

The Impact of Electronic Management In Improving The Accounting Control System On Health Insurance: Applied Study in the Health Sector in Irbid

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Abstract

This study aims to identify the extent of the use of electronic administration in the health sector in the governorate of Irbid through the health insurance department. It also sought to identify the impact of the electronic management in improving accounting controls on health insurance, and represents the study departments of health insurance community and the departments of accounting in hospitals in the governorate of Irbid, It has been distributed (120) questionnaire were excluded (14) questionnaires are not valid for statistical analysis, was recovery (106) questionnaires are valid for statistical analysis, have been used descriptive and analytical approach and use SPSS software to analyze data and test hypotheses, and the most important results of There is a study that the impact of electronic administration to improve accounting controls on health insurance in the health sector in the governorate of Irbid, as it was the most important recommendations that there will be support from the departments of hospitals to work in the light of the electronic management.

Introduction:

Modern departments largely concerned with the electronic administration, which does not need paper administration most likely, and that work in the light of the electronic management is one of the priorities of the goals of senior departments in organizations and that because of its accuracy and speed in the delivery of information, instructions and complete the work and shorten the time, effort and costs that make in case the use of the traditional administration, and as the work in the light of the electronic management is a success, the workers in the health sector and health insurance are trying to use the elements of electronic management in the accounting control over the health insurance system in the sector Neighborhood in the city of Irbid, taking advantage of the advantages of electronic management have therefore found that the appropriate research in the impact of the elements of electronic management in improving the accounting control over health insurance.

Problem of the study:

Health insurance covers a large percentage of Jordanians and non-Jordanians. This has led to the fact that the process of managing files and transactions of health insurance is very difficult in light of the size of files is very large and the volume of transactions is not easy, so there are recipes that do not fall within the system of insurance and there are subscriptions expired There are treatments that need approvals from insurance companies and a lot of the financial operations required by the health insurance process. Therefore, this work has enhanced the work of electronic management to speed up the completion of transactions electronically, as well as the need to improve the accounting control procedures on my work Health Insurance Department in the health sector in Irbid Governorate.

- The problem of the study can be formulated through the following questions:

- 1 - Are there elements of electronic administration in the management of health insurance operations in the health sector in the city of Irbid?
- 2 - Is there an impact of electronic management in improving the accounting control of health insurance in the health sector in the city of Irbid?

Aims of the study:

- 1 - Identify the extent of application of elements of electronic administration in the health sector in the province of Irbid.
- 2 - To recognize the impact of the application of electronic administration in improving the accounting control of health insurance in the health sector in the city of Irbid.
- 3 - To reach a set of conclusions and recommendations on the subject of the study.

The importance of the study:

The importance of the study stems from the importance of implementing the elements of electronic administration in the accounting control of health insurance in the health sector in Irbid governorate. The accounting control process on health insurance needs modern and sophisticated control methods that are characterized by accuracy, speed and efficiency in the management of work and completion of transactions. The

aim is to investigate the impact of e-governance on improving the accounting control of health insurance. In the health sector in Irbid governorate.

1- Mohamed Bshayreh (2016), " The Effect Of Using The Elements Of The Electronic Management In Improving The Quality Of Accounting Internal Control In Jordanian Banks ".

This study aims to release the electronic elements of the administration used in Jordanian banks and their impact on improving the accounting internal control quality , may be a study population of Jordanian banks and the number 15 listed banks in Amman Financial Market researcher has designed and developed a questionnaire to measure four areas of study have been formed of (25) 60 questions were distributed a questionnaire to a sample study Which represents departments of accounting and internal control and information technology, It was the most important results of the study and the presence of trace statistically significant electronic elements of administration used in Jordanian banks in improving the accounting internal control quality , as it was the most important recommendation is to develop internal and external Internet networks for the development of electronic linkage between the Jordanian and foreign banks and programming of internal control accounting system.

2- Al- Mansi, Ibraheem , Bani Saeed Amany (2015), entitled " The Impact of Networking and Communications Resources to Improve the Quality of Services Provided to Customers in the Jordanian Insurance Companies".

This study aims to identify the level of availability of networking and communications resources in the Jordan Insurance companies, and their impact on improving the quality of service provided to customers, The researcher has designed a questionnaire and distributed to a sample study in computer departments staff in the Jordanian insurance companies of (26) companies, was recovery (60) questionnaire are analyzed, was the most important findings of the study is that there is high for networking and communications resources in the Jordan Insurance companies level. The study also concluded that there is the effect of the resources of networks and communication to improve the quality of service provided to customers.

3- Battah Naser (2015), " The impact of management information systems to improve management performance" An Empirical Study on Managing Directors in the Jordanian insurance companies".

This study aimed to identify the impact of management information systems (MIS) to improve the administrative performance of the staff of the administrative departments in the Jordanian insurance companies has been the study sample Managers administrators or Deputy Managing Director to identify, The researcher distributed (52) questionnaire by (2) a questionnaire to each company's number (26) Insurance Company, has been used as a researcher style simple to get to know the impact of management information systems to improve management performance in the Jordanian insurance companies decline, the study concluded that there is a positive impact of the resources of networks and communications and material resources to improve the administrative performance of the administrative staff in the insurance companies Jordan, was the most important recommendations that the insurance companies to make greater efforts in the infrastructure of management information systems development.

4- Study (Azmi, 2015) entitled " The impact of the application of the principles of corporate governance in improving internal controls in the Kuwaiti insurance companies".

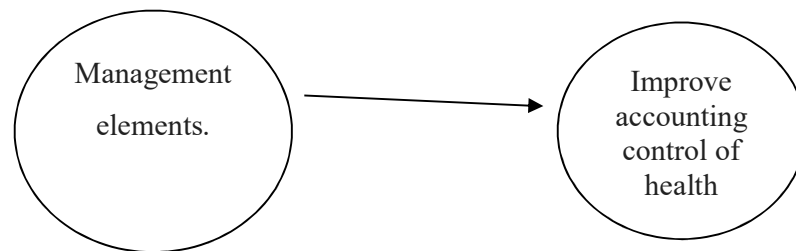
This study aimed to identify the corporate governance principles issued by the Capital Markets Authority of the State of Kuwait and the level of application of the insurance companies listed on the market Kuwaiti money, and to achieve the objectives of the study were a form of the questionnaire is designed and distributed to a sample of (54) employees of the internal auditors, financial managers and heads of departments working in the Kuwaiti insurance companies listed on the Kuwaiti Stock market, The most important findings of the study was that there is the effect of the accounting system of government used in the Jordanian Ministry of Finance on the possibility of applying accrual basis and by (72.8%). The most important recommendations of the study to develop a system of accountability and oversight actors on all activities of the state so as to provide accurate data that can be referenced to control the activities of various levels.

Formal of the study:

- **Independent variable:** (electronic management elements) The elements of electronic management are the availability of network systems, communications, electronic leadership and the effectiveness of computerized management systems.

- **The dependent variable:** improving the accounting control of health insurance in the health sector in Irbid governorate. This is the extent to which the elements of electronic management affect the performance of the accounting control on health insurance.

Figure (1) Study model



Hypotheses of the study: There is no impact of electronic management on improving the accounting control of health insurance in the health sector in the city of Irbid.

Methodology of the study:

The study follows the analytical descriptive method, where the study collects data related to the fields of research. The primary and secondary information about these phenomena are collected and subjected to statistical analysis and the results are then extracted data on the study phenomena were collected through two aspects:

- **Secondary sources:** They are sources of information collection from books, references and the Internet, which relate to the subjects of internal control and control risks.

- **Preliminary sources:** The collection of data through the questionnaire, which was designed and developed through the preparation of the reference and books and then the arbitration of this questionnaire by the arbitrators of the Jordanian universities and the number of (8) academic arbitrators at the University of Balqa Applied and Yarmouk University, Jadra and Irbid National University.

The questionnaire contains a number of questions that address the fields of study in the following detail:

1- The first field: It consists of the elements of electronic administration applied in the management of health insurance and the number of (10) questions.

2 - The second field: It consists of the system of accounting control on health insurance in the health sector in the province of Irbid and the number of (10) questions.

The five-dimensional Likert scale was used to determine the arithmetic averages of respondents' responses to the study questions, which carry the following weights: (Strongly agreeable 5, OK 4, Medium 3, Unconfirmed 2, Strongly disagree 1) The table below shows that.

Table (2)

Internal consistency coefficient Cronbach's alpha for fields of study and the tool as a whole.

Field title	Questions number	Reliability coefficient
Elements of electronic administration in the health sector in Irbid Governorate	10	76%
Accounting control of health insurance in the health sector in Irbid Governorate	10	81%
Total	20	84%

It is clear from the table that there is an internal consistency between the paragraphs of the questionnaire and that the internal consistency includes the consistency of paragraphs of the first and second domains. The most consistent areas were the areas of the second field (81%), the reliability and stability of the resolution paragraphs in general (84%), If the coefficient of Cronbach Alpha (60%) is more, it indicates the existence of internal consistency, stability and reliability in the paragraphs of the questionnaire.

Table (3)

Special measuring the content of the paragraphs of the areas of study sincerity Pearson correlation coefficients.

Field	Average paragraphs correlation coefficient	Number of paragraphs	The level of significance	
Elements of electronic administration in the health sector in Irbid Governorate	0.565	10	0.000*	First
Accounting control of health insurance in the health sector in Irbid Governorate	0.646	10	0.000*	Second
Full resolution	0.644	20	0.000*	Total

Data Analysis and Testing of Hypotheses:

-Analysis and discussion of the views of the sample of the study on the field of elements of electronic administration in the health sector in Irbid (hospitals).

The statistical averages, the standard deviations and the level of importance of the paragraph and the field for the extent of the application of electronic management elements in the health sector in Irbid governorate. The following table illustrates this

Table (5)

Elements of electronic administration in the health sector in Irbid Governorate (hospitals).

	Paragraph	Mean	S.D	Sig
1-	Database management of health insurance data is done through computer programs that manage all data operations and data retrieval in the hospital	3.84	0.89	High
2-	The Department of Health Insurance is responsible for processing and completing all transactions electronically to ensure the quality of work.	3.80	0.76	High
3-	Group software systems are implemented that allow more than one employee to use the same software to perform certain tasks.	3.78	0.65	High
4-	There are technical support teams of IT professionals working on the maintenance, development and updating of programs.	3.76	0.47	High
5-	There is an Internet network characterized by high-quality specifications in terms of speed and speed, to bear the workload in health insurance	3.74	0.65	High
6-	There are networks operating under a unified use system which represents a set of conventions and protocols that depend on understanding and dealing between computers.	3.74	0.47	High
7-	There are networks operating under a unified use system which represents a set of conventions and protocols that depend on understanding and dealing between computers.	3.72	0.65	High
8-	The Department of Health Insurance has the competence and ability to deal with information and communications technology to achieve the goals electronically.	3.69	0.47	High
9-	The department uses e-mail in administrative correspondence between the administrative levels of the company.	3.68	0.65	High
10	The decision-making process in the administration depends on the electronic information that moves from the bottom of the hierarchy to the decision makers regarding health insurance.	3.69	0.47	High
	Total	3.81	0.88	High

Through Table (5) The study sample ranged from trends (3.69- 3.84), where you can say that the study sample consensus trends are high on all the paragraphs on the extent of the application of the elements of electronic management in the health sector in hospitals in the governorate of Irbid.

The most widely accepted paragraph was the paragraph that states that "database management of health insurance data is carried out through computer programs that manage all data operations and hospital data retrieval" with an arithmetical average of 3.84 (high arithmetic mean and standard deviation) 0.89), this paragraph explains that health insurance in the health sector management (hospitals), in the governorate of Irbid concerned with the preparation of a database for all patients (clients) so that the information related to them and the diseases from which they suffer store, and that the information regarding the degree of health insurance storage The proportion of deduction and how accounting them.

It also came in second place in terms of the relative importance of the paragraph stating that "the Department of Health Insurance is concerned with processing all transactions and completing them electronically to ensure the quality of work." It came at an average of 3.80 and is within the high acceptance score. The standard deviation of paragraph (0.76) can be explained by this paragraph that the health insurance department implements existing transactions have through the internet or by means of information technology where they are sending transactions from one employee to the employee's manager via e-mail or through the open work screens on the flow work system, and thus achieve the advantages of ales Ah, precision and quality in the completion of insurance transactions electronically.

The field of application of electronic management elements in the health sector in Irbid governorate was in the high approval category with an average of (3.81) and it is within the high degree of approval. This result explains that there is a clear and high application of the elements of electronic administration in accomplishing work related to health insurance in the sector (0.88), indicating that there was no dispersion in the sample responses of the study on the field of application of the electronic administration. Intention of health insurance in the health sector in the governorate of Irbid.

- Analysis and discussion of the views of the sample of the study on the field of improving the accounting control of health insurance in the health sector in Irbid (hospitals).

Accounting averages, standard deviations and level of importance of the paragraph for the field of improving the accounting control of health insurance in the health sector in Irbid governorate (hospitals).

Table (6)
 Improve internal control of health insurance

	Paragraph	Mean	S.D	Sig
1-	Receipts shall be collected from the percentage of health insurance borne by the customer in special accounting records.	3.92	0.66	High
2-	Some costs of treatments or surgeries are taken electronically.	3.90	0.76	High
3-	Financial claim forms are sent to insurance companies or to insurers electronically.	3.89	0.65	High
4-	Proceeds from the insurance company are monitored online.	3.87	0.36	High
5-	There are smart insurance cards built on a customer database that contains detailed information about prices and wages related to health insurance.	3.74	0.65	High
6-	There is a computerized accounting system to control health insurance.	3.74	0.47	High
7-	Customers are notified via e-mail where the results of transactions between the health insurance department and the customer are sent.	3.72	0.65	High
8-	The internal audit process uses various IT tools.	3.69	0.47	High
9-	There are specialists in information systems, especially accounting, concerned with the development of internal control systems.	3.68	0.65	High
10	Health insurance forms are collected and matched with the treatment bills determined by the doctor.	3.69	0.47	High
	Total	3.74	0.62	High

Through Table (6) The study sample ranged from trends (3.69- 3.92), where the study sample trends are high consensus on all paragraphs relating to the field of improving accounting controls on health insurance in the health sector in hospitals in the governorate of Irbid.

The most significant paragraph was the paragraph stating that "the receipts from the percentage of health insurance borne by the customer are to be recorded in special accounting records", where the mean is 3.92, which is within the high acceptance score and the standard deviation is 0.66, This paragraph states that the accounting system applied in the management of health insurance uses special accounting records for both revenues and expenses. It thus complies with the principle of matching revenues and expenses. This facilitates the accounting control of financial receipts from customers and enhances the level of confidence in the accounting control system for this area.

Also came second in terms of relative importance is the paragraph which states that "are taking approvals for some therapies or surgical procedures electronically," where it came from an arithmetic mean (3.90) and fall within the degree of high acceptance, and reached the standard deviation of paragraph (0.76), can be explained by this paragraph that the health insurance administration in the process of control over some of the treatments that may not be within the treatments of the insured system so the hospital cannot cost the price of treatment and it is write to the insurance company or insurance official is taken to approval by a text message sent to email your b For dealings between the hospital and the insurance company, this electronic measure enhances the level of accounting control over the quality of health insurance.

Test Hypothesis Study:

According to this hypothesis, "there is no impact of electronic management on improving the accounting control of health insurance in the health sector in the city of Irbid." To test this hypothesis, Simple Regression analysis was used. The table shows the results obtained when testing this hypothesis.

Table (7)

Statistical Resolution	T Table	T Calculated	β_i Regression coefficient	R^2 (The coefficient of determination)	Sig. Level of significance	Independent variable
Rejection of the nihilistic hypothesis	1.984	8.887	0.332	0.12	0.000	Elements of electronic administration

Results:

Through the methodology of the study and based on the results of statistical analysis, the following results were obtained:

First: The results of the study from the theoretical side (questionnaire).

- There is a clear application of the elements of electronic administration in the health insurance in the health sector in the province of Irbid, through the use of electronic correspondence and the issuance of instructions and agree to complete transactions electronically.
- The application of electronic administration achieves the advantages of accuracy and speed and detection of irregularities in unsecured insurance.
- There is a clear interest from the Department of Health Insurance to improve the accounting control.

Second: The results of the study from the statistical side.

- There is impact of the application of electronic administration to improve the accounting control of health insurance in the health sector in the province of Irbid.
- The accounting control of health insurance depends on computerized accounting systems and therefore it enjoys the speed, accuracy and efficiency in the completion of work.

Study Recommendations:

Through data analysis and hypothesis testing, the study recommends that:

- There should be support from the hospital departments to work in the light of electronic administration.
- The need to follow up the forms of health insurance in the hospital with the insurance company and continuously.
- Preparation of training courses for employees to use the elements of electronic administration in the implementation of their operations in health insurance.

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