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Using Information Technology to reduce the risk of Fraud (Applied research in the National Insurance Company)

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Abstract

The research aims to shed light on information technology in reducing the risk of fraud in the National Insurance Company, that the company's use of an accurate and sophisticated information system with skill, experience and modernity appropriate to the service provided to customers will enable it to overcome and control the risk of fraud, which is one of the most important and evolving crimes With the passage of time. The development of fraudulent methods and means that the insured uses to inflict the insurance company to pay under the influence of these methods to give the amount of compensation voluntarily.

Keywords: Information technology, Risk of fraud, Accuracy information, Skill and experience, Modernity and convenience of service

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Usar la tecnología de la información para reducir el riesgo de fraude (Investigación aplicada en la Compañía Nacional de Seguros)

Resumen

La investigación tiene como objetivo arrojar luz sobre la tecnología de la información para reducir el riesgo de fraude en la Compañía Nacional de Seguros, ya que el uso de un sistema de información preciso y sofisticado con habilidad, experiencia y modernidad apropiada para el servicio prestado a los clientes de la compañía le permitirá superar y controlar el riesgo de fraude, que es uno de los delitos más importantes y en evolución con el paso del tiempo. El desarrollo de métodos fraudulentos y significa que el asegurado utiliza para infligir a la compañía de seguros que pague bajo la influencia de estos métodos para dar el monto de la compensación voluntariamente.

Palabras clave: Tecnología de la información, Riesgo de fraude, Información de precisión, Habilidad y experiencia, Modernidad y conveniencia Del servicio

1. INTRODUCTION

Insurance companies are witnessing rapid changes and developments at the local, regional and global levels, which make them vulnerable to various challenges, the global openness and technological development is one of the most important current changes. With the advent of the Internet and the development of information technology and communication methods, it has become

necessary to convert jobs and files into electronic files. The research problem has been crossed by several questions, including what is information technology and how prepared is the National Insurance Company to implement it? What is the effect of information technology dimensions (accuracy of information, skill and experience, novelty and suitability of service) in reducing the risk of fraud for the company sample search?

Hence the importance of research on this topic has emerged through the study of new variables for the dimension of information technology, which is represented in (accuracy of information, skill and experience, modernity and relevance of the service), which enables in reducing the risk of fraud, studying and analyzing the nature of the relationship between the dimensions of information technology in reducing the risk of fraud on the performance of the National Insurance Company.

A study (Mousavi 2012) titled "The Impact of Information Systems on Administrative Performance", a field study of the opinion of workers in insurance companies in Algeria". This study aimed to explain the reality of information systems in insurance companies in Algeria and to identify the nature of the impact that these systems can have on the administrative performance of companies. The sample population of the study group is from the active insurance companies in Algeria, which amount to 16 companies until the end of 2011, and they took a random sample of 14 insurance companies. 185 were distributed in December 2011 at various administrative levels in insurance companies in the Wilaya of Constantine, Wilaya of

O'uargla, Wilaya of Annaba, the state of Algeria, and 178 questionnaires were retrieved for statistical analysis.

The researcher relied on the descriptive analytical method in conducting this study in order to learn about the impact of information systems on the administrative performance of insurance companies in Algeria, through the various statistical analyzes and the most important results of the study were as the following: the reality of the information system in the insurance companies in Algeria is good, but it needs more development and more attention, and that some human supplies significantly affect the administrative performance. In addition, some financial requirements significantly affect administrative performance, and some programmatic requirements and procedures have a significant effect on administrative performance, in addition to some data requirements affecting performance rather than a function.

2. METHODOLOGY

Research problem

1. What is information technology and how prepared is the National Insurance Company to implement it?

2. What is the effect of information technology dimensions (accuracy of information, skill and experience, modernity and appropriateness of service) in reducing the risk of fraud for the company in the research sample?

3. The extent of response and the awareness of the research sample, to the importance of the dimension of information technology requirements, and their impact to reduce the risk of fraud for the research sample company?

Research importance

The research derives its importance from:

1- Studying new variables for the dimension of information technology, which is represented in (accuracy of information, skill and experience, modernity and suitability of service) that enables in reducing the risk of fraud.

2- Study and analyze the nature of the relationship between the information technology variable in reducing the risk of fraud in the National Insurance Company.

3- The role of the National Insurance Company and the excellent services it provides through the commitment of individuals, which is reflected in the performance of the company's activity.

4- Knowing the extent of awareness of information technology and its impact to reduce the risk of fraud, especially since the insurance service provided to customers is one of the main and important services.

5- Real understanding of the effective role that this service plays in strengthening the information technology system, in the event that it is adhered to and leads to the state in its positive form and getting rid of the phenomenon of fraud.

Research objective

The research seeks to achieve the following goals:

- Knowing the extent of realizing the risk of fraud.
- Know the important role that information technology plays in preventing fraud risk?
- Knowing the level of individual's commitment in the research sample company.
- Highlight the use of information technology to reduce the risk of fraud in the National Insurance Company.
- The extent to which the company absorbed the research sample the importance of information technology.

Research Hypothesis

The research is based on the following hypotheses:

1. There is a statistically significant correlation between the use of information technology and the risk of fraud.
2. There is a statistically significant effect of using information technology on the risk of fraud.
3. There is a multiple effect of excluding information technology (accuracy of information, skill and experience, modernity and appropriateness of service), in a combined moral and positive way in the risk of fraud.

Field and research data

- Time limits: The research was completed during the year 2020.
- Location limits: National Insurance Company.

The study relied on the experimental and analytical method through collecting the necessary data and analyzing it. The fact that this approach focuses on polling the research sample and its directions,

using the descriptive approach; is to describe the reality of the studied variables, while the analytical method: it is used to analyze the results of statistical treatments for research variables and to draw conclusions on the basis of adopting recommendations.

Analysis tools

The questionnaire, which represented the main tool for collecting research information, was distributed for the period from (3/1/2020) to (24/01/2020). The questionnaire was divided into two main parts, the first of which was represented by general information about the characteristics of the research sample, and the second consisted of (25) paragraphs, which were divided into two axes: the first axis consists of (15) paragraphs related to the measurement of information technology, and the second axis consists of (10) paragraphs related to risk measurement fraud in the company.

Research problems and difficulties:

✓ The lack or scarcity of references, studies and scientific research on the subject of the risk of fraud, as it is considered one of the new topics in the field of research and studies.

✓ Difficulty in obtaining information from the company.

✓ The unstable security situation that the country is going through (Iraq), at the time of the search

Research sample

According to the opinions of a number of researchers in previous studies that review the independent variable (the use of information technology), which is defined in three dimensions (accuracy of information, skill and experience, the novelty and

appropriateness of the service), and its effect on the dependent variable (risk of fraud), as shown in Figure 1.

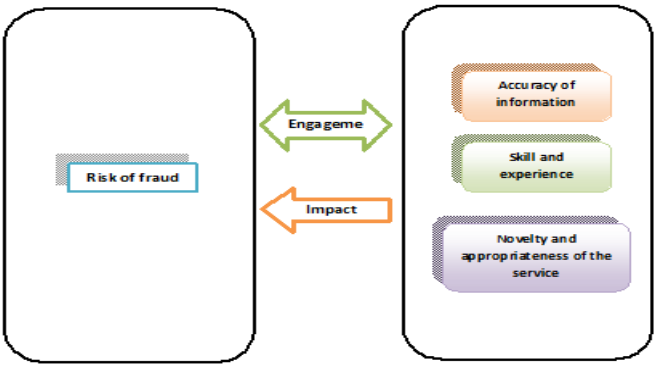

Figure 1: Research hypothesis

(Source: Designed by researchers)

Research Society and Sample

In order to test the hypotheses of the study and achieve its goals, the researchers selected the sample (probability stratum) from the study community at the National Insurance Company, which represented by holders of the following certificates (Ph.D., Master, Higher Diploma, Bachelor, Diploma), given that these certificates are closer to the subject of study, he size of the society according to the statistics of the company reached (140) individuals, and the sample size of this community was determined according to the global model of (D. Morgan). The sample size according to this model was (103)

individuals, in a rate of (74) of the total society of the study, as shown in Table 1.

Table 1: Determining sample size from a given population

N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	246
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	351
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	181	1200	291	6000	361
45	40	180	118	400	196	1300	297	7000	364
50	44	190	123	420	201	1400	302	8000	367
55	48	200	127	440	205	1500	306	9000	368
60	52	210	132	460	210	1600	310	10000	370
65	56	220	136	480	214	1700	313	15000	375
70	59	230	140	500	217	1800	317	20000	377
75	63	240	144	550	225	1900	320	30000	379
80	66	250	148	600	234	2000	322	40000	380
85	70	260	152	650	242	2200	327	50000	381
90	73	270	155	700	248	2400	331	75000	382
95	76	270	159	750	256	2600	335	100000	384

"N" is population size Note

"s" is sample size

(103) questionnaires were distributed to the sample. On the other hand, the number of forms received and fulfilling the conditions of analysis and study from the sample, which were answered, reached (94) questionnaires. Table 2 shows the study sample, the number of distributed, received forms, and the percentage of their retrieval.

Table 2: Sample distribution

Sample population	No. of distributed forms	No. of forms received	Redemption%
National Insurance Company	103	94	91%

Measuring honesty and consistency

Honesty Test: The researchers presented the questionnaire to a group of arbitrators with expertise in the field of research, the researchers responded to the arbitrators' opinions and made the necessary changes in light of the submitted proposals, and finalized the questionnaire form.

Stability Test: Steadiness means that the questionnaire gives the same result if it was redistributed more than once under the same conditions and conditions, and that the stability test here is according to the Cronbacg Alfe equation of Cronbach Alpha in the case of the test in which the scores are estimated (not one and zero), rather it can

take different values (1, 2, 3, 4, ...), as in the case of tests that use Likert scale, as we have already mentioned to answer paragraphs. This equation is also used in tests of the type of substantive or essay questions (Al-Jadri and Abu Hilo, 2009: 171). Table 3 shows the stability test for the study variables.

Table 3: Stability test of the research variables using the Crow Factor Alpha

No.	**Variables**	**Alpha Cronbach coefficient**
1	Information Technology	0.913
2	Risk of fraud	0.915
3	Total	0.904

It is clear from the above table that the value of the Cronbach alpha coefficient is high for each of the research variables, and the total value of the research variables of the alpha coefficient has reached (0.904), which is a high stability value, and this result confirms the validity and consistency of the study questionnaire and its validity for application to the basic study of the sample.

Statistical tools and methods used in data processing and analysis:

The researchers relied on analyzing and processing data on a number of tools, statistical methods, as follows:

❖ Ready statistical package (Spss - Ver - 19): used to extract the results.

- Microsoft Excel 2010, to analyze the data.

3. RESULTS and DISCUSSION

Information technology

Information technology is a relatively recent concept, despite the difficulties and challenges facing its accreditation process with the company. Define it (Draft, 2003: 683) as the physical parts of the computer, software, communications, and database management used to store and process data. It also defined it (Al-Taie, 2010: 52) as a set of technologies that contain methods, equipment, devices and tools that can be dealt with expertise and skill to obtain solutions in the field of producing information and knowledge. As for the opinion (Zaqqout, 2016: 43) it is computer-based technology and other advanced methods of data processing that is obtained in order to achieve rapid processing, storage and retrieval, and to convert it into reliable information for timely decision-making.

Dimensions of information technology

1- Accuracy of information: It indicates the raw data that is recorded and stored, but not arranged so that it is not suitable to benefit from it unless it has been processed and converted into information so that it becomes useful and then stored in the databases to be retrieved and obtained when needed (Abu Arra, Issam Qassem Hassan, 2018: 13).

- Using an advanced information system that reduces errors and reduces the risk of fraud.
- The ability to update data continuously and periodically and detect errors in a timely manner
- The company works to select useful data and exclude inaccurate data before processing it
- The information system used in the company provides and retrieves information easily in order to define goals and set the strategy

The information system used helps to provide and coordinate the correct information.

Skill and experience

- The employees of the company have the skills to use modern technologies.
- The company's IT department trains employees to qualify them to apply software efficiently.
- The company uses the skills and expertise outside the company to develop technology work.
- The company grants privileges to workers who have creative and creative ideas

Novelty and appropriateness of the service

Relevance means that there is a logical correlation between the information and the decisions under study, that is, the ability of the information to effect a change in the direction of the decisions. The appropriate information enables its users to (Al-Shirazi, 1990)

1. Create forecasts for the consequences that will accrue from past, present, or future events.

2. Reinforcement of current expectations or a change in these expectations, and this means that appropriate information leads to a change in the degree of certainty in relation to the decisions under consideration.

3. Improving decision-making ability to predict future results and enhancing or correcting past and current expectations.

4. Evaluating the results of the decisions that were based on these decisions.

5. The insurance company is keen to provide the latest electronic services.

6. The company responds to the opinions of its customers regarding the updates it makes to its services provided.

7. The company uses clear terminology in its work that makes it compatible with customer requirements.

8. The company's website allows customers to complete their work quickly.

9. The company provides its services in multiple languages to provide the service in a simple way to any customer.

10. The information system used contributes to facilitating communication by transferring information in all branches of the company

Risk of fraud

Fraud in Iraqi law is when a person seizes money belonging to others by methods and ways of fraud, deception, and fraud by which the others fall victim to fraud due to the use of fraudulent methods, as

the latter has no authority to dispose of the money if it were not for the sake of deception, lying, and methods of deception. (David, 2019: 3).

Fraud occurs on movable and immovable property or anything that has a financial value so everything that is not money cannot be the subject of fraud. Some French jurists have attempted to define a fraud as the seizure of movable property owned by others based on fraud with the intention to own it (Droit, R.VOUIN, 1976: p13). Fraud also defined by (Al-Minshawi) as taking possession of someone else's money in a resourceful way with the intention of owning it (Al-Minshawi, 7: 1993), (Abu Khatwa) identified it as a seizing movable property owned by using fraudulent means with the intention of owning it (Abu Khatwa, 1994: 196).

Fraud is a method that a person may use to obtain unfair profits from any other person or entity, and it includes declaring incorrect information or concealing information with intent to deceive according to (SAS No.99). Fraud takes one of two forms, the first is theft and misuse of assets and the second is by tampering with financial reports. (Romney, and Steinbart. 2006).

The concept of insurance fraud

Insurance fraud is defined as "intentional deception committed against or by an insurance company or an agent for financial gain" (Pohls, 2011: 5). This can be accomplished by way of example, but not limited to the following means:

- Intentionally presenting, concealing, concealing, or not disclosing any or all of the material facts related to a financial

decision, process, or perception of the insurance company's status. (IAIS, 2006: 4).

- Abuse of responsibility, trust or agency relationship. (Doig, 2012: 1).
- Poor distribution of insured assets in order to submit claims at a later time.

Insurance fraud is the fabrication of an insurance claim or raising the value of a claim to increase the value of the damage or change its nature by unlawful means in order to achieve undue gains, and fraud here is divided into basic fraud, which is a person claiming an accident, injury, theft or damage that does not exist in the first place, and all of this for the purpose of obtaining a legitimate gain from the insurance company. A secondary fraud is that a person with honest and impartial nature do lies or small white lies for the purpose of unjustly increasing or increasing his dues from the insurance company (Zureikat, 2008, Internet: 18).

Accordingly, we can summarize the forms of insurance fraud, for example, not limited to:

Insurance fraud is a temporary crime in terms of time.

Insurance fraud is often a temporary crime that ends and ends with the insurance company (the victim) handing over the amount of compensation to the accused, as this surrender does not take in terms of time but a short time, and then begins calculating the statute of limitations for the criminal case for this crime. Fraud, as a temporary crime from the day the criminal result is achieved which is the delivery of the amount of compensation, without paying attention to the date of

the tricks that led to extradition (Makki, 1995: 136), and the temporary crime is that which takes place and ends in one moment, and after that the criminal activity that contributed to its completion does not continue (Sorour, 1996: 284).

Insurance fraud is a material crime with a consequence.

The crime of fraud in general and insurance fraud in particular are considered to be material crimes with a consequence, and material crimes here mean that the legislator requires for their availability to achieve a specific result, and these crimes are not considered complete unless the result stipulated by the law occurs, that the multiple behavior of the believer has a psychological event with the emergence of deception in the same believer and the holding of the will he has as a result of this deception provided that the insured hands over what is required of the money, and a material event is that the believer actually hands the money over to the insured and the latter seizes it (Bahnam, 2005: 1230):

Characteristics of Fraud: Fraud crimes are distinguished by some characteristics that distinguish them from other crimes, most notably: (Al-Issa, 2006, Internet: 5)

1. It is a crime of assaulting money and property, and its aim is to obtain financial gain only by unlawful methods.

2. It is a crime of a mental nature that is based on the fraudster using his intelligence to commit it in terms of being able to delude the victim in the manner that he is convinced.

3. It is a crime that is based on changing the truth and reality, whereby the means of deception used by the impostor must be based

on lying, which leads to the victim falling into error and distorting the facts on his mind, which leads him to do the act by handing his money to the impostor.

4. It is one of the crimes that often requires specialization by the fraudster, that is, it increases wise and subtle, which enables it to find its victims easily and easily.

5. It is spreading in civilized and prosperous areas, commercially and economically, and crowded with people, especially in which the transactions that take the nature of speed and confidence when dealing with the parties are widespread.

Empirical Analysis

This axis seeks to clarify the most important characteristics of the members of the research sample working in the National Insurance Company, through the information included in the questionnaire that was distributed to them, and below comes a brief description of the members of the research sample.

1. Distribution of the sample according to gender

Table 4 shows that the percentage of respondents who were chosen by sex was for males (46.8%) and for females (53.2%).

2. Distribute the sample according to the educational qualification

Table 4 shows that the percentage of (60.6%) of the sample is their academic qualification Bachelor, and that the percentage (18.1%) of their qualification is higher diploma, followed by the proportion (13.8%) of their diploma qualification, while the ratio of master's

reached (4.3), and finally the proportion (3.2%) their educational qualification is PhD.

3. Distribute the sample according to the years of service

Table 4 shows that what is (8.5%) of the sample whose job service ranges within (10 years or less), while the percentage (28.7%), their service ranges between (11-20 years), followed by the percentage (14.9%), as Their service ranges between (21-30 years), while the ratio (4.3) their service ranges between (31-40 years), and finally (43.6%), their service ranged within (41 years or more).

4. Distribute the sample according to the job title

Table 4 shows that their percentage (22.3%) is their job title as department manager, and that (19.1%) are headed by an associate director, followed by (11.7) as a division manager, and finally (46.8%) their address is employee.

Table 4: Characteristics of sample individuals

No.	Variables	Categories	Repetition	The ratio %
1	Gender	Male	44	46.8
		Female	50	53.2
		Total	94	100.0
3	Scientific level	Diploma	13	13.8
		Post Graduated Diploma	17	18.1
		Bachelor	57	60.6
		Master	4	4.3

		PhD	3	3.2
		Total	94	100.0
4	Years of service	Less than 10 years	8	8.5
		11-20 years	27	28.7
		21-30 years	14	14.9
		31-40 years	4	4.3
		More than 41 years	41	43.6
		Total	94	100.0
5	Career Title	Director of the Department	21	22.3
		Associate Director	18	19.1
		Division Director	11	11.7
		Clerk (Officer)	44	46.8
		Total	94	100.0

Study hypotheses test

In this topic, the study hypotheses that were laid out in the study methodology, which relate to the study variables, represented in information technology as an independent variable, and the dependent variable represented by the risk of fraud in the National Insurance Company will be examined.

1- Correlation hypothesis test: This topic seeks to determine the nature of the relationship between study variables, to find out the extent to which the first main hypothesis is accepted or rejected which

is: There is a statistically significant correlation of information technology with the risk of fraud, using the simple correlation coefficient (Pearson Correlation Coefficient), which is one of the statistical methods used to measure the strength and direction of the linear relationship between two quantitative variables at the level of the study sample.

It is clear from Table 5 and Figure 2 that there is a positive correlation with positive (significant) moral significance between information technology and the risk of fraud, and the correlation has reached its value (0.754 **), at the level of significance (0.01), the number of moral relationships (5) was 100%, and the highest sub-value of correlation coefficients in this axis was between the risk of fraud and the accuracy of the information, as its value (0.781 **), at the level of significance (0.01), and this expresses the existence of a relationship of significant significance and function and explains the strength of the relationship between the risk of fraud and the accuracy of information, and from here we infer the acceptance of the first major hypothesis, according to which there is a statistical correlation relationship with positive moral significance for information technology in the risk of fraud In the National Insurance Company. As shown in Figure 2 and Table 5.

Table 5: The correlation between information technology and the risk of fraud

Information Technology X / Risk of Fraud Y		Accuracy of information	Skill and experience	Novelty and appropriateness of the service	Information Technology	Moral relations	
						Number	Percent %
Risk of Fraud Y	Coefficient of correlation	0.781**	0.766**.	0.764**	0.754**	4	100%
	Moral level	0.000	0.000	0.000	0.000		
	The Decision	Function	Function	Function	Function		

(**) The strength of correlation and moral relationship (1%).

(*) The strength of correlation and moral relationship (5%).

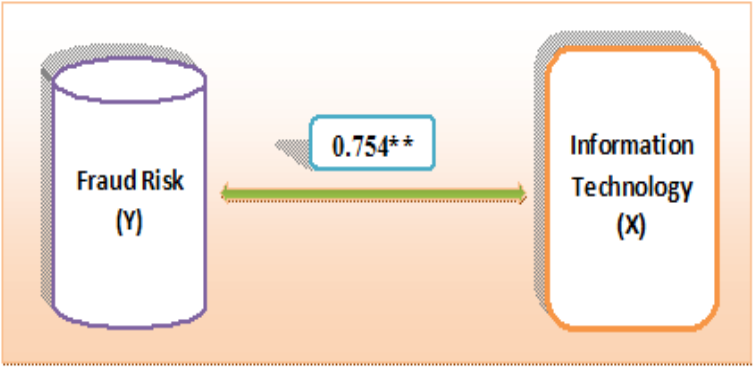

Figure 2: The correlation between information technology and the risk of fraud

Impact hypothesis testing

The current study has developed the second and third major hypothesis, which is the Simple Regression Analysis Hypothesis, and the Multi Regression Analysis Hypothesis.

Simple Regression Analysis

It is clear from Table 6, that the calculated value of (F) has reached (52.80), which is greater than the (F) table value of (7.90) at the level of significance (1%), and with significance (0.000), and with a degree of freedom (1.92), this result means that there is a statistically significant effect and significance of the respondent variable (information technology) in the dependent variable (risk of fraud), in the research sample. As for the value of the determination coefficient (R^2), its value was (0.673), this result indicates that (information technology) explains (67.3%) of the difference in (risk of fraud), and that (32.7%) is an explanation of the factors that did not enter the regression model. Accordingly, these results provide sufficient support to accept the hypothesis of the second major research hypothesis, which states (**There is significant effect of information technology on the risk of fraud in the company**).

Through Table (6), we notice that the value of the constant term (a = 0.552) is statistically significant, as the calculated value of t was (4.542) and it is greater than the tabular t at the level of significance% 1 and the degree of freedom (92) and (2.35), but The value of the marginal slope (b = 1.135) is statistically significant because the calculated t value of 7.521) is greater than the tabular t at the level of significance% 1 and the degree of freedom (92) and it is (2.35), and

these results confirm a strong effect of information technology on the risk of fraud In the National Insurance Company.

Table 6: Explains the impact of information technology on the risk of fraud

Dependent variable / Independent variable	Tax creativity							
Information Technology	Fixed Limit A	Calculated Value of t	Marginal slop B	Calculated Value of t	Selection factor R^2	Calculated Value of F	Morality	Decision
	0.552	4.542	1.135	7.521	0.673	52.80	0000	There is an effect

* (f) Tabular of morale is 5% and two degrees of freedom are (1.92) = (3.92).

** (f) Tabular (1%) and two degrees of freedom (1.92) = (7.90)

* (t) Tabular morale 5% and two degrees of freedom (92) = (1.67)

** (t) Tabular morale 1% and two degrees of freedom (92) = (2.35)

Multi Regression Analysis

It was developed in the methodology of the third main hypothesis study, according to which the dimensions of information technology (accuracy of information, skill and experience, modernity and suitability of service) affect both morally and positively in the risk of fraud in the company.

It is clear from Table (7), that the calculated value of (F) has reached (17.63), which is greater than the (F) table value of (3.58) at the level of significance (0.01), with significance (0.000), and with a degree of freedom (4,89), this result means that there is a statistically significant effect of the respondent variable (sum of variables (X) information technology) in the dependent variable (fraud risk), in the research sample. As for the value of the determination coefficient (R^2), it was (0.721), this means that (the sum of the variables (X) of information technology) explains (72.1%) of the variance in the (risk of fraud), and (27.9%) is an explanatory variation of factors that did not enter the regression model. Accordingly, these results provide sufficient support to accept the third main hypothesis of multiple research, which states:

"There is a significant effect for the sum of the variances (X) combined information technology in the risk of fraud".

Through Table 7, we note that the value of the fixed term (a = 0.731) is statistically significant, as the calculated value of t was (4.178) and it is greater than the tabular t at the level of significance% 1 and the degree of freedom (89) and (2.35), the value of the slope of slope (X1, X2, X3), respectively, has reached (b = 0.525, 0.345, 0.467) respectively, it is statistically significant because the calculated value of t, which is (5.173, 4.172, 3.731), respectively, is greater than The schedule of (2.35) is at the significance level (0.01) and the degree of freedom is (89).

In light of these results, it is clear that information technology with its combined variables has a significant and strong influence on

the risk of fraud in the national insurance company, the research sample.

Table 7: Multiple effect of sum of variables (X) information technology at risk of fraud

Information Technology	Risk of fraud						
	Regression coefficients	Calculated T	Morality	Determination Coefficient R^2	Calculated F	Morality	Decision
Fixed limit	0.731	4.178	0.002	0.721	17.63	0.000	There is an Effect
Accuracy of information	0.525	5.173	0.000				
Skill and experience	0.345	4.172	0.003				
Novelty and appropriateness of the service	0.467	3.731	0.004				

* (f) Tabular morale 5% and two degrees of freedom (4.89) = (2.48)

** (f) Tabular morale 1% and freedom degrees (4.89) = (3.58)

* (t) Tabular significantly 5% and freedom degrees (89) = (1.67)

** (t) Tabular morale 1% and freedom degrees (89) = (2.35)

4. CONCLUSION

There is a statistically significant positive correlation between information technology and reducing the risk of fraud, due to the active vital role of information technology.

There is a statistically significant effect of information technology on reducing the risk of fraud.

There is a multiple impact of excluding information technology (accuracy of information, skill and experience, novelty and

appropriateness of the service), in a combined moral and positive way in the risk of fraud, as the results of the analysis showed the role played by the characteristics and elements of information technology combined in reducing the risk of fraud.

Among the obstacles to detecting fraud are the weakness of religious insult and complicity between the employee and the fraudster who stands in the way of detecting fraud, in addition to inaction in punishing the person found guilty of fraud.

Recommendations

In light of the results reached, the following recommendations can be taken:

1. Localizing the relationship between individuals and the insurance company and not neglecting it.

2. Development and continuous updating of the elements of information technology (accuracy of information, skill and experience, modernity and appropriateness of the service) and work to enhance it.

3. Developing religious faith in the hearts of some of those responsible for managing money. 2- Developing and constantly updating the elements of information technology (accuracy of information, skill and experience, modernity and appropriateness of service) and working to enhance it.

4. Establishing training sessions on a continuous and organized basis, and presenting modern methods of detecting insurance fraud and seeking the assistance of experts and specialists to carry out the

programs effectively with the presentation of indicators of internal fraud practiced by the insured.

5. Establishing specialized offices to combat insurance fraud and uncovering them. The office includes experts specialized in insurance and represents a database of cooperation between insurance companies and setting a black list for people who committed fraud to reduce the frequency of the fraudster with other insurance companies, and the lack of complacency in applying the provisions of the law against the person who found guilty of fraud.

6. Increasing material and moral rewards to the employee who reveals fraud to motivate workers and raise their level of performance

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