the increasing numbers of insurance companies can be observed, which prompts it to pay special attention to marketing technology in
order to enable it to confront this competition and thus distinguish itself from other companies. The results have a number of characteristics that affect...

In one way or another, the organization's marketing policy mechanism in addition to its service nature, it is characterized by a group of other characteristics that are related with insurance activities, the matter is... Therefore, it is necessary to search for means that enable the organization to distinguish its products from its competitors (Laila: 2007)

Second: Insurance services, their marketing and importance:

The concept of marketing can be represented by distinguished work or efficient intellectual work, and this leads to making marketing decisions and a guide to managing resources effectively. The marketing function plays a major role in achieving communication between production and marketing organizations in all their forms (Muhammad, 2008: 21).

The development in the field of services provided, as a result of the increase in individuals’ needs, was clearly and directly reflected in the service sector, which began to witness increased competition every day until, in recent years, it reached its peak between service organizations. This intense competition has led service organizations to think about effective solutions that guarantee their continuity and the achievement of their goals. Therefore, it is necessary to search for the philosophy through which we can achieve what we want. What was lost was the modern insurance philosophy, which has proven its great successes towards adopting the insurance concept and accreditation. On insurance activities in order to achieve its goals, which it seeks to satisfy.

The basic problem in providing services lies in how the beneficiary obtains the services because he does not obtain anything tangible, but rather obtains a set of benefits. In addition, the foundations followed and upon which the exchange process takes place may not already have the same foundations that can be adopted to exchange material goods (Al-Sumaidaie, 2010, 80)

The definition of the nature of insurance services with the increasing importance of insurance is as follows:

1- The insurance services are intangible, as the insured cannot touch them or feel their return only when compensated for the risks insured, and the company compensates these losses and the benefit of these services is to ensure the money, property and responsibility of the individual from these effects.

2- Insurance services have little attractiveness because the benefits they provide are linked to accidents and disasters to which people are exposed.

3- The benefit of insurance services is likely to provide compensation to the insured. Therefore, the insured may obtain these benefits or may not obtain them due to the occurrence of potential risks.

4- Insurance services are consumed and produced at the same time. That is, it cannot be kept or stored until it is requested.

Third: Methods of developing insurance service performance

There are several methods for developing service performance in insurance companies, which are as follows:

a. In order for the company to achieve high levels of quality, people are asked to provide services (Al-Azzawi, 2010: 72).

b. The company should be close to customers and take care of them to know their expectations and the level of service provided to them. It should also reward customers for their good behavior in dealing with the company (Al-Azzawi, 2010: 78-79).

c. The company should reward and motivate those who make extraordinary efforts in developing and improving quality for the purpose of motivating them to provide the best services to customers.

d. Establishing quality units that coordinate and communicate with members of the quality development team.
Continue the process of performing well to give the impression that the quality improvement program is not yet finished (Al-Arab, 2008: 21).

Fourth: Insurance Service Levels:

The levels of services can be divided into three levels as follows:

1- Poor service: It is the service that is achieved when the actual performance of the service falls below the levels of expectations for it.
2- Regular or cold service: It is that service that is achieved when the customer's perception of the performance of the service is equal to his prior expectations about it, and it is a service characterized by slow and not good procedures and bad dealings with customers represented in the presence of behaviors and attitudes that are not suitable for customers and some call it the service that meets the purpose.
3- Distinguished services: It can be described as providing additional touches to exceed all customer expectations, and make there is a single alternative for its customers and the most appropriate tests for new customers in order to achieve excellence.

Fifth: Performance evaluation of insurance services

It is difficult for the service organization to develop the necessary procedures to improve and control the quality of its services, which it provides to the public, and many studies have found that the customer does not perceive quality as a one-dimensional concept, and this means that quality estimation includes awareness of multiple factors.

The dimensions of quality depict how the customer organizes his information about the performance of the service in his imagination, and the customer relies on reliability, which means delivery on time, and the ability of the person providing the service to complete the service in an accurate manner where the commitment to time and provide the service agreed upon by both the company and customers accurately (Afshiyat, 2001: 80).

Dimensions of the quality of insurance services

Researchers differed in defining a basic criterion for measuring the quality of insurance services, and according to this research, the following dimensions identified by (Al-Lami, 2022: 152) will be adopted.

1. Reliability: Reliability is represented by providing the service accurately, reliably, and consistently. It represents the company’s ability to accurately complete the required insurance service. The customer hopes that his transactions will be conducted with the committed company and that its promises will be kept, especially the service related to the essential features.
2. Security: This means providing safety and ensuring confidentiality in transactions with the company through high confidence in the company’s dealings.
3. Responsiveness: represents the company's ability to provide insurance service quickly and assist customers continuously and respond to their inquiries.
4. Tangible elements: They are represented by the physical facilities available to the company, such as means of communication, devices and equipment for the company, and comfort supplies.
5. Caring and empathy: These are the qualities of the service provider, such as courtesy, politeness, courtesy, affection, and awareness of the importance of the customer to create respectful relationships, which facilitates communication, understanding customers, and caring for them.

The third topic: Practical side Boot

This section includes the practical side of the study, in which the researcher tried to prove in the light of practical application aspects related to the role of the characteristics of the accounting information systems in improving the quality of insurance services has been divided this section into two requirements as follows: First Requirement: About the National Insurance Company. Second Requirement: Presentation and analysis of data and statistics
First Requirement: About National Insurance Company

The Iraqi Insurance Company was established on 14/10/1959 based on the Commercial Companies Law No. (31) of 1957 in Baghdad as a private company in the name of (Iraqi Insurance Company), in 1964 it was nationalized under the decisions of nationalization of companies and specialized in life insurance business, in 1988 Resolution No. (92) was issued to cancel the specialization and allow the company renewed to practice all types of insurance In 1997, the Public Companies Law was issued, which opened the company's doors wide for competition and development, In 2005, Law No. (10) on the organization of insurance business was issued, according to which the work of insurance companies was regulated in light of the free economy and competition, the company aims to contribute to economic development by spreading insurance awareness among members of society and the growth achieved in marketed insurance policies and revenues achieved from it.

The first axis: testing the measuring instrument

First: The stability and validity of the research measurement tool

The stability of the scale means its stability and non-contradiction with itself, and therefore it will give the same results if it is reapplied to the same sample, meaning that stability means stability and consistency of the scale (Sekrana, 2003: 203). One of the most famous measures used to measure the stability of the questionnaire questions is the scale (Cronbach's Alpha), Sekrana (2003:311) indicates that if the value of the said test is less than (0.60), this is an indication of the weak stability of the scale used, while the stability of the scale is acceptable if it exceeds (0.70), while its stability rate is good if it reaches (0.80) or more.

Validity means that the scale actually measures what was set to be measured, in other words, whether the scale in question measures the phenomenon under investigation and nothing else (Sekrana, 2003:206). Honesty is a type used by the researcher, including the sincerity of the content (Content Validity), which is a judgmental measure (Judgmental) depends on the accurate identification of the researcher of the variables of the subject of the research and this certainly depends on the volume of information studied regarding the subject ((Cooper & Schindler,2014:257) The researcher used virtual honesty by presenting the questionnaire form to a group of arbitrators in the field of competence. Table (1) shows the stability coefficients of the research variables and their dimensions.

<table>
<thead>
<tr>
<th>Overall reliability of the scale</th>
<th>Cronbach's Alpha</th>
<th>Variables and dimensions</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.873</td>
<td>0.824</td>
<td>Ntm propertiesAccounting information</td>
</tr>
<tr>
<td></td>
<td>0.721</td>
<td>Clarity</td>
</tr>
<tr>
<td></td>
<td>0.759</td>
<td>Ease</td>
</tr>
<tr>
<td></td>
<td>0.762</td>
<td>the speed</td>
</tr>
<tr>
<td></td>
<td>0.792</td>
<td>Suitability</td>
</tr>
<tr>
<td></td>
<td>0.773</td>
<td>Precision</td>
</tr>
<tr>
<td></td>
<td>0.723</td>
<td>Flexibility</td>
</tr>
<tr>
<td></td>
<td>0.836</td>
<td>Quality dimensionsInsurance servicesa</td>
</tr>
<tr>
<td></td>
<td>0.783</td>
<td>Dependability</td>
</tr>
<tr>
<td></td>
<td>0.854</td>
<td>Safety</td>
</tr>
<tr>
<td></td>
<td>0.750</td>
<td>Caring and empathy</td>
</tr>
<tr>
<td></td>
<td>0.784</td>
<td>Response</td>
</tr>
<tr>
<td></td>
<td>0.736</td>
<td>Tangible items</td>
</tr>
</tbody>
</table>

Source: SPSS V.27 Outputs

It is clear from Table (1) that all the values of the stability coefficients of the research variables with their dimensions within the statistically acceptable limits, which means that the scale used to
measure the research paragraphs has high stability, which enables the researcher to rely on the results that will be obtained to make a sound decision.

**Second: Testing the normal distribution of data:**

After the researcher made sure of the data collection tool after subjecting it to the stability test, and because the hypothesis test in the current research depends on parametric statistics (Parametric statistics), which is based on the basic assumption that the data subject to analysis must be distributed naturally (Normally distribution), and if parametric methods are adopted for data that are not subject to normal distribution, then the results obtained from those tests cannot be trusted (Field, 2009:132).

Although statisticians indicate that if the researcher uses a large sample compared to the research population, there is no need to worry about the normal distribution of data (Field, 2009: 329), but the researcher, in order to ensure the accuracy of the research results, subjected the data obtained from the questionnaire form to one of the most important tests for the normal distribution of data, which is the test (Kolmogorov - Smirnov). If the significance of the test (sig.) is greater or equal to (0.05) then it can be said that the data are distributed normally at the mentioned level, and therefore parametric statistical analysis tools can be used and the results can be reassured, and in the event that the data is not subject to normal distribution, the researcher will use non-parametric analysis tools. Table (2) shows the results of the test of the normal distribution of the research variables and their dimensions.

| Table (2) Kolmogorov-Smirnov test results for research variables and their dimensions |
|---------------------------------|------------------|------------------|-------------------|------------------|------------------|
| Features Accounting Information Systems | Quality dimensions Insurance services | Dimensions | Test Statistic | Sig. (2-tailed) | Dimensions | Test Statistic | Sig. (2-tailed) |
| Clarity | .157 | .059 | Dependability | .114 | .056 |
| Ease | .113 | .054 | Safety | .101 | .078 |
| the speed | .114 | .078 | Caring and empathy | .124 | .057 |
| Suitability | .101 | .056 | Response | .117 | .062 |
| Precision | .116 | .059 | Tangible items | .111 | .081 |
| Flexibility | .114 | .062 | Quality of insurance services | .081 | .200 |

Source: SPSS V.27 Outputs

Table (2) shows that the data on variables (accounting information systems and quality of insurance services), whether at the sub or macro level, are subject to normal distribution because the significance of the test is greater than (0.05), which makes it eligible to undergo parametric analysis tools.

**The second axis: testing the hypotheses of correlation and influence between research variables**

It aims to test correlation and influence relationships between research variables, where correlation relationships and influence will be tested at the level of sub-hypotheses that emerged from the main hypotheses, as well as test correlation relations and influence at the macro level through the use of simple correlation coefficient (Pearson) and regression coefficient.

First: Testing the first main hypothesis related to the correlation between the characteristics of accounting information systems and the quality of insurance services

(There is a significant correlation between the characteristics of accounting information systems and the quality of insurance services)
There are six sub-hypotheses as shown below:
1- There is a significant correlation between clarity and the quality of insurance services.
2- There is a significant correlation between ease and quality of insurance services.
3- There is a significant correlation between speed and quality of insurance services.
4- There is a significant correlation between suitability and the quality of insurance services.
5- There is a significant correlation between accuracy and quality of insurance services.
6- There is a significant correlation between flexibility and the quality of insurance services.

Table (3) shows the matrix of simple correlation coefficients (Pearson) between these variables and their dimensions. Before entering into the testing of this hypothesis, Table () also indicates the sample size (75) and the type of test (2-tailed). If there is a sign (*) on the correlation coefficient, this means that the correlation is significant at the level of (5%), but if there is a sign (**) on the correlation coefficient, this means that the correlation is significant at the level of (1%). The magnitude of the correlation coefficient strength is judged in light of the rule (Cohen, 1977:79-81) and as follows:

- Correlation is low: if the value of the correlation coefficient ranges between (0.10 to 0.29).
- The correlation is average: if the value of the correlation coefficient ranges between (0.30 to 0.49).
- Strong correlation relationship: if the value of the correlation coefficient ranges between (0.5 to 1).

<table>
<thead>
<tr>
<th>Quality of insurance services</th>
<th>Clarity</th>
<th>Ease</th>
<th>the speed</th>
<th>Suitability</th>
<th>Precision</th>
<th>Flexibility</th>
<th>Accounting Information Systems</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Correlation</td>
<td>0.334*</td>
<td>0.563**</td>
<td>0.682**</td>
<td>0.665**</td>
<td>0.589**</td>
<td>0.693**</td>
<td>0.563**</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
<td>0.000</td>
</tr>
<tr>
<td>n</td>
<td>75</td>
<td>75</td>
<td>75</td>
<td>75</td>
<td>75</td>
<td>75</td>
<td>75</td>
</tr>
</tbody>
</table>

**. Correlation is significant at the 0.01 level (2-tailed).
*. Correlation is significant at the 0.05 level (2-tailed).

Source: SPSS V.27 Outputs

Table (3) shows the correlation matrix that tested the first main hypothesis and its subordinate hypotheses that there are strong positive correlations with significant significance at the level of (1%) between accounting information systems and the variable of the quality of insurance services, as its value reached (0.563) at the level of significance (1%) and is a strong relationship in the light of the rule (Cohen)

At the level of dimensions, the strongest correlation between both the flexibility dimension and the quality of insurance services, as the value of the correlation between them was (0.693) at the level of significance (1%) and is a strong direct relationship in light of the rule (Cohen). While the weakest correlation between the dimension of clarity and the quality of insurance services, as the value of the correlation between them was (0.334) at the level of significance (5%), but it is a medium correlation with the light of the base (Cohen).

The results obtained from Table (3) indicate the acceptance of the hypothesis of existence for the first main hypothesis and its sub-hypotheses, and therefore the hypothesis states that ((There is a significant correlation between the characteristics of accounting information systems and the quality of insurance services)).
Second: Testing the second main hypothesis related to the impact relationship between the characteristics of accounting information systems and the quality of insurance services

(There is a significant impact of accounting information systems on the quality of insurance services).

There are six sub-hypotheses as shown below:
1- There is a significant effect of clarity in the quality of insurance services.
2- There is a significant impact of ease in the quality of insurance services.
3- There is a significant effect of speed on the quality of insurance services.
4- There is a significant impact of adequacy on the quality of insurance services.
5- There is a significant impact of accuracy on the quality of insurance services.
6- There is a significant impact of flexibility in the quality of insurance services.

For the purpose of proving the validity of the effect hypotheses, a simple linear regression method was used and the relationship between the research variables was estimated and Table (4) shows the regression results.

Table (4) Estimation of the simple linear regression relationship between the characteristics of accounting information systems and the dimensions of the quality of insurance services

<table>
<thead>
<tr>
<th>Dimensions Quality of insurance services</th>
<th>Dependent variable</th>
<th>Independent variable</th>
</tr>
</thead>
<tbody>
<tr>
<td>(F) (T) (R2) (β)</td>
<td></td>
<td>Systems characteristics Accounting information</td>
</tr>
<tr>
<td>30.66 (6.77) (0.22) (0.70)</td>
<td></td>
<td>Clarity</td>
</tr>
<tr>
<td>9.24 (2.76) (0.11) (0.34)</td>
<td></td>
<td>Ease</td>
</tr>
<tr>
<td>13.07 (3.62) (0.32) (0.56)</td>
<td></td>
<td>the speed</td>
</tr>
<tr>
<td>24.27 (4.93) (0.46) (0.68)</td>
<td></td>
<td>Suitability</td>
</tr>
<tr>
<td>22.32 (4.72) (0.44) (0.67)</td>
<td></td>
<td>Precision</td>
</tr>
<tr>
<td>14.91 (3.86) (0.35) (0.59)</td>
<td></td>
<td>Flexibility</td>
</tr>
<tr>
<td>26.30 (5.13) (0.48) (0.69)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.75 T-table1% 7.56 F-table1%</td>
<td>Source: SPSS V.27 Outputs</td>
<td></td>
</tr>
</tbody>
</table>

It is clear from the results of Table (4) that the regression coefficient of the accounting information systems variable on the quality of insurance services reached (0.70), and this means that if the accounting information systems change by one unit, the quality of insurance services will increase by (70%), noting that the impact is significant, because the calculated value of (t) of (6.77) is greater than its tabular counterpart of (2.75) at a significant level (1%). It is also noted that accounting information systems explain (22%) of the changes in the quality of insurance services, while the remaining percentage (78%) is due to other variables outside the current research model. Note that the estimated model is significant in general because the calculated value of (f) is greater than its tabular counterpart of (7.56) at a significant level of (1%). Accordingly, based on the above, the second main hypothesis is accepted, which states (there was a significant impact of accounting information systems on the quality of insurance services).

The first sub-hypothesis: There is a significant effect of clarity in the quality of insurance services

Table (4) shows that the regression coefficient was (0.34), which means that if the dimension changes by one unit, the variable of the quality of insurance services will increase by (34%), noting that the effect was significant, because the calculated value of (t) of (2.76) is higher than its tabular
counterpart at the level of significance (1%) of (2.75). The value of the coefficient of determination (R2) is about (0.11), which means that the dimension explains (11%) of the changes that occur in the quality of insurance services. The remaining 89% is due to factors other than the current model. We find that the calculated value of (F) of (9.24) is higher than its tabular counterpart of (7.56) at a significant level of (1%) and therefore we note that the estimated model is significant in general. Therefore, it is clear from the analysis of the results of Table (4) to accept the alternative hypothesis that states ((there is a significant effect of clarity in the quality of insurance services)).

**The second sub-hypothesis: There is a significant effect between no ease in the quality of insurance services**

It is clear from Table (4) that the regression coefficient was (0.56), and this means that if the dimension changes by one unit, the variable of the quality of insurance services will increase by (56%), noting that the effect was significant, because the calculated value of (t) of (3.62) is higher than its tabular counterpart at the level of significance (1%) of (2.75). The value of the coefficient of determination (R2) is about (0.32), which means that the dimension explains (32%) of the changes that occur in the quality of insurance services, while the remaining percentage of (68%) is due to other factors other than in the current model. We find that the calculated value of (F) of (13.07) is higher than its tabular counterpart of (7.56) at the level of significance (1%) and therefore we note that the estimated model is significant in general. Therefore, it is clear from the analysis of the results of Table (4) to accept the alternative hypothesis that states ((there is a significant effect of ease in the quality of insurance services)).

**The third sub-hypothesis: There is a significant effect of speed on the quality of insurance services**

It is clear from Table (4) that the regression coefficient was (0.68), and this means that if the dimension changes by one unit, the variable of the quality of insurance services will increase by (68%), noting that the effect was significant, because the calculated value of (t) of (4.93) is higher than its tabular counterpart at the level of significance (1%) of (2.75). The value of the coefficient of determination (R2) is about (0.46), which means that the dimension explains (46%) of the changes that occur in the quality of insurance services, while the remaining percentage of (54%) is due to other factors that are not included in the current model. We find that the calculated value of (F) of (24.27) is higher than its tabular counterpart of (7.56) at a significant level of (1%) and therefore we note that the estimated model is significant in general. Therefore, it is clear from the analysis of the results of Table (4) the acceptance of the alternative hypothesis that states ((the existence of a significant effect of speed in the quality of insurance services)).

**Fourth sub-hypothesis: There is a significant effect of adequacy on the quality of insurance services**

It is clear from Table (4) that the regression coefficient was (0.67), and this means that if the dimension changes by one unit, the variable of the quality of insurance services will increase by (67%), noting that the effect was significant, because the calculated value of (t) of (5.61) is higher than its tabular counterpart at the level of significance (1%) of (2.75). The value of the coefficient of determination (R2) is about (0.44), which means that the dimension explains (44%) of the changes that occur in the quality of insurance services, while the remaining percentage of (56%) is due to other factors other than within it in the current model. We find that the calculated value of (F) of (22.32) is higher than its tabular counterpart of (7.56) at a significant level of (1%) and therefore we note that the estimated model is significant in general. Therefore, it is clear from the analysis of the results of Table (4) the acceptance of the alternative hypothesis that states ((there is a significant effect of adequacy in the quality of insurance services)).
Fifth sub-hypothesis: There is a significant effect of accuracy on the quality of insurance services

Table (4) shows that the regression coefficient was (0.59), which means that if the dimension changes by one unit, the variable of the quality of insurance services will increase by (59%), noting that the effect was significant, because the calculated value of (t) of (3.86) is higher than its tabular counterpart at the level of significance (1%) of (2.75). The value of the coefficient of determination (R2) is about (0.35), which means that the dimension explains (45%) of the changes that occur in the quality of insurance services, while the remaining percentage of (65%) is due to other factors other than within it in the current model. We find that the calculated value of (F) of (14.91) is higher than its tabular counterpart of (7.56) at the level of significance (1%) and therefore we note that the estimated model is significant in general. Therefore, it is clear from the analysis of the results of Table (4) the acceptance of the alternative hypothesis that states ((the existence of a significant effect of accuracy in the quality of insurance services)).

Sixth sub-hypothesis: There is a significant effect of flexibility in the quality of insurance services

It is clear from Table (3) that the regression coefficient was (0.69), and this means that if the dimension changes by one unit, the variable of the quality of insurance services will increase by (69%), noting that the effect was significant, because the calculated value of (t) of (5.13) is higher than its tabular counterpart at the level of significance (1%) of (2.75). The value of the coefficient of determination (R2) is about (0.48), which means that the dimension explains (48%) of the changes that occur in the quality of insurance services, while the remaining percentage of (52%) is due to other factors other than within it in the current model. We find that the calculated value of (F) of (26.30) is higher than its tabular counterpart of (7.56) at a significant level of (1%) and therefore we note that the estimated model is significant in general.

Therefore, it is clear from the analysis of the results of Table (3) to accept the alternative hypothesis that states ((there is a significant effect of flexibility in the quality of insurance services)).

CONCLUSION AND SUGGESTION

In this section, a set of conclusions and recommendations have been reached, namely: Relying on the data and information that are available under the accounting information system of the insurance company, so it requires the development of accounting in order to meet all the needs of users. The weak qualifications of working individuals lead to the weakness of the accounting information system. The characteristics of accounting information systems have the ability to improve insurance services through the correlation and influence that is between the characteristics of information systems and the dimensions of insurance services. It was clear from the results of the customer satisfaction analysis that the underwriting performance of the company decreases, which indicates the weakness of the methods of motivating the customer to select the insurance service.

Recommendations

It is necessary for the company (Iraqi Insurance Company) to pay more attention to improving the quality of services provided because it has an effective impact on scaring customer satisfaction. Improving the quality of services provided to the customer through the development of accounting information systems relying on modern technologies to improve insurance services. The need to pay attention to the functional cadres in the insurance company by paying attention to all operations in terms of administrative, financial and insurance. Holding seminars, courses or workshops for employees in the company on the preparation of accounting information in order to increase their awareness towards the process of performing insurance services because of its role in raising the efficiency of the company's performance.
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